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SAVING FOR CHANGE

IN EL SALVADOR AND GUATEMALA

THE COURAGEOUS WOMEN

Who trained forty thousand villagers to increase household resiliency, build leadership and strengthen the role of women through disciplined saving in small groups



Acknowledgements

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In 2008 Saving for Change (SfC) began training savings and lending groups in a handful of villages in Chalatenango, El Salvador. Today there are 2,183 “Ahorro Comunitario” (“Community Savings”) groups with 40,286 members in place in both El Salvador and in Guatemala. Most of the groups are located in villages at the center of the insurgency that ravaged these two countries from the 1980s through the early 1990s.

The analysis and the interviews that follow are drawn from 38 interviews with the trainers (“promotoras”) and volunteers that trained these groups. The interviews were carried out over ten days in March 2013 by Jeffrey Ashe who was then the Director of Community Finance for Oxfam America. Carolina Dias Alaz recorded and transcribed the interviews. This document is a testimony to the courage, dedication and hard work of these women and the Oxfam staff who trained and supported them. Lina Makino translated the interviews and also wrote the first draft of this article. Gene Bianco added text to the introduction and worked on the editing of the final version of the report. Jeffrey Ashe took the photos.

Oxfam America’s Saving for Change work in El Salvador and Guatemala is one part of the larger Saving for Change initiative that has also trained saving and lending groups in Mali, Senegal and Cambodia. At last count, there were 703,000 women organized into more than 35,000 groups in thousands of villages across these five countries.

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Part I: Introduction

In 2008, Oxfam introduced the Saving for Change program in the Department of Chalatenango, El Salvador. Despite the initial lack of trust – would these outsiders take our money? – and other challenges, *Ahorro Comunitario* (Community Savings in Spanish) has since thrived. In 2010, Oxfam expanded the program to other regions of El Salvador and also to the indigenous villages in the highland Provinces of Alta and Baja Verapaz in Guatemala. As was the case of the villages in El Salvador, these villages in Guatemala were at the center of the insurgency.

In their *Ahorro Comunitario* groups, 10 to 20 women meet every week or two weeks. They set aside as much cash as they can in amounts ranging from a quarter to a few dollars at each meeting. As the group fund grows, members can request loans that are repaid with interest once they are reviewed and approved by the other members.

After six months to a year, the collective savings of the members, the interest charged on loans, and income from collective activities undertaken by the group to build the loan fund are distributed according to the amount each has saved over the six month to one year cycle.

Instead of paying interest to a financial institution, the women group members realize a substantial return on their savings. All the money saved and distributed in the groups is mobilized by the women themselves. There are no matching funds from donors or loans from banks and microfinance institutions. Even the poorest – even if they do not believe it possible – are not too poor to save. We have learned that for the poorest, savings are more important than borrowing; loans are risky; no one gets into trouble by saving too much. Many never take out a loan and some groups never make loans; they don't want to take the risk.

Through disciplined savings and mutual accountability, these women address their immediate needs and invest in business and agriculture. The economic independence, solidarity and mutual support they achieve is the first step to their empowerment. With the confidence and skills learned in their groups, some have gone on to assume leadership roles in their communities and local governments. This simple model provides women the opportunity to develop a culture of savings, mutual accountability and support.

The groups also serve as platforms for introducing other training and education programs, such as workshops on agricultural best practices and training in women's rights in this highly patriarchal society. As the number of groups grow, the very poorest women in the community are increasingly included.

With the support of the *promotoras* (group trainers) the groups learn to operate independently in a year or two, allowing the *promotoras* time to train more groups. In Guatemala, the work of the *promotoras* are assisted by *voluntarias* (volunteers), which not only stretches resources to train more groups, but also provides leadership opportunities for these women.

2008, THE START OF AHORRO COMUNITARIO IN CHALATENANGO, EL SALVADOR

Chalatenango's history is rooted in violence and conflict.

The region was at the heart of the Salvadorian Civil War that ravaged these communities from 1980 to 1992. Many of the villagers affected by the insurgency migrated to Honduras as refugees. Although many returned to their villages before the end of the war, others never left, supporting the guerilla fighters against the military dictatorship. This experience thrust many women into active roles in their communities from an early age.

Due to their experiences and recognition as leaders in the community, these former guerilla fighters made ideal *promotoras*. As respected women in their villages, they convinced others to join groups. Each *promotora* was responsible for a cluster of villages near their homes. They were hired by the local organizations contracted by Oxfam America to promote the program.

CCR, Association of Communities for the Development of Chalatenango[1], played the largest role. When the conflict ended, CCR was established as a *sindicato* (labor union) to facilitate the return of refugees from Honduras. Caritas, the social arm of the Catholic Church also had *promotoras* under its supervision. Milagro Maravilla, who worked for Oxfam America, oversaw *Ahorro Comunitario* first in El Salvador and later in Guatemala. Milagro and Carmen Fabian, also an Oxfam America employee based in Chalatenango, met with the trainers monthly. During these meetings, each *promotora* reviewed what she had accomplished that month and set her objectives for the next month.

[1] Asociación de Comunidades para el Desarrollo de Chalatenango



Through these meetings, they encouraged each other to train more groups and developed a strong sense of solidarity and commitment to the program.

Over the years the women group members overcame the initial hurdles of distrust and their economic challenges, becoming more confident throughout the process of saving. Once these pioneer groups saved and divided their fund equitably among the members, the more apprehensive women could see the tangible benefits of membership.

Women began to express themselves more, increasingly voicing their opinions within and outside of meetings. As they made their own decisions, women no longer stayed at home. They took on leadership roles and began to stand up to their husbands.

Over a few years, some of the groups that started saving \$100 and \$200 over the cycle at the rate of a few dollars per member are now saving between \$2,000 and \$3,000 per year, becoming viable mini financial institutions in their own right. Between 2016 and 2018 the *Ahorro Comunitario* groups in Chalatenango made 13,039 loans from their group funds. Groups with more savings than demand for loans are now lending their excess funds to each other at interest, enabling the more entrepreneurial among them to move even further ahead.

Despite the initial hurdles, in Chalatenango today there are 355 groups in place with 6,506 members. Although the groups today receive little to no outside support, virtually none have disbanded. The number of groups continue to increase as leaders of established groups train new ones. Groups are organized into three regional “redes” (networks) that meet monthly to share experiences and track their performance. Three of the 23 community leaders hired as part time *promotoras* are now leading the *redes* organized through the municipal governments that hired them. The *promotoras* who were paid for three years to train groups, now visit the same groups as volunteers.





2010 EXPANSION INTO GUATEMALA

Ahorro Comunitario was introduced to Guatemala in 2010, funded initially through Oxfam and then by the Bill & Melinda Gates Foundation. As of the end of 2016, 1,122 groups had been trained with 21,872 members in the Departments of Alta and Baja Verapaz. Between 2010 and 2016, these groups made 27,430 loans to their members. As in El Salvador, women preferred the savings groups over the banks as it provided them with a more convenient, simple, and profitable process. With rare exceptions, the banks and cooperatives showed scant interest in lending to poor indigenous women, even when they were subsidized to do so.

The program in Guatemala built on the experience of SfC in Mali, where unpaid volunteers trained over half of the groups. However, if volunteers were to be used to train groups, the methodology would need to be revised.

Illiteracy was much higher in Guatemala, and many of those who would become volunteers spoke their indigenous languages much better than Spanish. This challenge prompted Eloisa Devietti from Oxfam, with the help of Freedom from Hunger - Oxfam's partner for Saving for Change - to develop a manual based on pictures to train the groups.

EXPANSION WITHIN EL SALVADOR

Ahorro Comunitario in Chalatenango expanded to other regions in El Salvador affected by the civil war. As of the end of 2016, there were 1,061 groups in place in El Salvador. These groups had 18,464 members. Despite the efforts to link the groups to formal financial institutions, it is significant that 49 times more loans were made from the group fund than from banks and microfinance institutions, underscoring the importance of these groups for its members.



PART II: AN ANALYSIS OF THE INTERVIEWS

PROMOTORAS - THE JOURNEY OF LEADERS

The success of *Ahorro Comunitario* depended on committed *promotoras* to train and support the groups. The key was that the *promotoras* be respected members of the community, especially in the early days of the program, when the benefits of the program were not understood by the rest in their villages. Many of the *promotoras* were working in their communities since they were teenagers as *catequists*, health workers, or literacy tutors during the civil war. Many were also actively involved in the supported guerilla movements. Living through these civil wars was a difficult experience, “My community was terribly affected by the war. Many ‘disappeared’ and there were so many widows and orphans. No one knew where the soldiers took them,” recalled *promotora* Eleazar. The conflicts however, thrust the women into active roles in their communities from a very young age.

“We worked alongside these [radio] programs to mobilize voluntary promoters. Since I was 14 years old, I was a social health promoter and they began to integrate me in the society”

Carmelina Chocooj

Carmelina Chocooj from Guatemala explained, “I started as an announcer on the radio for Diocese of Alta Verapaz [...] I dedicated my youth to the radio for 16 years. During the war, I was also one of the messengers. They would tell me what to say, for example; such and such man arrives at such and such times, to such and such place; I learned that I should pass along that message; without further details. I did not speak Spanish until 18 years of age; the messages were all in Q’eqtchi.”

Their active role in their communities made these women recognized leaders in their communities, where they later championed the *Ahorro Comunitario* program: “I had a lot of experience with the volunteers of Alta Verapaz and as a messenger, I continued to form and share ideas and my experiences with others in every job I had” continued Carmelina.

ROLE OF VOLUNTEERS ENCOURAGING PARTICIPATION

DEDICATION AND LEADERSHIP

The *promotoras* in Chalatenango played an instrumental role in inspiring women to join the savings groups. During the first few years, forming and maintaining the groups required a lot of time and energy. For this reason, Milagro Maravilla stated that “hiring women with a high degree of commitment to their communities was key; women who will think of this not only as a job, but as a service. Their education level didn’t matter, but their level of leadership did.”

As the *promotoras* were chosen based on their leadership initiative and dedication to the project, they put forth immense effort. Carmen Fabían Guardado, the Oxfam representative based in Chalatenango explained how in the first five years, she spent “seven days a week going to the groups. As the meetings were scheduled when the women had time, I went on weekends as well.” The *promotoras* keep working despite the hardships they endured.



“hiring women with a high degree of commitment to their communities was key; women who will think of this not only as a job, but as a service”

Milagro Maravilla

As Martha, a MAG-PRODEMORO *promotora* put it, “there are days that make you want to leave running [...] we must stay since we are responsible for the women. The women already recognize us and have confidence in us, so there is commitment.”

SUSTAINING THE GROUPS

Not only were the *promotoras* the catalysts who set in motion the initiative, but they were also the key leaders in promoting the sustainability of the groups.



Carmen Fabían Guardado explained that, “our experience taught us that if a *promotora* was doing promotion activities for three months, then maybe in the first and second months there would be no group, but if in three months she had promoted the program, a group would emerge.” Through the consistent efforts of the *promotoras*, groups began to develop and function on their own through the commitment of the members themselves.

In Baja and Alta Verapaz, Guatemala, the *promotoras* and the volunteers viewed their work as a powerful tool in which they could create change. Alicia pursued the position, as she saw volunteers as “the ones who instill the motivation and lay the groundwork for these groups.” To her, “they continue to influence others on not only the methodology of the savings groups, but also of their rights and the different issues they have been trained on here [...] The *promotoras* and the volunteers are indispensable and ensure that the groups function well and are sustainable.”

SUPPORTING WOMEN

Many others like Alicia became volunteers as they were motivated by their desire to support women. As María explained, “I like to support women and volunteer because you learn a lot. Many women say they do not go to volunteer because they do not have the time, but in my case I don’t feel obligated to do so since my decision to volunteer comes from my desire to help women in their development.”



“I do all of this to help women so that they can get ahead. While I may not help these women economically, I help to strengthen these women so that they do not need to depend on institutions and wait for them to give them money.”

Sofía, volunteer

Sofía, another volunteer, explained her reasons for joining: “I do all of this to help women so that they can get ahead. While I may not help these women economically, I help to strengthen these women so that they do not need to depend on institutions and wait for them to give them money.”

The volunteers organized meetings and held trainings often. They visited the communities frequently and provided necessary support to ensure the groups were complying with the rules.

Through their commitment, “the volunteers strengthen[ed] their participation and the participation of the citizens in the communities [...] They influenc[ed] the formation of more and more groups,” according to Carmelina Chocooj. Thus, the volunteers not only increased participation but also encouraged the mobilization of groups.

CHALLENGES IN MAINTAINING GROUPS

Despite the best efforts of the *promotoras*, maintaining groups was sometimes challenging. In Chalatenango, one of the main sources of group disintegration was disagreements among members. When members of the groups sometimes had disputes over miscalculations of total savings or in the closings of the cycle, the volunteers or leaders had to help resolve the issues.

Carmen Fabían Guardado of Oxfam recounted her experience with the break-down of the groups: “I remember that sometimes they called Juanita and told her the group did not want to continue and it was like running out like firemen because we had to identify where the spark was and put out the fire. Sometimes it was those agreements that had to be facilitated and human ties had to be formed.”

Other groups fell apart as there was a lack of attendance over time due to distance.



Other women had grown accustomed to receiving funds from other organizations, so they did not see the immediate benefits of the savings groups to want to continue. “Many women, after the war, got used to others giving them funds, so they made no effort to join the savings groups” explained *promotora* Martha.

WHY WOMEN JOIN THE GROUPS

Many of the women in Baja and Alta Verapaz in Guatemala were disillusioned with banks that were giving out large loans without any consideration for women’s financial background. For this reason, women like Carmelina Chocooj were initially apprehensive. Carmelina explained how there is a risk in receiving loans as “most people believe it’s not their money, so they do not value it.” She soon discovered that the savings groups were not about offering high-interest loans, but instead were women working amongst themselves to save.

“I wanted to change poverty...Of course, we are not looking for other institutions to come and give us everything, but what we want is for them to support us... What I seek is that we are all well.”

Amalia, volunteer

Volunteers such as Amalia decided to join the savings groups to support their community, “what [I] was looking for was a change within [my] community.” She continued by explaining: “I wanted to change poverty [...] Of course, we are not looking for other institutions to come and give us everything, but what we want is for them to support us [...] What I seek is that we are all well: men, women, and children, and that we are in harmony, in communication, and can work together.”

In Chalatenango, El Salvador, as more community members learned about *Ahorro Comunitario* and saw those individuals whom they respected become involved, they too sought inclusion. María, a CCR *promotora* in El Salvador explained “as [she] knew people and people knew [her], it was easier to do things, because they already knew about the groups and that gave them confidence.” “Also, people became interested in the organization as they saw it was a space to organize women.”

REASONS FOR LACK OF INVOLVEMENT AND CHALLENGES IN GROUP FORMATION

DISTANCE

Despite the strong interest in the savings groups, many women choose not to join. The distance between communities has posed challenges in terms of involvement for more remote communities. Carmelina Chocooj of Oxfam added, “there have been some difficulties thus far including the distance between each of the communities. CODEMAV’s strategy has been to concentrate on the bigger communities to reduce costs, risks and insecurity. The more remote communities work through the volunteers.”

Martha faced a similar challenge with distance, but found a slightly different solution, “Distance was also a factor as some older women were not excited to walk an hour to go to a meeting. In this last phase, I changed the methodology and am now going to where the women are. There are some that are from the center but most of them are from afar, so I am going to visit them where they are. Now there are no excuses for why these women cannot save and I think it has worked more now that I am coming to where they are.”



ILLITERACY

Due to poverty and lack of formal education, illiteracy is a big challenge to creating and maintaining savings groups. “It varies between communities. As I was saying, there are some that have a higher level of illiteracy.

For example, in Rancho Quemado, 80% of the women over 60 years cannot read. In general, maybe 40% of the groups are illiterate because they are women who have had little access to education. They were not given the opportunity to go to school because the culture maintained that the women had to have children instead of studying,” explained *promotora* Martha. The problem also extends to some *promotoras*, “The biggest difficulties they face are filling out the financial forms. This is because they are illiterate. Most of the volunteers do not know how to read or write. For each situation that CODEMAV has had, there is a list and every problem has a solution.

If the problem is filling out the financial form, then they look for a young woman who knows how to read and write, so that they are the ones who dedicate themselves to filling out the forms. These young women help and they are learning” said Carmelina Chocooj.

PERCEPTION THEY ARE TOO POOR TO SAVE

The lack of initial capital and some women’s perception that they are too poor to save also significantly impacted member integration in Guatemala.

In Chalatenango, they confronted similar issues. Martha, a MAG-PRODEMORO *promotora*, explained that, “maybe 40% of the group [members] are illiterate because they are women who have had little access to education [...] and others are poor. Many times, they do not have the income nor do they know where to get it, which prevents them from having savings. We realize that many times women come to the meetings but do not save because they do not have the money.” This lack of starting funds inhibited many women from saving and joining the groups.

Martha noticed a similar challenge, but explained how it is slowly changing: “The women work in the fields to be able to have daily sustenance. I don’t think that they are so poor that they have to live off of a dollar a day, but still not everyone wants to join the groups.”



“The savings is a hook to get all the women to organize in the groups. It does not matter if it is only one quetzal, that quetzal is yours.”

Carmelina Chocooj, Oxfam

"About 30% of the women said that they didn't have even \$0.25, but when they saw the profits the groups were making, they joined [...] For example, in San Fernando there was a group that started with 12 members, but others did not get involved because they did not have money. But at the end of the first cycle when the profits were shared, others became interested and involved because they told others how they acquired their profits within the savings group. From there, we had a group that reached 25 members."

LACK OF TRUST

In addition, many women were suspicious of the community savings group model and were skeptical of the loan process. Gladis, supervisor of IEPADES in Guatemala, explained how "many believed they were going to take their money and told the members of the group that this was a hoax." She clarified to the women that they were going to keep their money after each cycle, and that no one would take it from them. In addition to uncertainty, there was also disinterest due to a lack of perceived benefits. Eleazar, supervisor of IEPADES, said that "what made it hard was that I had to explain to the women that we're not bringing them anything; all we were providing was a methodology for how they could save their own money."

A few women said they were interested, but the rest said '*muchas gracias, but no.*'" As a result of the skepticism and lack of visible and immediate profits, in some meetings, not a single woman showed up. Gladis, supervisor of IEPADES, attended some of these meetings, "there was nothing, only myself and I said: and now?"

Similar to Alta and Baja Verapaz in Guatemala, the absence of trust was also an obstacle to group formation in El Salvador. As these communities "have experienced a lot of control and repression. ...[T]here was a fear that the organization was a crime, that is was bad, and that it would put them in trouble," said Carmen Fabían Guardado of Oxfam.

Not only was there a systemic lack of trust stemming from the civil war, but there were also stories of people coming into town and taking away their money. Carmen Fabian continued: “We saw that building trust was not going to be simple [...] It was difficult in the beginning as it was necessary to place a lot of trust in the women so they could share their savings, but the women had trust issues from previously bad experiences.” She recounted an experience where *Ahorro Comunitario* was being promoted in a village “Suddenly the women started to leave. [She] thought that they got up to go to the bathroom or to drink water, but suddenly there were very few women left. There were still some women who stayed, but they were the ones who closed the church.”

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Carmen Fabían Guardado, Oxfam

OPPOSITION FROM MEN

While some women were not interested in the groups altogether, others had husbands who did not let them participate in the meetings.

These restrictions stemmed from patriarchal gender dynamics that are deeply embedded within Central American culture.

As Sofia, a volunteer from Cobán, Guatemala stated, “The women’s rights have been affected by their husbands who do not let them attend the savings groups meetings. The husbands of different communities often do not let them participate.” In a similar vein, in Chalatenango, Martha, recounted: “There was a case where during the meeting dates, the husband would overload the wife with work so that she would not go to the group. Many times, she got up very early to finish, but could not leave with everything he assigned. She told me that he said to her that she could come to the meetings for an hour. The women are quite submissive to their husbands. Also, there is another community where the women went to the group meetings from the start, but were always dependent on their husbands and pending their approval.” Thus, the women of Alta and Baja Verapaz and Chalatenango remained obedient to their husbands and under their control.

In response to the unequal power distribution, both Sofia and Martha went to the source and spoke to the men themselves. Sofia described, “I have gone to converse with the husbands to convince them not to have this sexist thought and to let the women participate in these meetings so that they can work towards a goal and improve their conditions.”

In addition to speaking to the men, Martha led gender trainings on cycles of violence to instill knowledge amongst the women and to empower them to reclaim their autonomy.

ROLE OF MICROFINANCE INSTITUTIONS

While the microfinance institutions were incompatible with Chalatenango, they played a slightly larger role within Alta and Baja Verapaz in Guatemala. Large-scale bank models were rejected as the community members, “realized that it was more profitable to have their money in the group than to have it be given to them. They knew this to be true since they already knew about the community savings program. Microfinance institutions have tried to approach [the community] and the groups to coordinate loans, but they have not succeeded because women are already working well in the groups,” said Gladis, Supervisor of IEPADES.

The women tended not to work with the larger banks as they charged a high interest rate for loans. Amalia, a volunteer, highlighted that the women “prefer to not rely on external institutions and instead, work amongst themselves to provide a solution.” The women have already been empowered and therefore, rejected the institutions.

However, some women relied on the smaller scale initiatives that charged relatively low interest rates.



Those who were entrepreneurs and already had some sort of a small business, “organize[d] five other women, all of whom have small businesses, and they ask[ed] the bank for a loan of about 30,000 quetzals (US\$ 3,750). From there each person can take about 6,000 quetzals and at the same time, still be a member of the savings group.” Carmelina Chocooj’s description clarified that as these were group loans, they did not risk the savings groups and therefore, were accepted by the women.

BENEFITS OF SAVINGS GROUPS

SIMPLICITY OF THE MODEL

The savings groups provide a convenient and simple solution for even the poorest of women to save. The internal group loans were catered specifically to fit the needs of each woman.

Amalia, a volunteer in San Pedro Carchá reported that, “while a bank takes days or weeks to process a loan and requires the deeds of the land, electricity bills, and all the documents that one must show that they would qualify for a loan, the savings groups allow for one to receive a loan quickly at a low interest rate. It has helped us to save our own money and to benefit from our own money.” The women are able to bypass the complicated and arduous process of obtaining a loan from the banks and instead, use their own money to save.

Eleazar, a supervisor from IEPADES, recalled a situation where women chose savings groups over alternatives due to their simplicity, “In 2011 funding for *Ahorro Comunitario* was approved for Sololá and I was hired as a group trainer. This gave me the chance to reach many more women. But then the manager of BanRural (a microfinance institution) told me: ‘Look, you are organizing women and working with them and you are taking away our customers.’ I said, that may be true but the women like saving in their groups because we don’t take even one penny from what they save and what they earn on their savings.”

ECONOMIC DEVELOPMENT ADVANTAGES

In addition to the easily accessible model of the savings groups, they also provided tremendous economic benefits for the women.



“It has helped us to save our own money and to benefit from our own money.”

Amalia, volunteer

Women could save and purchase better household items or create businesses. Claudia, an ASECSA volunteer in Guatemala, detailed her experience with the groups, saying: “As we grew up sitting on a sack and didn’t have a table in my home, my children now already have their table to eat and to do their homework on. I grew up without a television and without electricity and now my children already have a TV and a DVD [...] These were things that I had always wanted to do, but never had the opportunity to do.” She continued to recount another example of how the savings groups altered her community, “one of the members of the group was able to place a store near where we lived.

She began to save with us for two years, taking out loans to place her store. Six months later, she put in another store in a different location...Everything was made possible through the savings groups.” The savings groups also serve to expand economic activities. Marta explained, “As part of the groups, we have done activities like selling shoes for school supplies. We buy the shoes and then sell them, and from there each member makes \$70 in profit. Through the savings group we now have enough money to do this activity. Thus, the children are given shoes, uniforms and supplies for school so that they can study. This is one of the advantages that a group has when they save enough because they have sufficient funds to take advantage of whatever activity is presented.”

VOICING OPINIONS

While the intended outcomes of the savings groups were primarily financial, there were other benefits. Women began to feel that their opinions mattered and voiced their ideas more often. Alicia, a technician for ASECSA, in Guatemala explained that “what [she had] seen [was] that before there was a lot of shyness and now [she] sees that the women feel more independent, they are freer, and they express themselves more.” Carmelina Chocooj further highlighted the importance of increased women’s voices.

“The practice of the worldview is extremely strong with us women. When I talk about the worldview I am talking about the value of words and opinions, which is the strongest thing that we indigenous women have.

“I started as a volunteer, then I was a trainer, and now I was a supervisor. You can tell that I am convinced that this is a good program because I am a group member myself.”

Eleazar

“What [she had] seen [was] that before there was a lot of shyness and now [she] sees that the women feel more independent, they are freer, and they express themselves more”

Alicia, ASECSA

In the savings groups, what they practice is using words and having a voice because the groups are not registered in the municipality, thus nobody is going to punish them or their opinions.”

Eleazar added, “For me the most important part of *Ahorro Comunitario* is what the women learn by being part of the group. When they join their groups, the women are timid and not organized and now they are telling each other their problems and helping each other. After the financial part of the meeting is over, they start talking about what is important to them.”

INCREASED AUTONOMY AND EMPOWERMENT

In Chalatenango, the women became empowered as a result of the savings groups and saw their true potential to hold positions of power. Carmen Fabían Guardado of Oxfam stated: "In reality, the community was already organized, but the savings program made the women more empowered [...] The monthly goals also helped the women build power. Because the political issue is linked to the economic issue, I think it favored the exercise of women when they started to decide together how much to save, when they would meet, at what time and where. For them to make those small decisions was what allowed them to become aware that they can build power from the organization." Having the power to consciously make decisions gave the women autonomy and control over their own lives.

Carmen continued to explain how, "as the groups allowed women to become more aware of their power to make a decision and to control their money, it influenced them and the women grew to have possibilities [...]" Thus, the savings groups were built as a method of empowerment." The savings groups were a platform in which the women of Chalatenango were able to gain confidence in themselves to pursue other challenging projects.

The savings groups also helped women gain power through the local political process.



"As the groups allowed women to become more aware of their power to make a decision and to control their money, it influenced them and the women grew to have possibilities [...] Thus, the savings groups were built as a method of empowerment."

***Carmen Fabían Guardado,
Oxfam***

Carmelina Chocooj explained, "By the end of the year in 2011, there were changes in the community authority." The women who joined in the savings group each started with a group, but a month later another group was born and they already had two groups. Three months after, they had another group and so on as they grew, until all the women in the community of Tipulcán were members of the savings program."

At the end of the year, all the women organized and there was a community assembly where the community authority said that within 15 days, the new authority would be elected. Thus, the women in the savings groups organized themselves and proposed a list of candidates where the candidate for assistant mayor was a woman, the second one was also a woman, and from there followed a man and a woman; it was an inclusive list, but the women were filling the key positions.”

SOLIDARITY AMONGST WOMEN

The savings groups provided the women with a common goal of saving, uniting and motivating them to achieve it. Carmelina Chocooj looked back on her lessons, saying, “I have learned that solidarity between the women means more than everything else. The principle where, if I said yes, I must fulfill it and show up. [...] I have learned a lot seeing how all the members of the groups share their opinions and how they grow. I admire how the volunteers dedicate themselves to the groups and carry out their work under any condition. Through the savings group and program, I learned how the women can take power and organize themselves [...] In Guatemala, there has not been a project that can keep the number of people or women members together like the savings groups can.”

Carmelina later added, “The truth is that there are many more successes through the savings program.”

“For example, now the women are in solidarity with other women who are violated by their husbands and they take them to court or create a solution to their problem. In the case of the mayor, after two months, it was the election at the regional level and the same woman won the community mayor position again. Now not only was she a mayor at the community level, but she was also a candidate once again, at the high regional level of 28 communities. She has savings groups and wins again. Thus, she is a two-time mayor of the community and the region. We hope that the same thing will happen again this year.” And of course, the CODEMAV board of directors is dedicated to strengthening this knowledge, telling the groups about the experiences of how women can reach higher levels and occupy these positions of power in the political system.”

HOW GROUPS EXPANDED

In Alta and Baja Verapaz, as the positive reputation of the savings groups gained recognition, more and more women sought membership. As Gladis, an IEPADES supervisor put it, “Now we could give references from other groups, we said: ‘you know *fulanita*, ask her about the groups’ or ‘I have a cousin who lives in such and such community and they are doing the same thing.’ These references and anecdotes helped to build a rapport and strong connections, drawing attention to the groups [...] There is recognition in the communities. It is now the women themselves who are interested in being included in the project.”



As the savings groups became better known and its benefits were seen, the women brought new participants with them to the group meetings. Carmelina Chocooj explained how “the women who joined in the savings group each started with a group, but a month later another group was born and they already had two groups. Three months after, they had another group and so on as they grew, until all the women in the community of Tipulcán were members of the savings program.” Groups grew and divided and continued to multiply as more and more women saw the economic and social benefits they were providing.

The communities of Chalatenango also saw the positive aspects of the groups, and thus expanded them.

Ana, a *Cáritas promotora* described how “with that, people began to have confidence in the groups and to see that the groups were beautiful. In March, the second group formed and that’s how we grew.” As women voiced their desire to form new groups, they were given the materials and trainings on how to operate the groups, and were free to start one of their

FUTURE OF THE GROUPS

The future of the groups seems promising as the women have grown to rely on the savings groups for both economic and social support. Martha, a *MAG-PRODEMORO promotora*, explained how “many have fallen in love with the program and they have appropriated it since. The other day they came to Nueva Trinidad to ask me to guide this group. The women are looking to involve themselves in groups amongst those who already have the habit of saving and who want to be active. I feel that the women have a future here as they are resolving their urgent needs. They have learned to have their own rules and stick to them.” The women took control over their own lives and looked to provide their own solutions to their development challenges through the groups.

As the existing groups became stronger, many of them operated independently. For example, in Lolotiquillo, “they meet alone often. They coordinate themselves and can meet without my coordination.

So, there are several groups that are very strong and over the course of time, have gotten stronger and can work alone. When the first closure was over, many women saw the program as part of their lives” (Martha). Thus, many of the groups are resilient and stable that they do not run a huge risk of disintegrating, at least while they are saving.

CONCLUSION

Savings groups can reach the poorest communities through its simple, inexpensive and replicable model of saving. Savings groups not only create financial capital, but also social capital as seen through the relationships and unions formed amongst the women. The initiative is sustainable and requires little to no external support after initial training. They can serve as an entry point for financial institutions and other development programs to provide additional assistance.

LOOKING FORWARD

Currently there are 40,000 members of the savings groups. The Saving for Change program looks to expand its members to 100,000 in both El Salvador and Guatemala through the support of municipalities, existing groups, *promotoras* and volunteers.

“I feel that the women have a future here as they are resolving their urgent needs. They have learned to have their own rules and stick to them.”

**Martha, MAG-PRODEMORO
promotora**



***SALAMÁ, BAJA VERAPAZ,
GUATEMALA, SOFIA,
VOLUNTEER***

**TELL US A LITTLE BIT ABOUT
YOUR PERSONAL STORY.**

Good afternoon. My name is Sofia. I am 52 years old and I am married. I am a volunteer and I am working to organize more women. Before being a part of the savings group, I made tortillas and güipiles[3]. Since I started working with the women's groups, I have also been training to be a midwife. I trained with ASECSA and another institution called Health Pastoral, which is a part of a church.

I have also worked with other institutions to organize women. I do all of this to help women so that they can get ahead. While I may not help these women economically, I help to strengthen these women so that they do not need to depend on institutions and wait for them to give them money.



**CONVINCE ME AS IF I WERE A
SEXIST MAN, WHY SHOULD
THE WOMEN ATTEND THE
GROUPS?**

The women's rights have been affected by their husbands who do not let them attend the savings group meetings. The husbands of different communities often do not let them participate.

[2] Note that some interviews were shortened for space.

[3] Traditional Guatemalan clothing

I have gone to converse with the husbands to convince them not to have this sexist thought and to let the women participate in these meetings so that they can work towards a goal and improve their conditions. When I go to give the talks to the communities, I call meetings of the women's groups and tell them to bring their husbands. I give talks about rights and explain how both men and women have the same rights. Through these meetings, I give the husbands the opportunity to learn about the objective of these savings groups, the benefits it has for the women involved, and to convince them to let the women participate for their own development. I try to explain to them, without being arrogant, so that they do not misunderstand me. After all of this the men have a different perspective and many times they say: "Ah! Yes, now we understand" and thus change their previous thoughts.

WHAT WAS YOUR INITIAL THOUGHTS ON THE COMMUNITY SAVINGS GROUPS?

Previously I was already in the process of training a group of women, so I met Carmelina who was participating with us for a long time. We learned about the savings program through Carmelina and I saw that the program was very good and that the women themselves could save their own money despite never having had this experience before.

While the banks will give the women loans in large quantities without caring if they can afford it, the savings program does not. I found the program to be very good and I thought it was going to be very successful.

TELL US A BIT ABOUT YOUR EXPERIENCE WITH THE FIRST GROUP.

I arrived to my first community, where I live, and that is where I formed my first group and from there, more groups were formed. Currently, I volunteer and have eight groups in various communities. I do not go to the communities to advertise the groups unless the women call me to tell me that they are interested in forming a savings group. Thus, in this way, there are communities that tell me to come to their community to form a group since many are interested.

WHAT DO VOLUNTEERS DO?

As a volunteer, I do not make decisions within the groups, but I have the responsibility to support the groups since I received trainings on how to do so. I visit the groups frequently in the communities and I give them the necessary time for them to develop properly. I give them my own resources and I continue to follow-up with the groups. Within the groups are the committees, whom I coordinate with so that they can make their own decisions.

Likewise, I only support and monitor them to see that the groups are doing well and that they are working and organizing as they should be. Whenever there is conflict within the groups, I try to come up with an agreement between the members so that the same conflict does not happen again.

HOW MUCH TIME IS DEDICATED TO VOLUNTEERING?

The time? I have a community up in Chisec, where I leave at 7:00am to go to the community and do not return until 3:00pm. I do this every week. I visit one group one week then the next week, I visit other groups. I have a volunteer who helps me visit the various groups. She is supporting me with some groups while the others I handle on my own.

HOW MANY GROUPS ARE STRONG? HOW MANY ARE WEAK?

I have no difficulty within any of the groups; everything is well. The women save a lot of money. For example, on Tuesday this week, there was a group of 23 members who had saved 1,200 quetzals. The only difficulty that sometimes occurs is that I find it difficult to read and write. But within the groups we have a secretary who knows how to read and write and has control over the data of the groups, which helps me out.

Many women have come to me to help them form groups. There are also other institutions that have asked me to help them with other projects. I have worked with SOSEP. Within the institution, I work with natural plant medicine. This institution has supported me in creating soaps, ointment, medicinal products, cough syrup. I have also participated in a commission of indigenous women where I was elected to go and see certain communities. They chose me to go check on the communities and to see that they are actually giving the talks in the communities.

ARE THERE MICROFINANCE INSTITUTIONS COMING TO THE GROUPS?

At the moment, no financial institutions have reached out to the groups. Only institutions like the Pastoral Health have asked the women what they do within the savings groups, encouraging and motivating them to continue saving their own money. Within the groups there are small challenges and weaknesses, but I still motivate them a lot and share my knowledge with them. For example, I go to teach the groups how to make soap and I don't have any monetary incentive in sharing my knowledge, but I do it so that the women can learn and save more money and have more knowledge for their personal development.

Sometimes I have a lot of barriers in involving all of the women in the savings groups. There are many women, but not all of them want to participate. There are women who are not involved in the groups because they think that it's a hoax or sometimes they think that the money is going to be taken. As some of them have had similar experiences in the past, they have this fear, the fear of saving. That is why some do not get involved in the groups. But when they realize that everything works out once a group closes a cycle, they become motivated to join the group. They must have this good experience to have confidence in being able to save.

Despite having the close of the first cycle, there are still some women who are not convinced of the groups anymore when the second cycle comes. Although they already know the way the groups work, they have doubts in getting involved again. However, in the end, they do continue participating within the groups.

ELEAZAR, SUPERVISOR IEPADES (TÍA)

TELL US A LITTLE ABOUT YOUR LIFE.

Good day. My name is Eleazar Timotea Castro, but everyone calls me Tita, that's what they call me around here. I was born in Tejutla, San Marcos, in the Western part of Guatemala, but I live in Sololá now.



I am 39 years old and I am a mother with four children, three sons and a daughter. I've been working to improve the community since I was 18 years old.

HOW DID YOU GET STARTED IN YOUR WORK IN THE COMMUNITY?

I was just a little girl when I first got interested. In my community there were always a lot of meetings. My grandfather always took me. He said "Come with me because I don't know how to read and write." He could write, but this was his excuse to have me come with him. He started taking me to these meetings when I was only seven years old. It was because of my grandfather that I started primary school. In this time not many families were sending their children to school.

My community was terribly affected by the war. Many “disappeared” and there were so many widows and orphans. No one knew where the soldiers took them. Some of them were part of the *La Unidad Revolucionaria Nacional de Guatemala* (URNG). The war went on until they signed the Peace Accords in 1996.

I returned to my community and I started teaching, but I didn’t like it. My relatives set up an interview for me with the *Consejo de Asociaciones Mayas Tekum Umam*. Fortunately they hired me and that is where I started my work with women. I worked with the *Consejo* for five years.

In 2007 I started working with IEPADES. (IEPADES was the Guatemalan NGO carrying out the community savings program.) During my interview my *jefa*, Noelia, asked me what I could do. And I told her about my work with women for the *Consejo* and she hired me. Something that has always helped me is the confidence I have in myself. I know that I can do what I say I will do. My first job for IEPADES was promoting home gardens and raising chickens in fifteen communities around Sololá. But then I had the chance to work with Oxfam on their feasibility study for the community savings project, “Ahorro Comunitario.”

Sololá wasn’t an area where *Ahorro Comunitario* was going to be launched but, seeing how interested I was after the working on the feasibility study, Noelia asked me if I wanted to start some savings groups as a volunteer. I said: “Yes! Yes! Yes! There are so many poor women in Sololá. It would be a challenge. I had my doubts. I was afraid that *Ahorro Comunitario* wouldn’t work because there were so many microfinance institutions that we would be competing with. Noelia sent me to El Salvador to be trained where *Ahorro Comunitario* had been launched a few years earlier. In 2010 I trained four groups as a volunteer.

WHAT WAS IT LIKE TRAINING THOSE FIRST GROUPS?

What made it hard was that that I had I had to explain to the women that were not bringing them anything; all we were providing was a methodology for how they could save their own money. A few women said they were interested, but the rest said *muchas gracias*, but no. I remember that in the town of Novillero we invited all the women to hear about *Ahorro Comunitario*. About 60 women came to the meeting.

When I started explaining about how they could save in groups they started leaving one my one until only five women remained. By the end of that meeting my head ached.

When I got home I told my family what happened. I said: "Ayayi this has been a difficult experience but I am going to do this. I can do this." My family said that if I wanted to train savings groups they would help me. Later, at another meeting we formed a savings group with ten women with the help of the Catholic Church and this group still continues to save.

In 2011 funding for *Ahorro Comunitario* was approved for Sololá and I was hired as a group trainer. This gave me the chance to reach many more women. But then the manager of BanRural (a microfinance institution) told me: "Look, you are organizing women and working with them and you are taking away our customers." I said, "That may be true but the women like saving in their groups because we don't take even one penny from what they save and what they earn on their savings." By 2011 I had trained twenty groups with 420 members with the help of seven volunteers.

In 2011, Milagro Marvilla (the coordinator for *Ahorro Comunitario* for El Salvador and Guatemala) carried out an evaluation of our work and this encouraged me to do even more. By 2012 another trainer and I were promoted to be supervisors. I started as a volunteer, then I was a trainer, and now I was a supervisor. You can tell that I am convinced that this is a good program because I am a group member myself.

For me the most important part of *Ahorro Comunitario* is what the women learn by being part of the group. When they join their groups the women are timid and not organized and now they are telling each other their problems and helping each other. After the financial part of the meeting is over they start talking about what is important to them.

Let me give you an example. Six months ago, one of the group members, Doña from the community of Chujomil, had problems with her husband. He told her she shouldn't be going to these savings group meetings. She gave in to his demands even though he lived in the United States. Doña cried and cried; she couldn't stop crying. So the entire group went to talk to her in laws to explain the situation.

Her friends told her that she had to call tell her husband that the savings group is an opportunity. She and her children spoke to her husband on the phone.

Now her husband is convinced and he sends her money to save in the group. Now thanks to support of her friends in the group she was able to overcome this problem. This is only one example. There are many more.

Now some of the group members are part of the municipal government. Women have been elected to be representatives of the municipal government.

THIS SOUNDS GOOD, BUT ARE THERE DIFFICULTIES?

The disintegration of the groups has been frustrating. Sometimes they say that they don't want to continue but this only happens rarely.

HOW MANY GROUPS ARE SAVINGS IN SOLOLÁ TODAY?

As of 2013, between 55 and 60 groups are in place in Sololá with approximately 1,300 women members. Of these groups, twenty have been trained by volunteers.

***SALAMÁ, BAJA VERAPAZ,
GUATEMALA,
CARMELINA CHOCOOJ,
OXFAM AMERICA,
GUATEMALA***

TELL US ABOUT YOUR STORY AND YOUR CHILDHOOD.

My name is Carmelina Chocooj. I am 43 years old. I am originally from San Pedro Carchá. I am Mayan Q'eqchi and I speak the Q'eqchi language from Alta Verapaz. I am a single mother of two children: 14 and 15 year olds.

I started community work in 1989 but the informal work began at age 14 in 1983. I started as an announcer on the radio for Diocese of Alta Verapaz.



I worked directly in the Salud para todos program. I also worked with a program called Nosotras las mujeres, which was the first program in Alta Verapaz during wartime. I dedicated my youth to the radio for 16 years.

During the war, I was also one of the messengers. They would tell me what to say, for example; such and such man arrives at such and such times, to such and such place; I learned that I should pass along that message without further details. At this time, as I did not speak Spanish until 18 years of age, the messages were all in Q'eqtchi.

On the radio, the *Salud para todos* (Health for all) program and the *Nosotras las Mujeres* (We the women) were my responsibility and they were directed towards all women.

There was another one called *informando todos los días* (Informing every day). We worked alongside these programs to mobilize voluntary promoters. Since I was 14 years old, I was a social health promoter and they began to integrate me in the society. I also trained with the federation of the radio school. There I had a lot of opportunity to learn about media.

While I was outside of Guatemala, in Costa Rica, Panama, and the Dominican Republic, I applied for my identity card to be the age of an adult, when I was not yet 18 years old, so that I could do things that a minor could not do.

I went to involve myself and become a volunteer and at the same time I encouraged others to do the same. For many years, I passed along my knowledge and they called us the creators of trainers. They trained us, but we had to replicate our knowledge for others. This is how volunteers are born. So, I had a lot of experience with the volunteers of Alta Verapaz and as a messenger, I continued to form and share ideas and my experiences with others in every job I had.

At 24 years old, I had to make a very personal decision and I left for five years to have my children. I reduced the quantity of work that I had to do to dedicate at least two to three years to my children. In that time, I retired from the radio and took a job at the Rigoberta Menchú Foundation (indigenous leader internationally known for her defense of the indigenous people's rights).

It is a foundation that works on the civic and political participation of men and women; they discuss laws. I took a job much closer to my municipality for the foundation but also to go train the community promoters. I continued in the same way and I gave those who were in training, small guides and agendas. I worked with men and women to be able to discuss and implement civil rights, because here in Guatemala, the rights are written but they are not enforced.

Later when my children grew up, I continued to work hard in the training and formation of volunteers. I trained and formed many organizations and associations in the department of Alta Verapaz including Izabal, which is a part of Q'eqtchi. One of the methods that was very effective for us in forming groups and volunteers was through the radio and media. My voice is well established in Alta Verapaz and if we want to pass along a message, I merely record it and the people believe it. Yes, it is effective since they know that I am not going to deceive them and that no one will deceive me either. As I started at a very young age and the radio listeners have not heard any bad information about me so far, they trust me. From 30 years of age until now, I continue to work in this way.

FUNDES Guatemala, who trains small entrepreneurs, gave me the opportunity to learn more about finances through the department coordinator position.

This was around 2000 and 2001 and they worked like a lottery, as they encouraged more and more small entrepreneurs to invest so that they could make a profit. It is a way of nothing more than taking control and controlling the products provided to the suppliers.

After FUNDES Guatemala, I became an independent consultant in the social area. I was with the Spanish cooperation and was working in the CAN in Alta Verapaz, systematizing a lot of work because I had the obligation to continue volunteering. I had a job to organize and I went to the field when it was necessary. I took that job because it helped me to continue to grow. I organized along with my children and the rest of the time I assisted women in the community, dedicating my time to the women whenever they needed help. This was voluntary and it was not economically recognized; there was no remuneration.

In 2007, I took a consulting job with Pop Noj. I went to make a diagnosis in the Petén for a few months in the jungle. Then, I went to the Mayan program. For me, the Mayan program with Pop Noj was where we put our heads together. All the leaders in Alta Verapaz sat down to talk about what we should do so that the women of Alta Verapaz were stronger. From there, CODEMAV was born. I am one of its founders.

There were between five and six women who created CODEMAV. We realized the importance of organizing ourselves since it made us stronger. We consolidated our ideas and when the Mayan program arrived, they had asked me if I believed the program would work in Alta Verapaz and I told them yes. Yes, but to work and formalize the women's organization, they must work directly with 30 to 40 leaders to coordinate. Both the Norwegian embassy and Pop Noj agreed. Thus, we started with the monthly trainings and from there, they gave me the opportunity to be a technical coordinator in the Mayan program of Alta Verapaz.

Through the monthly trainings, we consolidated the leaders and when they were all trained, at the end, we managed to consolidate our ideas to make a proposal. We called the agenda: *Política de las mujeres mayas* (Mayan women's politics). There we landed on what topics we were going to work on. In two years, we concluded that us women must work on land and territory issues as it is our right and obligation. Until now, women can have their home, but the land is not in their name. The day their husband dies, there is separation and the government can take the women and her children away and the husband's family keeps the land. The women remain on the streets with their children relying on the generosity of the husband's family. That should not be the case; all women have rights to their land.

We also analyzed the importance of working on women's rights. Then we started to see the rights of indigenous women, like their right to dress as they please, maintain their language, and express their opinions. We also looked at the importance of working on the biodiversity of seeds. When we think of biodiversity we think of our creole seed even if it is small but nutritious in contrast to the transgenic product, which is extremely large but not as nutritious and tends to damage our health. Then, we agreed on our interest to work on the civic-politics of women since women do not participate in decision-making spaces and it is necessary that they are included. Finally, we discussed the issue of the Mayan economy. The Mayan economy is like how us women see money, how we value what we have. For example, I do not have money, but I have beans and corn; that's my economy. There is always something to give or exchange in our economy.

In this way, we saw the importance of CODEMAV. As we only have five subjects that we work on, we are focused, we do not get lost and we know what our path is. So, when we saw the savings program and loan community, we saw that it was very good in terms of the Mayan economy. I remember a friend sending me a job opportunity through Oxfam America and I applied since I wanted to contribute to the program. However, I was afraid as the job description said saving and community loans since I believed that I was going to be giving loans to the communities.

I do not believe nor do I agree in giving loans to the communities since if it comes from a cooperation, most people believe it's not their money, so they do not value it.

There is a big risk in not being able to repay the money and I would be embarrassed when my Mayan sisters were not able to return the money. So, I did not feel very comfortable, in that sense, when I heard the word loan, because it is not valued money. Not everyone, of course, but 25% do not return 100% of the money loaned.

Well, this was how I came to Oxfam America. We never met Milagro for an interview here in Guatemala since our schedules did not align. She told me, you can come on such and such day, to such and such place and we will cover your lodging and transport, then you can come to the interview. Thus, I was delighted and went to El Salvador looking for the Oxfam America office. I cannot forget the words people said when I walked by there, they said: "ahh it is an Indian from Guatemala." I just kept watching them and told them I'm working towards my goal.

I arrived to the hotel at around 8pm at night since immigration did not accept my ID because it was wet. They asked me if I was going to work as a domestic employee, so I told them no. Then, where are you going they asked?

I told them I was going to a work interview and although they did not let me through legally, I got in by hiding in a *tuc tuc* (popular motor taxi in Guatemala). Oxfam America had paid for my bus ride and even a taxi to bring me to the hotel. Oxfam had everything prepared as always; I was well looked after and everything. I told myself throughout the process that I had to arrive and make it through. Thus, I arrived at the interview at the exact time that Milagros told me.

It was there in the interview where I understood how the savings work and community loans operated. There it began. I understood the program perfectly well and of course the goal of the hiring staff. I started as a consultant at the beginning where the objective was to accompany the partner's staff. Soon, we started working with all of them. My first outing in the community was in Chirramos. There I got to know more communities, but of course I had a training from Oxfam America. The one week I went to Chalatenango, I learned a lot on how to work and I concentrated on how Guatemala should have these groups as well.

The big difference between the volunteering that we have done and the volunteering in the savings groups, is the money. The savings is a hook to get all the women to organize in the groups. It does not matter if it is only one quetzal, that quetzal is yours.

WHAT ADVANTAGES DOES THIS HOOK HAVE IN RESPECT TO OTHER PROGRAMS THAT DO NOT HAVE THIS?

From my experience in the savings program, the members are not going to break up in a savings group, while they have their savings. Groups can disintegrate only when they close the cycles, if they do not have much motivation from the leaders of that community. The biggest difference of volunteering that is known in Alta Verapaz, is that because it is only awareness training, I dedicate myself to another sister and brother because I want to. Instead in the savings group, I put my interest in money and on who pays me; I watch over others to see if they paid their interests, if they paid their fines, and if they participated in all the activities. Thus, I fulfill my obligations but I also ensure others fulfill theirs; the responsibilities and obligations are known in the savings program before one joins the group and everyone is held accountable. This is the big difference and it is a great advantage to assume responsibilities in the savings group.

The groups that are not going to fall apart are the ones that are formed 100% by volunteers because they never saw interest in other people, while those that are formed directly by technicians tend to weaken when they are not constantly visited.

Thus, I believe in the methodology which incentivizes the volunteers more. For example, if we as human beings care about how they are, that moral support, that increase of self-esteem towards the volunteer is incentive enough that they see that we have not forgotten about them. They think we have them in mind. But, if we who work with NGO's and in my case, if I'm with Oxfam America and they go unnoticed, then the volunteer feels bad.

So, we need an increase in self-esteem from the volunteers through a training. It is best when the incentive comes from the volunteers and it comes directly from the one who is providing the service to the community.

In the case of ASECSA, they have given the volunteers stoves, batteries, and things that they will need. The stove is for cooking and the batteries are for washing. So, this has been a breakthrough for a volunteer. And as they believe that this is normal: that we indigenous women are poor and that we do not have anything, that is not normal. We have the same right to be well as everyone else. That is the incentive that is needed for the volunteers. ASECSA gives these incentives to the volunteers twice a year. IEPADE gives them incentives three times a year, depending on what they gave them previously. If in the first round they gave them food, and in the second they gave them utensils, then in the third they will give them bedding.

HOW MUCH ARE THE INCENTIVES WORTH?

Between \$80 to \$90 to \$100. It is not a lot; this is per year. From there, there are contributions of the partners. They are the ones that divide the money and analyze the need of each volunteer. The truth is that this method has been very effective. In the case of IEPADE, which has done very well, the volunteers are very incentivized to continue.

WHAT ARE THE OTHER BENEFITS THAT THE WOMEN RECEIVE OTHER THAN THESE ITEMS?

All the volunteers receive the same thing. In the case of CODEMAV, what they are given are water filters. We know that most of the families, if they want water from the jet or well, they use the filter and throw the water in there and then take it. That is where there is collaboration on the health of the whole family. Each part of the project does something different but similar as the goal is to encourage the women volunteers to collaborate depending on their needs. In the case of ASECSA, for the volunteers who have stoves, they are given batteries.

HOW MUCH IS THE AMOUNT OF VOLUNTARY CONTRIBUTIONS EACH YEAR?

The amount is the same for all.

There is a lot to say about all of this. In CODEMAV there are \$2,835 in bonuses, there are \$4,000 from the volunteers and it is only for 50 volunteers and CODEMAV already has 71 volunteers. All of this is divided amongst them all, so that all of them receive the same amount in the case of CODEMAV. Each partner has its goal and it is divided. One form of control is that if you are involved in the groups, even if you have a group, and you are a great volunteer, then you are given incentives. But for those volunteers who aren't on good terms with the groups and do not show up, then they talk with them but do not remove them from the group. No volunteer should be rejected because then they would be hurt since they helped to create the groups. They should not be dismissed from the group due to an error they committed.

WHAT HAVE YOU LEARNED WITH RESPECT TO WORKING WITH VOLUNTEERS?

In these three years, I have learned a lot. It has been like school. I have learned that the solidarity between the women means more than everything else. The principles where, if I said yes, I must fulfill it and show up. The practice of the worldview is extremely strong with us women. When I talk about the worldview I am talking about the value of words and opinions, which is the strongest thing that we indigenous women have.

In the savings groups, what they practice is using words and having a voice because the groups are not registered in the municipality, thus nobody is going to punish them or their opinions. I have learned a lot seeing how all the members of the groups share their opinions and how they grow. I admire how the volunteers dedicate themselves to the groups and carry out their work under any condition.

Through the savings group and program, I learned how the women can take power and organize themselves. In 2011 in the case of CODEMAV, in Alta Verapaz, in the community of Tipulcán, Mrs. Imelda Sanz and Mrs. Josefina Machín, were already leaders of CODEMAV and consolidated their leadership roles in the community very quickly through the savings program.

By the end of the year in 2011, there were changes in the community authority. The women who joined in the savings group each started with a group, but a month later another group was born and they already had two groups. Three months after, they had another group and so on as they grew, until all the women in the community of Tipulcán were members of the savings program. At the end of the year, all the women organized and there was a community assembly where the community authority said that within 15 days, the new authority would be elected.

Thus, the women in the savings groups organized themselves and proposed a list of candidates where the candidate for assistant mayor was a woman, the second one was also a woman, and from there followed a man and a woman; it was an inclusive list, but the women were filling the key positions. This electoral list was called *La estrella*.

There were three lists: a list of the outgoing authority, a list of men from the community, and a list of the women in the savings groups. The big difference in this list is that it included men, but at the same time all the women were the wives of the same men in the community, and therefore, they had a similar attitude as all the members of the savings group. As voting day came, everyone was nervous and worried because it was the first experience in which the community wanted to take power. Everyone went to deposit their vote and the results showed that 95% of the votes were from the inclusive list and that the women from the savings group had won. Now these women are a part of the community authority. This for me was a bigger success than what was achieved here in Guatemala and specifically in Alta Verapaz, within the communities of Tipulcán.

The truth is that there are many more successes through the savings program. For example, now the women are in solidarity with other women who are violated by their husbands and they take them to court or create a solution to their problem.

In the case of the mayor, after two months, it was the election at the regional level and the same woman won the community mayor position again. Now not only was she a mayor at the community level, but she was also a candidate once again, at the high regional level of 28 communities. She has savings groups and wins again. Thus, she is a two-time mayor of the community and the region. We hope that the same thing will happen again this year. And of course, the CODEMAV board of directors is dedicated to strengthening this knowledge, telling the groups about the experiences of how women can reach higher levels and occupy these positions of power in the political system.

DO YOU BELIEVE THAT ASECSA AND IEPADES CAN UTILIZE THE CODEMAV MODEL?

Yes, they can adapt this methodology, but I want to say clearly that this does not rule out the importance of the presence of technicians because they are very important as the two that are with CODEMAV cannot cope with the number of groups that are created.

Although CODEMAV also has its system of following up with the groups, they remove everything and all obstacles that are affecting them. One of the obstacles is when the members, volunteers or the secretary do not know 100% how to fill out the forms.

When it becomes a problem, the technicians go and change the forms, but at least the groups already made the first attempt so the technicians can go to make it better.

The biggest difficulties they face are filling out the financial forms. This is because they are illiterate. Most of the volunteers do not know how to read or write. For each situation that CODEMAV has had, there is a list and every problem has a solution. If the problem is filling out the financial form, then they look for a young woman who knows how to read and write, so that they are the ones who dedicate themselves to filling out the forms. These young women help and they are learning. One day we believe that they will become volunteers. All the steering committee will become voluntary very soon within a year or two years since right now they are forming and they are still learning.

Another problem is that most of the groups have rivalries between the women, which is a generalized problem. For example, they compete to see who saves more and it is a competition between the groups. For example, if the two are from the same group they do not fight, but if they are from other groups, then there is conflict; from there we see that there are problems between members sometimes, while the volunteers never have had any difficulties.

HOW DO YOU VIEW THE RISKS?

There are people who come for example, saying that they are going to donate a house and that they will give the women a stove if they pay them right now.

So, in this way the community is deceived because these people or groups know that they have money saved. While most times the women will call CODEMAV to consult, sometimes they do not call and are therefore, deceived. There are many times someone comes asking for 5,000 or 2,000 quetzals from one person. They offer things to them and say if you give 50 quetzals you will receive 100 or more, which is a trick. As for the politicians, surely in the next election they will want to utilize the savings groups.

CODEMAV wants to maintain control and to invite the ministry to support, but does not want to give them much space. CODEMAV and MAGA will sign a cooperation agreement and we believe that this will help to improve the situation and will expand these projects through this support. The main risk with MAGA is that they are going to want to say that MAGA is carrying out all of the activities with the savings groups through the coordination with CODEMAV, which is a political risk. And like it or not, CODEMAV knows it is true that they are receiving help, but we want CODEMAV to have the better position in that regard.

The risk with the finance institutions is that they are coming to ask the women to deposit their savings in the bank, for security reasons. They come to tell them a lot of things so that the women come to deposit the money weekly in the bank.

So, we have the ASECSA, IEPADE, CODEMAV orientation, and all the volunteers are given a myriad of possible challenges they may face and the possible solutions. We have already organized them so that they know what to say when they are deceived. They know that neither the ASECSA personnel nor that of IEPADES nor that of CODEMAV are in the communities on a daily basis, but the financial institutions come daily, one after the other, to offer their agreement to see who else falls victim to their trap, and that is the risk.

HAVE THERE BEEN PROBLEMS UP UNTIL NOW?

I have systematized the experiences in the cycle closings. The women who make a loan with the bank are the women entrepreneurs, who already have a small business such as a small store, a dining room, a clothing sale, etc. They organize five other women, all of whom have small businesses, and they ask the bank for a loan of about 30,000 quetzals[4]. From there each person can take about 6,000 quetzals and at the same time still be a member of the savings group.

But in this way, in general terms, the program is extremely important and beneficial for the poorest women in the communities, this is the only way to keep the women organized.

In Guatemala, there has not been a project that can keep the number of people or women members together like the savings group can.

But there have been some difficulties thus far including the distance between each of the communities. CODEMAV's strategy has been to concentrate on the bigger communities to reduce costs, risks and insecurity. The more remote communities work through the volunteers. Other difficulties include illiteracy, the lack of harvests, the lack of sale in the case of Alta Verapaz, and the lack of sale of peanuts. Many times there are no sales, which is the only way that people have their income. The lack of sales greatly affect indigenous women, macho men, alcoholism, poverty and migration.

As we have already said, there are people who come to deceive the communities. I have systematized the experiences and know the tendencies of the savings groups through the closing of the cycles. Making comparisons between the partners, ASECSA advanced less, but CODEMAV in Alta Verapaz advanced quickly.

WHAT WAS THE ROLE OF VOLUNTEERS?

First, ASECSA only works with two municipalities and most of its members are run by men, so the men did not understand how they were going to manage the money and they did not want to do it. We began to encourage the women that they already had the trainings and that this was the way to go. We walked them through all the forms. Thus, the volunteers began to see it and say I am going to involve myself here and they started to coordinate.

[4] About \$3,900 USD

This is how ASECSA was formed and likewise with IEPADES, the volunteers collaborated and it was formed in one year while with CODEMAV they were formed in two months. Each training that is given to them stays with them as they take it and apply it. That is the difference.

One of the biggest conclusions that I have is that the women have a means at their disposal. In short, if they want a loan there it is and the money is from them. The volunteers strengthen their participation and the participation of the citizens in the communities, and many of the volunteers are part of COCODES as well. They influence the formation of more and more groups. The volunteers and staff members of NGO's like Alta Verapaz came and trained in Q'eqtchi since if they had come and trained in Spanish, it would have limited their reach. In addition to speaking the native language, volunteers also adopted and made a pictographic methodology, which is a very important addition in Alta Verapaz, as they cannot read or write.

The pictographic methodology is the same as the theoretical one. When the program was introduced in Alta Verapaz, the methodology was pictographic from the start. The staff were all trained through the theoretical methodology but the volunteers applied this material and understood it, made it their own, and now manage it perfectly. The other thing in great impact is that the groups agreed to deposit 10 quetzals, depositing more than 15 quetzals or more.

There is a variation but they do not exceed 50 quetzals. Also the savings each year increases. In the 50 groups analyzed in the year, they saved 15,347 quetzals, which is \$2,045.86. This is a great experience in the savings groups for Alta Verapaz. Through the cooperation that occurs amongst the partners like CODEMAV and other NGO's, they are strengthening the volunteers. It is important because it is a meeting between the women and communities. This is part of what I can tell you, although there are much more details.

PERKÍN, MORAZÁN, EL SALVADOR, MARTHA, MAG-PRODEMORO PROMOTOR

TELL US ABOUT YOUR STORY AND WORK WITH THE SAVINGS GROUPS.

I am Martha. I come from San Fernando. I have been working from 2010 with PRODEMORO and Oxfam in the community saving program. I am also a member of the San Fernando cooperative called Manuel de Jesús Rodríguez.

From the beginning, the first thing we did was to look for women to join. I came to train and at first we did not achieve everything, but we had a guide. In the first meetings, we worked within this guide and learned to manage it well. For me, I understood the financial aspect since I studied accounting for my bachelor's.



But to implement the methodology, the most difficult thing was to explain to the women how they were going to get the interests from the loans. We had to put into practice a methodology that the women could understand so we explained using seeds and a poster and they began to understand it.

WERE THEY ILLITERATE?

Only 10 women did not know how to read or write, but the rest did. We have seen that those who do not know how to read have not wanted to join the savings groups.

HOW COULD WE INVOLVE THE POOREST PEOPLE?

Well, many are illiterate and others are poor. Many times they do not have an income nor do they know where to get it, which prevents them from having savings.

We realize that many times women come to the meetings but do not save because they do not have the money.

I believe that we should prioritize these women in productive activities in order to help them. In addition, we should favor them with literacy, because they feel incapable of achieving whatever activity as they are illiterate. They do not have the vision to do something, like undertaking an initiative.

We have focused on the issue of literacy. For example, in Rancho Quemado, at the end of 2011, they began to prioritize several women who were literate and not yet in the savings groups. But these women did not want to join the groups in any way and they told us that they did not have the time for the meetings. Those who were illiterate and those who were learning how to read and write, said that they did not have the money to save. Today, there are some that are joining in the groups after they became literate, but little by little.

WHAT PERCENTAGE ARE ILLITERATE AND THE POOREST?

In varies between communities. As I was saying, there are some that have a higher level of illiteracy. For example, in Rancho Quemado, 80% of the women over 60 years cannot read. In general, maybe 40% of the groups are illiterate because they are women who have had little access to education.

They were not given the opportunity to go to school because the culture maintained that the women had to have children instead of studying.

In some communities that I am supporting, they are more developed. The women have more possibilities to save. In San Fernando, it is very complicated. There are approximately six groups in that area.

There is a group that is very strong as they save \$10 and there are other groups that have no possibilities and cannot save more than \$0.25. But I think it is not so much because they cannot give more, but because they have distrust. They believe that they are going to lose their saving money. They are not poor because poor people are those who do not have anything or anything to eat. I don't consider the communities that I go to, to be poor.

These communities have many initiatives. The women work in the fields to be able to have daily sustenance. I don't think that they are so poor that they have to live off of a dollar a day, but still not everyone wants to join the groups. About 30% of the women said that they didn't have even \$0.25, but when they saw the profits the groups were making, they joined.

For example, in San Fernando there was a group that started with 12 members, but others did not get involved because they did not have money.

But at the end of the first cycle when the profits were shared, others became interested and involved because they told others how they acquired their profits within the savings group. From there, we had a group that reached 25 members.

ARE THERE MANY HUSBANDS WHO DO NOT LET THEIR WIVES PARTICIPATE IN THE GROUPS?

The women do not share much about their personal lives, but we have realized that there is violence. There was a case where during the meeting dates, the husband would overload the wife with work so that she would not go to the group. Many times she got up super early to finish, but could not leave with everything he assigned. She told me that he said to her that she could come to the meetings for an hour. The women are quite submissive to their husbands.

Also, there is another community where the women went to the group meetings from the start, but were always dependent on their husbands and pending their approval. We had an experience when we started giving gender trainings on the cycles of violence. I felt bad because some women had tears in their eyes; I had not talked about the issues yet, but had merely mentioned that I was going to be teaching in the next meeting.

There you can see that there is violence, although they do not want to say it or show it. I know that sometimes they are given permission to go to the meetings, but after knowing how they are treated, it is tough.

HAS THERE BEEN AN IMPACT FROM THE SAVINGS GROUPS WITH THE ISSUES SURROUNDING VIOLENCE?

Yes, there is a change. They speak more now. At first the women were afraid to talk about the projects they wanted. That's why we made exchanges and formed relationships between the groups, looking for a greater impact. We made a work plan to work on women's leadership trainings. This exchange and the work plan were achieved, so now the women are more interested in participating and are excited to carry out activities in their communities and acquire funds. Now the women ask for trainings. For example, one went to the health unit because they wanted training on breast and uterine cancer.

IN THE FIRST PHASE, HOW MANY GROUPS WERE ABLE TO FORM?

In six months, we formed 11 groups, but it was difficult. It was a pilot test done here in Morazán. People did not know the program and after the war there were many scams. They deceived many people and here there were many cases of that.

That's why the introduction of the program was very difficult due to the distrust amongst the women. That hampered the progress of the program.

TELL ME ABOUT THE MOST DIFFICULT CASE.

The groups started in San Fernando and Perkín in the first phase. In San Fernando I did manage to form several groups at the beginning, but in Perkín, I only formed one in Rancho Quemado. From there, we came to the communities and the women did not come or they believed that we were going to put them against their husbands. In the Casa Blanca canton, a woman came out saying: "You are telling me to fight with my husband." In the end, that group was not formed and the women never came.

Then, in Rancho Quemado we found an association that was going to buy fish and breed them in their houses, but in the end, they were not raised and the fish died. When it came time to promote the program, it was terrible. I did the promotion of the program, but at the end, some very angry ladies said to me: "And who is going to pay us for the fish?" They asked who was going to pay for the fish that had died and they were trying to reclaim the money they had contributed to that project.

I explained to them that it was a different program and that I did not know what happened before. In the end, only 12 people signed up. Later, others registered and 20 women came.

Another thing that affected the program a lot was the politics because there was friction between the women. Some were from one party and the others from the opposite, which affected us when we started the second phase. Another bad experience was with the new mayor of *Las Delicias*. He had just entered and I told him about the savings groups to see how they could form in the communities. He left angry because he said I sabotaged his meetings because people came to the savings groups and not to his political meetings. I told him that if he had felt that, I was sorry, but that I was working and looking for women leaders in the different communities. I would not ask them what party they were from as I was only looking to see if they could support us in the savings groups. It was a bad experience, but there are organized groups in the community.

WHY DID YOU CONTINUE DESPITE THE CHALLENGES?

There are days that make you want to leave running. We talked with some of the organizations that we have been with since the start and believe that the women do not deserve to be left alone. While PRODEMORO is leaving, we must stay since we are responsible for the women.

The women already recognize us and have confidence in us, so there is a commitment. So, despite the many difficulties that they have with their families, we see that they are doing everything possible to save even \$0.25.

WHAT OTHER EXPERIENCES OF COMMUNITY WORK HAVE YOU HAD BEFORE THE COMMUNITY SAVINGS GROUP?

I was working with the literacy groups in the community. I was also working with the grassroots pastoral groups of the church. As a 15-year-old catechist, later I became a youth coordinator for the youths in the church. They never paid me, but I just worked for the community. I was in painting workshops that were taught in the community. I was also in the pastoral school for two years.

WHAT HAS THE SECOND PHASE BEEN LIKE?

In the second phase, I made eight groups in a year. Some groups did not work because the women did not go to the meetings. Some said that they would come, but when it came time to go, they did not. Many women, after the war, got used to others giving them funds, so they made no effort to join the savings groups. Distance was also a factor as some older women were not excited to walk an hour to go to a meeting.

In this last phase, I changed the methodology and am now going to where the women are. There are some that are from the center but most of them are from afar, so I am going to visit them where they are. Now there are no excuses for why these women cannot save and I think it has worked more now that I am coming to where they are.

Now the groups are working well, but some more than others. There is a group that was born from the cooperative “Save for a dream.” That group has grown as they save a lot. The women now have the trust amongst themselves and now have already saved \$2,000 just in savings. They have many loans, most of which are between \$100, \$200 or \$300. There are groups that manage to grow a lot because of the amount of savings.

HOW DO YOU LIKE THE STRATEGY OF USING MORE VOLUNTEERS?

I think it is difficult because there are many women who are in the group as volunteers but if we call them that, they do not think so. So, instead of telling them they are volunteers, we call them leaders of the group, and they see it differently. You have to know how to convey things to them because the symbolic burden of the word “volunteer” is not perceived well. We have emphasized the volunteers at Oxfam and the other institutions, but it took a lot of hard work. That’s why we call them leaders.

There are several leaders within the groups who coordinate the groups. For example, in Rancho Quemado, the secretary is the one who is the leader of the group. If I don’t go there, there is no problem because she meets with the women of the group and she coordinates them.

HAVE SOME LEADERS CREATED GROUPS?

No, they have only maintained the groups or continue to see them, but they have not formed them. They are in charge of coordinating activities. And most of the times, they are the ones who come out for the trainings or exchanges.

WHEN WE STARTED, DID YOU SUPPORT THE COOPERATIVES?

In my case, yes, I relied on the cooperative to be able to start the project. The cooperatives are supported by PRODEMORO, in which I am supported by as well. Also, in the cooperative that is in San Fernando they are supported with a chicken farm and a tourist kiosk. In addition, PRODEMORO is paying a person who is following up on everything including the trainings. But still I feel that the cooperatives are given priority. When there is a savings group that has started in the cooperative, they are prioritized while those who did not start in the cooperatives, many times are not organized and don’t have support.

I have always tried to promote without promising anything because the women create expectations and sometimes, these expectations are not fulfilled. When there is a meeting with an organization, I ask them if there is a project that benefits women so that they feel encouraged. Right now, we are investing in a project that will support women through a fuel-saving kitchen and fruit trees. There some groups that had nothing to do with the cooperatives and some women of Rancho Quemado joined. But there are groups that do not have support from any institution.

In Rancho Quemado and San Fernando with the help of PRODEMORO, there is a literacy circle that is being taught. Sometimes, when we request that they help the women, they tell us that they have no legality and that is why they cannot support us. That is why some groups have tried to legalize themselves and others have become involved with ADESCO so that they can gain more access to resources for the group.

Entering the legalization process of the groups is very complicated because you have to pay taxes and pay to register. Many women struggle to save and paying taxes is more difficult for them. For example, the group in San Fernando, the one that has grown, told me that they were not legalized because they lent a lot. Since we are a savings and loan cooperative and not just a group, we are talking about covering the Morazán groups in order to have legality. It is a challenge.

HAVE SOME INSTITUTIONS OF THE COMMUNITY SUPPORTED YOU ALL?

In Yoloaiquín, the mayor's office helped in the start of the groups, but that is the only mayoralty that has been like that and supported us. They accompanied me to the communities for the meetings. In other communities, the mayor's office has not helped us. We have coordinated with the ASPS (*Asociación Salvadoreña Promotora de la Salud*) and they have helped us with the trainings on gender violence. They have trained us and we have replicated the trainings to the groups or have selected people to give the trainings to their communities. Also, ADEL (*Agencia de Desarrollo Económico Local de Morazán*), came to give a training to the women of Rancho Quemado. The trainings lasted three months and the women attended the different groups because they said that they would support them.

Also, the Rancho Quemado group is supported by the municipality through the Women's Unit. They are supporting them in a project with a chicken farm. They are already training them on the project, teaching them how to manage it and how to have a good partnership, so that they can eventually have their own farm.

WHERE DO YOU SEE THE PROJECTS IN FOUR YEARS?

We finished in August.

There are several stable groups that can work without us accompanying them, but there are groups that still need more support. For example, in Lolotiquillo, they meet alone often. They coordinate themselves and can meet without my coordination. So, there are several groups that are very strong and over the course of time, have gotten stronger and can work alone. When the first closure was over, many women saw the program as part of their lives. Sometimes, they left the group due to personal problems, but the habit of saving has already been established.

ANY OTHER POINTS YOU'D LIKE TO MAKE?

It is difficult because we are not bringing anything to the women. We bring them knowledge, but knowledge is not valued. Only some value it, which is why it has been hard. But they have achieved the groups despite the many difficulties to establish them.

I would like to thank Oxfam and PRODEMORO for the opportunity and the experience. Now I will express myself better and say I liked the experience. But it has been very intense. I worked from Monday to Sunday, sometimes only resting after 15 days. I have also learned to make shampoo and soap and we have taught this to the women who have been interested in the process. Before, it was hard for me to express myself a lot, but with the trainings it has been a very nice learning experience where I have enriched my knowledge.

Also, I have been given the opportunity to continue in college. My idea is to find other work that allows me to finish my accounting studies.

IS THERE ANY RELATIONSHIP WITH THE MICROFINANCE INSTITUTIONS?

In my groups, they do not put money in the banks. There are very large groups who have not gone to the banks nor microfinance institutions because they have money in the savings box to make loans, and thus, they do not need to go to the banks. With some groups, they started to think about taking out loans from the banks, but because they would have had to be members of a microfinance company to be able to have a savings account, they didn't do it in the end.

PERKÍN, MORAZÁN, EL SALVADOR, MARTHA, MAG-PRODEMORO PROMOTOR

TELL US A BIT ABOUT YOUR STORY.

My name is Marta. I am a promoter at Arcatao. I was born on March 29, 1983 and I have two children: a girl and a boy. I came from Honduras in 1997, after the Peace Accords. I was born there and lived with my mother. I never met my father.



HOW DID YOU BEGIN YOUR WORK?

I was a member of a women's committee in 2007. The women invited me to the first training that they did. Thus, I began participating in the savings groups and I trained at the same time as the other previous members (Esperanza and Cecilia). I knew Esperanza because we lived in the same community and everyone in the community knows her.

WHEN DID YOU BEGIN YOUR WORK AS A PROMOTER? WHAT WAS YOUR EXPERIENCE WITH THE FIRST GROUP LIKE?

I started as a promoter in June 2007. Esperanza accompanied me when I was leading my first group. The first few months we walked together because I didn't know many of the people in the community.

For me, it was not very difficult to teach the financial accounting aspect of the groups since I am currently in the second year of my bachelor's.

I remember that in the beginning we made notes and shared them in the community. We gave them to a responsible person within the community so that they could later distribute them. First it was in the community of Barillo. There we explained to them the group dynamic and the advantages of the savings group and the community loans. We told them that they were going to help each other.

The important thing was to help them understand that little by little they could save and make loans. We can now see this progression as the confidence and the trust in the groups grew. We've made loans of up to a thousand or \$5,000 as a result.

The first group that we formed was in Arcatao. In this group, they do few loans more than a thousand dollars. In general, the number of savings varies. The minimum that is saved is \$6 a month, although there are other people who save a bit more, like \$25, or others who save up to \$50 a month.

We have groups of up to 25 people. Most of the groups that were formed continue functioning and there are only three groups that no longer exist.

In total, I formed 13 savings groups, with between 10 to 20 people. Some groups have men within them, but only one or two of them do. I explain to the men that they can save, but they cannot participate in the committee. They like it because they can have their loans with low interest rates, since we only have 1% interest with the loans that we carry out. With the results of the activities that the groups do and the participation of the men, the groups are obtaining more savings for everyone. They make about \$20 of profit for each member.

The Cerro Grande groups has had difficulties because they have people from only one family. There are 10 people in total and all are evangelicals, while the rest of the group is Catholic, thus sometimes there is conflict.

There has been difficulty because they want the meeting to end quickly to go to service. This year we want to re-train and form groups with those who are not troublesome, even if that group is small. But we see how difficult it is to control different members. Despite the challenges, being in the groups was an unforgettable experience for me.

HOW LONG WERE YOU A PROMOTER FOR?

Until 2011, but when they call me, I'll go to see what I can help them with since I always like to lend a hand.

ARE THERE WOMEN WHO ARE NOT PART OF THE GROUPS? WHY?

There are many who are not because they are already in cooperatives. Others are in both the cooperatives and in the groups. And there are others who are not interested or those whose husbands do not let them participate in the meetings.

ARE THE WOMEN IN THE GROUPS FORMING OTHER GROUPS?

No, the women do not train other groups. They only motivate other women so that they get involved, but they do not organize other groups. But equally in this way, the groups become larger.

DO YOUR GROUPS PARTICIPATE IN THE NETWORKS?

Yes, they take a representative from the group and they hold a meeting once a month. All the representatives of the groups come to this meeting. From there, they get ideas about how we can make these groups stay and become organized to do other things like: home gardens, making disinfectants for the floor or soap, amongst other things. The representative learns from these meetings and explains what has been learned to the group. They teach them so that the women can develop their skills in the future.

I always attend these meetings as they discuss the problems of the groups and report on how much is in the savings box, how much they have lent, and things like that.

WHAT HAVE THE BENEFITS OF THE PROGRAM BEEN FOR THE WOMEN?

Before they could not do some things. For example, there was a woman who made bread but had no oven or machine to grind the flour. Already a part of the group, she took out a loan and bought an oven. It was through the savings group that she had the access to the loans and managed to buy the things she needed.

Being in the groups has helped me a lot because before, I didn't encourage myself to participate in the community activities, because it didn't catch my attention. With the savings groups and community loans, one learns a lot about living with other people, learns to listen, becomes interested in what happens to others, and grows fond of them.

As part of the groups, we have done activities like selling shoes for school supplies. We buy the shoes and then sell them, and from there each member makes \$70 in profit. Through the savings group we now have enough money to do this activity.

Thus, the children are given shoes, uniforms and supplies for school so that they can study. This is one of the advantages that a group has when they save enough because they have sufficient funds to take advantage of whatever activity is presented. This group saves a lot. I have another group where every eight days they save \$1, so that's \$4 for each member per month.

ARE YOU IN THE COOPERATIVE? WHAT DIFFERENCES DID YOU FIND?

The amount of interests is different. It is much higher and you don't benefit from the interests. For example, if I take out a loan of \$100,000 in the cooperative, while they give me a discount of 4% in interests, in the savings group, they do not charge any of these interests.

DO THE GROUPS MEET THE DEMANDS OF THE LOANS?

Some groups fail to meet the demand since sometimes they do not have enough to give loans to everyone. I have a group in Candelaria where the box is empty and each time they hold meetings, loans are taken out, but they don't have the money to pay them all. That is why they check the priority of each loan. They verify if one can wait a little more in receiving the loan or they divide the amount to be able to cover the demands of the loans.

If someone needs a loan of \$100 and another needs one of \$150 and we only have \$100, then we have to see the needs of each person to decide where the money goes. But that decision is made the following month at the next meeting.

DO YOU HAVE OTHER WORK IN THE COMMUNITY RIGHT NOW?

No, not right now. I study remotely only on Sunday's. I go to Flores, as I am studying and in my second year of my bachelor's.

HOW MUCH TIME DO YOU NEED TO DO THE FINANCIAL PART?

It depends on the number of loans, it could be half an hour, but this is only the financial aspect; the entire meeting lasts for an hour and a half. Sometimes, we make raffles to generate more earnings. Most of the groups like to distribute in December to have more money.

Thank you!