

The Women of Friendship Bridge in Guatemala

Stories and photographs by
Nancy Lewis and Randy Fay



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www.hobobiker.com*

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Front cover: Petrona Celestina Sic Gutierrez has a small store and a small garden in Poxlajuj, Totonicapán. She lives high above the highway along a path with no road access. She just started her store about 6 months ago, and is growing the inventory bit by bit.



Introduction

We spent just a few months with these wonderful women and we will remember them forever. As a result of a partnership between Friendship Bridge and the innovative organization Kiva.org, we were sent to Guatemala as volunteers to interview these women about their businesses, write their stories, and post them on the Kiva website, where individual investors in the developed world made loans to them. Each of these women received a Kiva loan via Friendship Bridge.

Many of the women have been working with Friendship Bridge for a number of years and show great results in the development of their micro-businesses. Others are just starting out and are terrified, wondering if they'll be able to make the payments. All of them amazed us with their dignity, industriousness, and commitment to what they call their *lucha*, the struggle to survive.

This book tells just a few of the inspiring stories we encountered in Guatemala.

Nancy Lewis and Randy Fay
August 23, 2007



Friendship Bridge

Friendship Bridge is a non-profit, non-governmental organization working in Guatemala to provide microcredit and educational programs to help women and their families create their own solutions to poverty. The Friendship Bridge development model is unique in blending the short-term economic development needs of women through access to credit and education with the long-term goal of breaking the generational cycle of poverty by providing educational opportunities for their children.

Friendship Bridge has distributed over \$7,800,000 in loans to women and more than 21,000 scholarships for their children. Investing in rural Guatemala since 1998, Friendship Bridge believes that women are effective entrepreneurs, leaders, and agents of change for their own lives, their families, and their communities. For more information or to make a contribution go to www.friendshipbridge.org.



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Kiva.org

Kiva lets you connect with, and loan money to, unique small businesses in the developing world. By choosing a business on Kiva.org, you can “sponsor a business” and help the world's working poor make great strides towards economic independence. Throughout the course of the loan (usually 6-12 months), you receive email journal updates from the business you've sponsored. When loans are repaid, you get your loan money back.

Kiva partners with existing microfinance institutions. In doing so, we gain access to outstanding entrepreneurs from impoverished communities world-wide. Our partners are experts in choosing qualified borrowers. That said, they are usually short on funds. Through Kiva.org, our partners upload their borrower profiles directly to the site so you can lend to them.

For more information or to make a loan go to www.kiva.org.



Catarina Garcia Chun
La Estancia de la Cruz
Quetzaltenango

Catarina is a member of a group of women who rent small plots of land to grow crops for supplemental income. She has one of the largest plots, about 60 meters by 20 meters, but many of the women have only a 20 by 20 meter plot. She grows onions and ornamental flowers like daisies and carnations. Her little business brings in only a part her income, so like the other women in the group she has to work extensively in the fields of others to support her six children.

Catarina speaks the Mayan language Quiché and very little Spanish. She signs her loan papers only with a thumbprint.

Berta Pelicó Poz
La Estancia de la Cruz
Quetzaltenango

Berta Pelicó Poz rents her little 40 by 20 meter plot for about US\$316/year, and grows onions and ornamental flowers. She'll invest her loan in seed, fertilizer, and pesticide. Her business brings in only about 15% of her income, so she earns most of the rest working in the fields of those who own more land.

Berta has simple goals: She'd like to someday get just a little cash saved up.

And a far-reaching dream would be to buy a piece of her own land, which would cost the nearly unthinkable sum of US\$1000 or more.





Elena Martina Ceto
Cantón Tu Sacap
Nebaj, Quiché

Elena Martina Ceto is just 17 years old, but has been weaving beautiful *huipiles*, the traditional Mayan blouse, since she was a child. She can turn out one of these works of art in about fifteen days, and sells it for almost US\$200. After paying for the yarn, she can realize a profit of about \$130. She sells to her neighbors who check in on her work and place an order when they see something they like.

Elena Martina is still single and her goal right now is to finish high school with a secretarial specialization. Later on she'd like to open a store to sell woven goods in the town center.

Maria Cedillo Ceto
Canton La Laguna
Nebaj, Quiché

Maria Cedillo Ceto is 42 and weaves traditional Mayan women's clothing, including belts called *fajas*, exquisite tops called *huipiles* and head dressings called *cintas*. One *huipil* can take up to two months to make depending on the design, and sells for up to US\$200.

Some of the designs on the *huipil* tell a story of the region and others are unique designs created by the artist. A *cinta* can take up to 15 days to create and can sell for \$35. The distinctive designs of all the clothing identify the women with a specific area or village.

Maria will use her loan to purchase yarn for weaving.





Magdalena Santos
Llanos de Pinal
Quetzaltenango

Like most of the women in her village, Magdalena has many irons in the fire. She has two little plots of land where she grows corn - the staple food of Guatemala. She also grows vegetables, and with her loan will buy a calf to raise for sale.

Magdalena is 40 and has five children - four of whom are school age. Two are still in school, but the 13- and 14-year-olds have left school and are now working because the family ran out of money to pay the monthly fees. She herself never went to school and does not read or write. Her dream is to someday rent another little plot of land to grow more vegetables.

Maria Luisa Guicol Tsul
Poxlajuj
Totonicapán

Maria Luisa Guicol Tsul started her candle sales business three years ago with an investment of just 3 Guatemalan Quetzals, or about US\$0.40.

Initially, she would buy just a candle or two at a time and sell them in front of the local Catholic church during the town festival in late September.

Now she makes her own candles.

With her loan, Maria bought 200 pounds of paraffin wax (about \$130), some wicks, and a lot of used *veladora* glasses. Someday she hopes to open a stall in the market of nearby Totonicapán.





Clara Ajsoc Sac
Santa Clara La Laguna
Sololá

Clara Ajsoc Sac lives high above dramatic Lake Atitlán. Her beautiful setting hides the reality of her poverty. She is 49, married and has ten children. Her daily struggle to feed her family and to send all her children to school is immense.

Clara started her business by using her first loan to buy a cow. That cow grew to an enormous size and had a calf. One day, the mother died and it became necessary to bottle-feed the calf to maturity. Now the little calf is a cow and has a calf of its own, and Clara has a good business selling milk and making cheese.

Magdalena Ajpuz Cumes
Santa Catarina Palopó
Sololá

Magdalena is a weaver, making both small postcards for tourists and larger pieces of woven cloth. She's 32 and has been building her business with Friendship Bridge loans for four years. She and her husband are successfully supporting their five children, including the oldest, who is a special-needs child.

Magdalena has grown her business substantially through careful investment of her previous credits, and now has a large stock of woven items and postcards. She carefully calculates her prices based on the cost of materials, the time required to make the products, the rent for her little stall, and the profit she needs to make from each item.





Maria Chox Perez
San Antonio Palopó
Sololá

Maria Chox Perez is a 45-year-old who weaves scarves, table covers and bracelets and sells them on the street. She would like to rent a stall in the neighboring town of Panajachel, which has more tourist traffic in order to get better prices and increase her volume.

Maria has three grown children, who all live on their own, and two grandchildren. Her husband left her some time ago, and she still deals with the sadness and anxiety from the change in her life and the difficulty of making it on her own economically. But she hopes things will get better as she gets back on her feet.

Dolores Lopes Matín
Santa Catarina Palopó
Sololá

Dolores Lopes Matín lives in the same house where she was born fifty years ago. She weaves textiles for belts, collars, purses and postcards, and she also makes custom jewelry to sell to tourists. Her daily work has her sitting on a piece of cardboard on the earthen floor while weaving a long, yellow strip of fabric which will be cut up to make postcards for sale to tourists. This very demure little woman looks frail, but she has a heart of gold. Although Dolores is single and has no children, she opened her home to a woman and her children escaping spousal abuse. She also houses a local church group whose building was destroyed in the devastation of Hurricane Stan in 2005.





Rosario Sac Ajsoc
Santa Clara La Laguna
Sololá

Rosario Sac Ajsoc can be found seated on the floor of her adobe home weaving a snow-white tapestry she will turn into traditional pants for a young boy of her village. In highland Guatemala the Mayan people, especially the women, wear clothing that specifically identifies their village and provides a cultural unity for all.

These days, weaving is not enough to make a living. So to help make ends meet, Rosario buys and sells vegetables (some of which she grows herself) in the nearby village of San Juan on the shore of Lake Atitlán. Rosario is separated from her husband and struggles to support herself and her three children.

Maria Elena Par Yaxon
Cooperativa
Sololá

Maria Elena dreams of helping other women to succeed in their businesses by expanding into new markets. Maria is part of a group of women that sells to foreign students at the Spanish language schools in Quetzaltenango, about a two hour trip in one of the famous Guatemalan "chicken buses." She makes intricate beadwork and weaving. Maria Elena had to quit school when she was ten because her father died and she had to help support the family. Despite this, she completed her high school education as an adult by enrolling in a weekend program . She was a recipient of a six month special scholarship for indigenous women leaders to study human rights in Guatemala.





Vidalia Panjou Ajquichi
Cooperativa
Sololá

Vidalia Panjou Ajquichi, 26, weaves and sells traditional fabric handicraft items. She's in the same cooperative group with Maria Elena Par Yaxon, selling periodically to students at the Spanish language schools in Quetzaltenango.

Vidalia is married and has a 9-month-old daughter, but the family still lives with her father. They have a small plot of land on which she can grow corn, but it doesn't suffice for the family. Her dream is to one day build her own house and provide successfully for her children's education, so that they don't have to suffer through the poverty she's experienced.

Julia Par Yaxon
Cooperativa
Sololá

Julia Par Yaxon makes and sells traditional handicrafts, including weaving and jewelry. She speaks Cakchiquel as her first language, but also speaks Spanish. She is a leader in her community, organizing the women and seeking out effective financing.

Unlike many of the Mayan women in this region, Julia has fifteen years of education, and completed her full high school degree. She's thinking continually about how to develop new markets, including possible foreign markets, for her group's handicrafts.





Maria Estela Marroquir
Mazatenango
Suchitepéquez

Maria Estela Marroquir, 52, makes a dynamite pineapple *licuado*, or fruit milkshake. With fresh pineapple juice and a thickener, she mixes up this premier Guatemalan refreshment in her blender. She's been making her fruit shakes for ten years now. Two years ago she took out her first credit with Friendship Bridge and opened her stall in the Mazatenango market.

Maria is single and supports two of her four children. Her daughter helps her with the stand, which they keep open from eight in the morning until eight at night amid the fumes and noise of the many buses passing by the market.

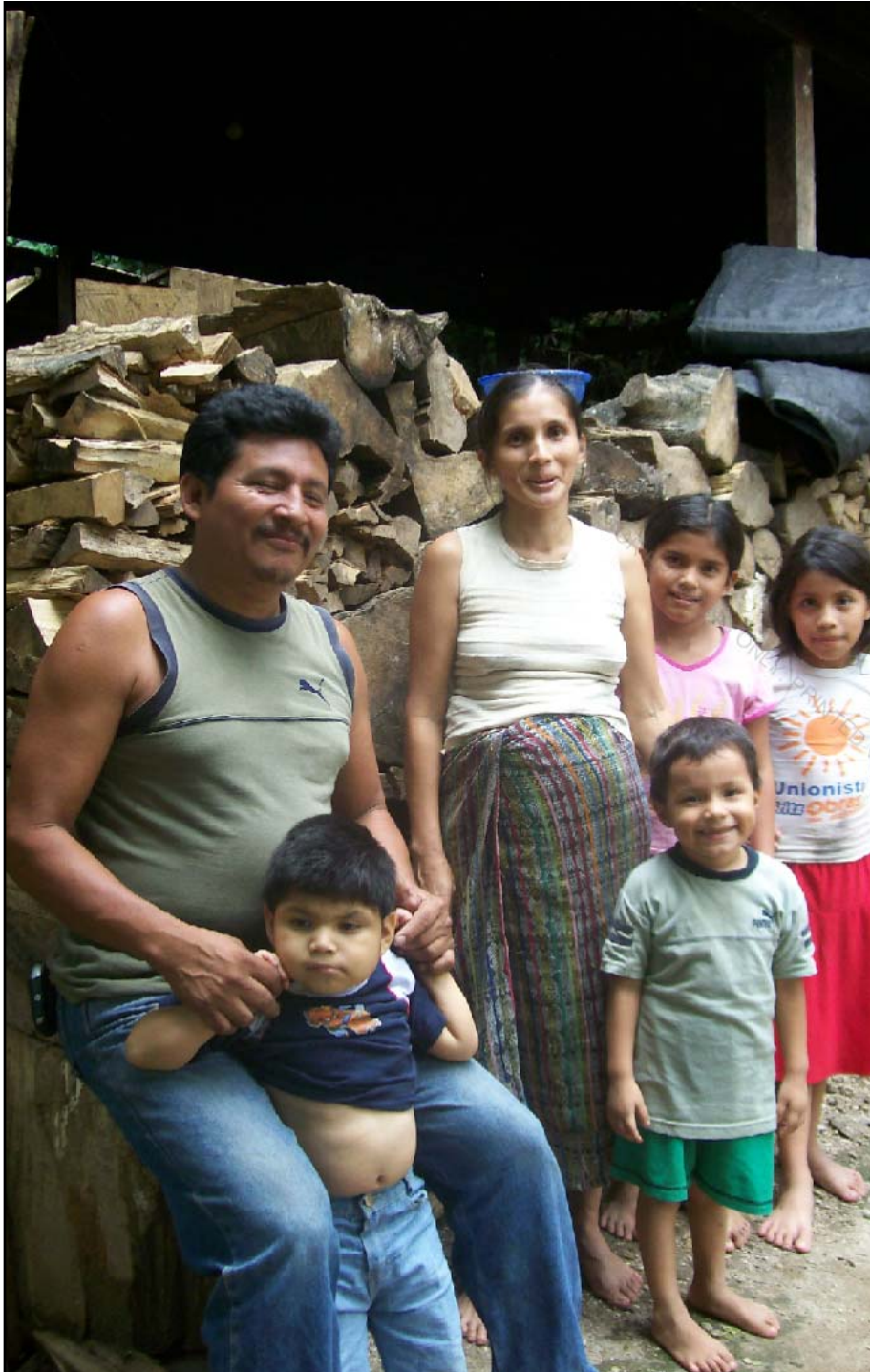
Celestina Macario Cumatz
Chicacao
Suchitepéquez

Celestina is only 26 but has been running her thriving *Ropa Americana*, or used American clothing stall, for eight years.

She buys the clothes in bales from a supplier in Quetzaltenango and brings them to the market in Chicacao for sale. She even has two employees who work the streets in surrounding towns. She also has a sewing machine and sews blouses and skirts to sell to others.

With her loan Celestina will buy at least 3 bales of used apparel, which could sell out in just twenty days. She finished grade 6, and has ambitious plans for her business. She's also helping support her sister, who is just getting back on her feet after losing her husband to an illness.





Jesús Ixmatá Raxic
San Pedro Cutzán
Chicacao, Suchitepéquez

Jesús Ixmatá Raxic has several businesses she is operating in collaboration with her husband. Currently their biggest moneymaker is selling firewood to the neighbors. They have about ten cords stacked neatly near the house, and there are 50 more in another location.

Jesús has a number of other endeavors underway which will eventually pay off. She started a tiny store – hardly more than a couple of dozen items of snack food. She also grows a few plants, sells beans, and is raising one pig, which will be ready for market in just a few months. Her sights are set on the education of her children, so they'll have an easier start than she has had.

Cornelia Cipriana Xicara
Llanos del Pinal
Quetzaltenango

Cornelia Cipriana Xicara can be found every school day just outside the school selling fruit, juices, and empanadas. At the beginning of every day, she puts aside the coins from her first sale of the day to give to the church. She believes it is right to help others with the first fruits of her profits.

Cornelia is an ambitious woman. With her loan she hopes to buy 100 chicks and three calves. She and her husband both work hard because they want to be able to leave some land for a house to each of their five grown children.





Juana Santa Gutiérrez
Poxlajuj
Totonicapán

Juana Santa Gutiérrez has a little juice and chicken business. She wants to buy 12 more chicks, half for meat and half for egg production. She also wants to make and sell fresh orange juice. She'll spend part of her loan on a hand juicer and a table so she can set up a little juice operation in the nearby town.

Juana is separated from her husband and has two small children. She only had two years of schooling, so her dream is to provide school for the children so they can have a bigger head start in life.

Maria Roberta Gutiérrez
Poxlajuj
Totonicapán

Maria Roberta Gutiérrez Tzaquitza is a weaver of traditional Mayan textiles, primarily belts. She can make twelve of these in a week, but her production is slow because of the pain in her hands, which often fall asleep due to the repetitive motion of weaving.

Maria is excited about how her loan will help her. With this capital she can buy more material to produce more belts.

Quiché, not Spanish, is Maria's first and best language. She has never gone to school and she doesn't read or write, but her children taught her to speak a bit of Spanish.





Juana Pax Tor Gomez
Paxixil, San Francisco El Alto
Totonicapán

Juana Pax Tor Gomez is 34 and her family has a thriving business sewing jeans for the local market. They buy denim, cut it, and sew it into various children's sizes, then sell wholesale in the weekly market in nearby San Francisco El Alto. The jeans have a professional look, with a good cut and a fancy label. Juana is married with four children, all of whom are in school. The oldest, 13, works half days in the shop and can turn out 4 pairs of jeans himself. The whole shop hums with activity, and can produce 15 pairs per day, which they will push up to 25 with the purchase of an additional electric sewing machine to replace the one old treadle model they still use.

Gabriela Escobar Cabrera
Llanos del Pinal
Quetzaltenango

Gabriela Escobar Cabrera is 27 and only finished third grade, but you wouldn't know it by her bearing and her business.

She runs a well-furnished little school- and office-supplies store where her husband also does building design and drafting. She started the business because there just wasn't an appropriate store in the town to provide things like notebooks, pencils, glue, and other school supplies.

Gabriela has big dreams for her life, including providing houses for her children when they become adults. She has three children, and the two oldest are just now starting school.





Maria Teresa Tezo
Llanos del Pinal
Quetzaltenango

Maria Teresa Tezo, 29, raises broccoli, cauliflower, and a little bean called *aba* and sells them in the major market in the nearby city of Quetzaltenango. She raises her vegetables in her little rented plot of land in the foothills of the Santa Maria volcano. With her little business in the market she can make perhaps US\$10/day.

She has four children, and the school-age kids are in school. She's married, and her husband works in the fields for others. Although she never went to school, she reads a little and can sign her own name on documents instead of using the very common technique of signing with a thumbprint.

Maria Florinda Cupil Mejilla
Llanos del Pinal
Quetzaltenango

Maria Florinda Cupil Mejilla is 29 and earns most of her living by buying and selling vegetables in the market. She'll buy at one market and then sell at another, netting perhaps US\$7 to \$13 per day and taking home half of that after travel expenses and food.

She and her mother recently branched out and bought two calves. They keep the two growing cows in the gated yard of their home and take them out to graze nearby. Even though the calves are only half grown, they're a handful. When the gate opens to let the calves out, the women can just barely control the animals as they rush outside to forage.





Catarina Ramirez Rivera
Vijolom II
Nebaj, Quiché

Catarina lives in an isolated village far from the remote town of Nebaj. It takes two hours by bus on a dirt road to get to her town, and then one has to walk even farther to get to her house. As they say here, she is very *trabajadora*, she's a great worker. Like most of the women of this region, Catarina can carry impossible loads on her head, showing exquisite posture and strength.

Catarina will use her loan to purchase a calf and a lamb. She grazes her animals in the rich green pasturelands of the region around her house. Her future plans include buying a horse to replace one that died recently, and to increase her herd of sheep.

Juana Solis Cedillo
Canton Vicotz,
Nebaj, Quiché

Juana Solis Cedillo, 41, opened her small store (a *tienda* in Spanish) four years ago with her first loan from Friendship Bridge. She sells juices, water, crackers, and sodas from her wooden stall at the gate of the local hospital in Nebaj. Before she got her first loan and opened up the *tienda*, she used to sell *chuchitos* (a type of tamale wrapped in banana leaves) on the street. Juana is married and has five children ranging in age from nine months to eighteen years. All the children are healthy and the two school-age boys attend school. When they are not in school, they work with the rest of the family in their corn fields.





Rosa Marcos Cedillo
Canton Villalá
Nebaj, Quiché

Rosa Marcos Cedillo is just twenty years old but has a bright future. She is just one month from finishing her high school education and getting a diploma as a bilingual Spanish-Ixil elementary school teacher. Next year, she'll be sent to a remote village to teach kids who are getting an education and a chance to break the cycle of poverty.

Rosa's business is weaving – she weaves the traditional women's blouse called a *huipil* and also several other items of traditional women's dress. A *huipil* takes her about two months to weave and will fetch about US\$65 in the local market. Rosa will use the loan to purchase the yarn she needs.

Maria Brito Bernal
Canton Villalá
Nebaj, Quiché

Maria Brito Bernal weaves traditional shawls to sell in the Nebaj market. The women use them to stay warm in the cold, dry in the rain, shaded in the heat or as a cargo carrier.

In her 40 years Maria has had incredible struggles. She was orphaned in the violence of the Guatemalan civil war in the 1980's, and her struggle still continues as an adult. She lives far up a muddy path among the cornfields near Nebaj. Her shelter is made of miscellaneous pieces of wood and is in danger of collapsing in the next major storm. The floor is dirt and she has no doors or windows, no electricity, and the water spigot is up the hill.





Catarina Matóm Brito
Cantón Manzano,
Nebaj, Quiché

Catarina Matóm Brito weaves the beautiful *huipiles* that Mayan women wear all over this part of Guatemala. Her *huipiles* command the highest prices, because they're of the highest quality. Catarina has customers asking for her work and selecting the designs in advance.

Catarina never went to school and can't read, write, or sign her name. She also had an accident when she was very young and has very little use of one leg. Despite all these challenges, Catarina remains a strong, outgoing, optimistic woman providing the best for her child. She makes sure her son is busy with family chores so he can avoid getting involved with delinquents on the street.

Maria Tipaz Ramirez
Cantón La Laguna
Nebaj, Quiché

Maria Tipaz Ramirez, 38, has a little *tienda*, or store, up in the hills above Nebaj and has been weaving all her life. Her house and store are surrounded by cornfields, but her family does not own any land beyond their house. Maria opened the *tienda* two years ago when she received her first loan and sells water, juice, bananas, oil, salt, fruits and other staples to her neighbors. Maria has seven children. Her youngest two school-age children have not started school yet because she does not have the money for clothes and school supplies.





Elizabeth Jerez Chamale
Tecpán
Chimaltenango

Elizabeth Jerez Chamale is a single mother with two young children. She's struggling to make ends meet and keep the oldest child in school. With her first Friendship Bridge loan she was able to start her business weaving *huipiles*, because she could finally purchase some yarn. She's also buying and reselling huipiles woven by other women.

Elizabeth rents her small one-room shack in the back of a parking lot and has put cardboard all around the inside walls to keep the wind out. She dreams of someday having her own store, maybe a big store with woven goods. Even though she lives in severe poverty, Elizabeth's strength and beauty shine all around her.

Grandmother and Daughter of
Maria Luisa Guicol Tsul
Poxlajuj
Totonicapán

The goal of Friendship Bridge is to impact families by enabling women to increase their economic activities and receive education. When women prosper, the entire family benefits.

Maria Luisa's grandmother is 81 years old, deaf, and doesn't speak a word of Spanish, but she gives a generous hug that you'll never forget. Her husband died just six months ago after a life together spanning sixty years.

Maria Luisa's daughter is of the new breed. She'll go to school and speak Spanish and have economic opportunities unthinkable to her great-grandmother.



Friendship Bridge makes micro-loans and provides education to the resource-poor women of Guatemala, giving them new resources to develop their own lives and businesses and especially to care for their children and break the cycle of poverty. These are the stories of a few of these courageous women.

