

Sahakarini

Where Credit Is Due





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Against a history of oppression and civil war in Guatemala, three women's groups of the Kaqchikel Presbytery are using microcredit as a tool for transformation. Small loans are managed by the women to enable activities such as weaving, planting crops, and making shampoo. The story of Miriam, a community leader and mother of nine, represents the profound commitment of the women to the future of their children.

24 minutes
Spanish with English subtitles
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Recommended Grades 10-12

Directed by Hans Olson
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Guatemala:

Guatemala is a small country in Central America, located to the south of Mexico. It is a major exporter of coffee, bananas, and sugar. Guatemala has a population of 13 million people, roughly half of which are Mayan. This indigenous culture is made up of 22 groups, each with their own language. Spanish, however, is the most commonly spoken language. With great inequalities in land ownership, more than half of Guatemala's population lives in poverty. 1996 marked the official end of a 36 year civil war. Under various military dictatorships, massacres targeting Mayan communities left approximately 200 000 people dead. Thousands of refugees fled to Mexico and another million were displaced within the country.

Microcredit:

Microcredit is a development tool in which small loans are given to people in poverty who would not otherwise have access to credit. The loans, often managed by a community organization, are repaid over a fixed term. They are usually used to enable various income-generating activities and small businesses. Interest is charged on the loans and when the loans are repaid, the pool of money grows. In this way it becomes self-sustaining. With millions of users worldwide, microcredit places a strong emphasis on the participation of women. The practice originated with the Grameen Bank in Bangladesh. The bank was awarded the Nobel Peace Prize in 2006, along with its founder, Muhammed Yunus.

In one model, women form small groups with a strong sense of loyalty and community. Each woman contributes a small amount on a regular basis until there is enough money in a pool to begin to make loans. Members set the interest rate and decide the rules. Over time, the pool grows. In this way, not only do they have new opportunities, they also become free of the influence of unscrupulous moneylenders. There are other models involving banks. Sometimes the above-mentioned model serves as a proving ground for people before they can access microcredit from a bank.

Filmmaker Statement:

"In 2005, I had the opportunity to live in Guatemala and work with an organization called the Kaqchikel Presbytery. After growing up in Alberta, this was quite the eye-opening experience - to wake up to the sound of roosters, to eat homemade tortillas, and to be immersed in the colourful Mayan culture that defines the country. It was also a sobering experience - to live in a community where most kids don't have the chance to go to high school, and where the memory of civil war is still painfully present. One of the most inspiring things that I witnessed was a microcredit program managed by a network of women. "Where Credit Is Due" tells the story of these women."

Discussion Questions

1. Where is Guatemala? What is the culture, population, and landscape?
2. What impacts might civil war have on a community?
3. What is microcredit? What are some ways in which loans are used?
4. Micro-credit is not limited to women, but it is often used by them. Why might it be particularly useful to women?
5. What is meant by “sustainable development”?
6. Why is the role of women significant in community development?

Suggested activity: Role playing

This is an activity which requires that students try to put themselves in the sandals of very poor people living in what is commonly termed a developing country. The purpose of the exercise is to help them understand how microcredit works and why it is so important.

Have the students form small groups. You may assume that the groups have already accumulated a small pool of money and are ready to make some loans.

Ask each member to think of a reason he or she might want to borrow money. E.g. children need to go to school.

Ask each student to think of a way to generate some income using the loan as a tool. E.g. buy some chickens and sell eggs.

Have one or two students make a request to the group and ask the group to discuss and decide if a loan should be given. They will need to develop criteria for their decision and be able to articulate the reasons for their decisions.

Have the group discuss the advantages and possible problems with such a system. What are the values underlying microcredit? What does it take to make a successful microcredit project?

(Optional: You may want to have the students who asked for the loans describe how they felt about the process.)

Additional resources:

Films:

“When the Mountains Tremble” by Newton Sigel and Pamela Yates, 83 min, 1983.

“Haunted Land” by Mary Ellen Davis, 74 min, 2001.

“Small Change, Big Business” by Mark Aardenburg, 55 min, 2005.

Books:

Lovell, George. A Beauty That Hurts: Life and Death in Guatemala. 2001.

Anderson, Kathryn. Weaving Relationships: Canada-Guatemala Solidarity. 2003.

Bornstein, David. The Price of a Dream: The Story of the Grameen Bank. 2005

Yunus, Muhammad. Banker to the Poor. 2006.

Yunus, Muhammad. Creating a World Without Poverty. 2007.