

Sahakarini

Sahakarini, the Kaqchikel Presbytery and Micro-credit in Rural Guatemala





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Sahakarini Inter-World Education and Development Assoc. is a non-profit in Camrose, Alberta. We've been partnering with small organizations around the world to do development work since 1979. The projects themselves vary greatly depending on the needs identified by our partners, but each address health, education, gender equality, environmental, or economic issues. Visit our website, www.sahakarini.org, to learn more about our current partners.

The Kaqchikel Presbytery (KP) is based in the department of Chimaltenango, which surrounds a city of the same name; much like counties in Alberta. Micro-credit is a small part of what the KP does for the communities; they also provide water filters and safe stoves, networking with other non-profits for medical care or environmental programs, and support for women leaving prostitution or violence. All the participants in the micro-credit program are women, many of them widowed by the civil war.



Most rural adults over 40 in Guatemala have approximately 3 years of education. They may not know how to read or write, and they often speak Kaqchikel at home, learning Spanish as their second language. This makes it

difficult for them to find work, vote, or open a bank account. They face racism and discrimination, but their culture is rich, vibrant, and deserves to be celebrated!

The Kaqchikel Presbytery started their micro-credit program so people can access small loans without a bank account, and purchase enough start-up materials to make a living using their traditional skills. In some cases, the profits have been enough to send kids to school, repair homes and pay for medical care. In other cases, it's just enough to eat a little healthier, or have a more predictable income on top of other, irregular funds.

Sahakarini has a half-hour documentary about the micro-credit program. Contact us if you would like to rent or purchase a copy, or if you have any questions about our work!



Any of these topics could be adjusted for the age and interests of the participants. Consider using this game for a math OR social studies lesson; discussion questions would be picked accordingly.

- How many producers were able to make more than their original loan? What info does your card give about what you're trying to save money for?
- All the items these producers sell require a lot of time, energy and effort to produce! What are some similar trades in Canada? Do you know people who work hard at something? (ex: farmers, forestry, artisans, oil rigs..)
- In the Kaqchikel Presbytery's real micro-credit program, only 2 people have ever been late paying back their loan, or given up- usually it works out fine. What kinds of reasons do you see for someone to be unable to pay their loan back?
- Consumers: what was it like trying to budget your money and buy some of each item? What do you think you'd have to spend money on that's not part of this game?
- Consumers: some of you have more money than others. Why? Many rural Guatemalans live on less than \$2 per day. Discuss.
- Budgeting: have the participants think about what they eat, buy and use in a week, or a month, or a year. For example, one can of pop per week or per day adds up to a lot of money after one year!
- One Canadian Dollar is worth about 8 Quetzales. Convert the amounts on the cards Discuss what items like a whole chicken or a dozen eggs costs in Canada.
- Look up social well-being indicators for Guatemala and other countries you are studying. Searching 'CIDA Guatemala Canada comparison' on google will give you a recent chart comparing indicators in these 2 countries published by the Canadian government.
- In Canada and Guatemala, rural and urban life both have advantages and disadvantages. Participants could discuss what they think is good or difficult about rural life, and urban life.
- Current affairs: find current news about Guatemala and compare it to the themes in this game.
- Mayan languages may seem strong and prevalent in Guatemala, but indigenous languages around the world are at risk of disappearing- some of them within the current generation. This could connect to a discussion on cultural diversity, or languages and traditions native to Canada.
- One of the producer cards says they are trying to save money for a stove- this is a safe, fuel efficient stove through a program of the KP. This project is featured on Sahakarini's website, and similar projects can be searched online. The stoves link deforestation, health and rural poverty issues.

Discussion Topics

- Make a 2-sided copy of the producer and consumer cards- this can be black and white. Players will write on these throughout the game.
- Introduce micro-credit and Guatemala as you see fit. You may find it helpful to look up maps and photos online, refer to Sahakarini's website, or show our documentary *Where Credit is Due*.
- Distribute player cards. There are 9 producer cards, 15 consumer cards, and one animator who reads out the circumstance cards (this can be the teacher if you prefer). If you have more students than this, you can assign 2 students to a consumer card and they can play as a 'family'. If you have fewer students, ensure you have at least one of each type of producer (there are 4: weaving, chicken and eggs, agriculture, and shampoo/soap). If you have fewer producers, leave out the tourist and shop keeper consumer cards first.
- Everyone can read their card. Producers can introduce themselves to the group or tape a sign to their shirts, so consumers know what they sell. If you link this activity to an art lesson, producers could wear images of what they make- weaving, food, etc.
- The goal for producers is to sell as much of their products as possible. Consumers must try to spend all their money. Players have 10 turns to do this; this loosely represents 1 year of micro-credit and spending in a rural village.
- Go over the tallies on the cards to ensure students understand how to track their spending, profits and inventory each turn.
- Imagine the classroom is a busy marketplace! Students can mingle around. Vendors can call out what they're selling, consumers can barter a bit on the prices or buy from a few different people on each turn or 'trip to the market'. Introverted students might some encouragement spending all their money.
- Most cards will have words on them that are hard to pronounce! We've picked producer names that should be easiest to pronounce. To warm up the group, lead them in pronouncing these words:
 - Kaqkichel: ka-chee-kell** (the sub-group of Mayans who live in the area- this is also the name of the language they speak)
 - Chimaltenango: Chim (as in chimp) -all-ten-ango (like anglo without L)** (this is the city and department where the Kaqchikel Presbytery works)
 - Quetzales: ket-sal-ehs** (this is Guatemala's national bird, and the name of the currency. Conversion to CAD could take place in the discussion round)
- To begin play: the animator shuffles the 10 'circumstance' cards and reads one out. You can decide if each round is timed or if you let students play at their own pace; with every profile card in play by 1 person, and with trading sessions lasting 1 minute, the game and discussion could take 1 hour.
- When all 10 Circumstance cards have been played, the players add up their tallies. Discussion is based on the results of the tallies and the profiles of the players; a suggested list of discussion questions is included.
- Who wins the game? Everybody wins if the vendors can pay back their loans! Although the actions are familiar- buying, selling- this is an alternative economy.

How to Play

As an **average rural Guatemalan** you have very little to spend on anything other than the necessities. You may be able to purchase one scarf or a shawl, but can not afford much more weaving. Most of your money will go towards nutrition (food), sanitation (1 bottle of shampoo and soap) and health.

You can spend 1,400 Quetzales annually.

Average

Rural Guatemalan

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Keep track of what you purchase:

Use this space to track your spending each round:

Total spending: _____

Average rural Guatemalan

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Average rural Guatemalan

Keep track of what you purchase:

Use this space to track your spending each round:

Total spending: _____

As a **rural Guatemalan** who is less poor than the average Guatemalan, you have a little more flexibility in your spending (but not by much). You will want to purchase some larger weaved items, such as blouses & skirts, shawls, belts, etc. You will also need to purchase some local food to stay healthy and soap & shampoo (two bottles of each) to stay clean.

You can spend 3,000 Quetzales annually.

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Rural Guatemala

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Use this space to track your spending each round:

Total spending: _____

Rosalia has a loan for 500 Quetzales. She is also growing produce. She doesn't have very much land; She trades housework and some food to one of her neighbours, who has extra land. She grows herbs, onions, tomatoes, squash, corn and other fruits. Because of this, She can only sell 400 lbs of produce on a great year, at Q3 per pound; and what if the weather doesn't cooperate?

Her husband is a transport driver and he's away a lot for work, but he doesn't bring back very much money. She wants to earn enough to send her oldest kid to school this year; Q 500.

Rosalia: married, 2 children: 3 and 5 years old.

As a **tourist**, you want to bring a piece of Guatemala home to your friends and family. The beautiful weaving you see in the streets naturally comes to mind as the perfect gift. You want to purchase small souvenir style items for most people on your list, such as small bags, change purses and bracelets. However some of the larger traditional items (shawls, dresses, blouses, etc.) catch your eye for that special someone as well.
You can spend 1,200 Quetzales.

Tourist

As a **shop owner**, tourists visit your store regularly. You must stock your store with enough souvenir style weaving (shawls, scarves, small & large bags, change purses, and bracelets). Tourists and Locals both visit your store to purchase shampoo and soap as well. You will need to purchase at least 25 bottles of each to satisfy the demand.

You can spend 1,800 Quetzales.

Shop Owner

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You can spend 1,200 Quetzales.

Tourist

Gabriela borrowed 1,000 to buy 40 chickens and some feed for them. This year, she won't have to buy any chicken or eggs. She can sell or trade 15 chickens and 400 dozen eggs. She has a husband, but his income from working in a nearby field doesn't cover any family expenses.

**Best Prices: Chicken, 25 Quetzales.
1 Dozen Eggs, 10 Quetzales.**

Gabriela (with husband and 2 kids) **Selling Chickens + Eggs**

Isabela borrowed 1000 to buy 40 chickens and some feed for them. She won't need to buy chickens or eggs from anybody else. She can sell or trade 15 chickens and 420 dozen eggs. She also helps her sister with weaving, so they share some food and materials instead of buying them.

**Best Prices: Chicken, 25 Quetzales.
1 Dozen Eggs, 10 Quetzales.**

Isabela with one child, widowed **Selling Chickens and Eggs**

Francisca borrowed 2,000 for weaving materials. She's been weaving since she was a little girl, and knows everything about this tradition! Her sister Isabela helps out and they share meals from her chickens and eggs.

**Best prices: 40 Quetzales for a woven belt or scarf.
100 Q for a shawl. 600 Q for a regular blouse and skirt. 1500 Q for a special, ceremonial blouse and skirt.**

Francisca, widowed, no children,
1 grandchild **Selling weaving**

Mariana borrowed 1000 Q for weaving. She weaves smaller things to sell at the market in the town nearby. Most of her customers are travelers. Her husband's work covers their daily living, but she wants to earn enough money to send their 2 kids to school; 750 Q each.

Best prices: 150 Quetzales for a big bag, Q 60 for a small bag, Q 40 for a scarf, Q 20 for a change purse, Q 10 for a bracelet.

Mariana, 2 kids, husband.
Weaving

Isabella

You can sell or trade 15 chickens:



Total chickens sold: _____

You can sell or trade 420 dozen eggs (mark down how many dozen eggs you sell each round):

Total eggs sold: _____ dozen

Use this space to mark your monetary sales each round:

Total monetary sales: Q _____

Total Loan: Q _____

Gabriela

You can sell or trade 15 chickens:



Total chickens sold: _____

You can sell or trade 400 dozen eggs (mark down how many dozen eggs you sell each round):

Total eggs sold: _____ dozen

Use this space to mark your monetary sales each round:

Total monetary sales: Q _____

Total Loan: Q _____

Mariana

You can weave a variety of smaller items your customers ask for. Keep track of what you sell each round.

Big Bag:

Small bag:

Scarf:

Change purse:

Bracelet:

Use this space to mark your monetary sales each round:

Total monetary sales: Q _____

Total Loan: Q _____

Francisca

You can weave a variety of larger items your customers ask for. Keep track of what you sell each round.

Woven belt:

Scarf:

Shawl:

Regular blouse & skirt:

Special, ceremonial blouse & skirt:

Use this space to mark your monetary sales each round:

Total monetary sales: Q _____

Total Loan: Q _____

Alejandra borrowed 750 Quetzales to make shampoo and soap with her neighbours Esperanza and Carmen. They sell the bottles in the market, in some friends' shops in nearby towns, and to tourists. They split the profits evenly, and each contribute 50 bottles of shampoo, and 50 of soap. The price is 20 Quetzales. If they all sell, Alejandra will make Q 2000; enough to cover her loan, some daily living expenses, and buy a safe stove for her home!

Alejandra: married, 2 kids aged 9 and 11. Husband: farming

Esperanza borrowed 750 Quetzales to make shampoo and soap with her neighbours Alejandra and Carmen. They sell the bottles in the market, in some friends' shops in nearby towns, and to tourists. They split the profits evenly, and each contribute 50 bottles of shampoo, and 50 of soap. The price is Q 20. If they all sell, Esperanza will make Q 2000; enough to cover her loan, and keep her grand-daughter in school until she graduates!

Esperanza: widowed, raising one grand-daughter

Carmen borrowed 750 Quetzales to make shampoo and soap with her neighbours Alejandra and Esperanza. They sell the bottles in the market, in some friends' shops in nearby towns, and to tourists. They split the profits evenly, and each contribute 50 bottles of shampoo, and 50 of soap. The price is Q 20. If they all sell, Carmen will make Q 2000; enough to cover her loan, some daily living costs, and save up to improve the roof and walls of her house!

Carmen: Widowed, 2 adult children living in Guatemala city

Ana Maria borrowed 500 Quetzales to grow a market garden on her land. She grew tomatoes, onions, corn and squash. She averages Q3 per pound of produce. In a good year, she could grow 600 lbs of produce. Her daughter's job isn't great but it gets them by, and she sets aside her profits for her medical bills.

Ana Maria is fortunate, because they have enough land to grow this much food. But a storm or a drought could ruin everything!

Ana Maria: widowed, diabetic. 1 adult daughter who works in Chimaltenango (15 min by bus).

Esperanza

You have 50 bottles of SHAMPOO to sell (each circle represents 5 bottles - colour them in as you sell them):



You have 50 bottles of SOAP to sell (each circle represents 5 bottles. Colour them in as you sell them):



Use this space to mark your monetary sales each round:

Total monetary sales: Q _____

Total Loan: Q _____

Alejandra

You have 50 bottles of SHAMPOO to sell (each circle represents 5 bottles. Colour them in as you sell them):



You have 50 bottles of SOAP to sell (each circle represents 5 bottles. Colour them in as you sell them):



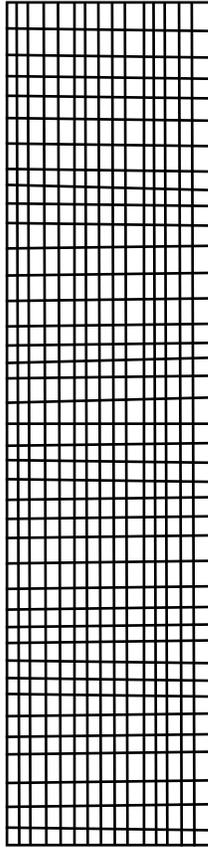
Use this space to mark your monetary sales each round:

Total monetary sales: Q _____

Total Loan: Q _____

Ana Maria

You potentially have 600 pounds of produce to sell (tomatoes, squash, onions, and corn). Keep track of your inventory here (each section represents 1 pound - colour them in as you sell them).



Use this space to mark your monetary sales each round:

Total monetary sales: Q _____

Total Loan: Q _____

Carmen

You have 50 bottles of SHAMPOO to sell (each circle represents 5 bottles. Colour them in as you sell them):



You have 50 bottles of SOAP to sell (each circle represents 5 bottles. Colour them in as you sell them):



Use this space to mark your monetary sales each round:

Total monetary sales: Q _____

Total Loan: Q _____

Maize is the Spanish word for corn, which originated in southern Mexico or Guatemala. There are many different colours, shapes and sizes we never see in grocery stores in Canada. In Guatemala delicious corn tortillas are made by hand, and accompany most meals.

In Guatemala it's common to mix crops, making great use of a small amount of space. Below the tall corn stalks you'll find squash, melons, tomatoes, beans and herbs like cilantro.

Action: Every consumer must spend a minimum 100 Quetzales on anything.

Maize!

Aloe Vera is popular for treating burns, and in natural beauty products. This plant grows wild in many warm climates in the world, and makes a great indoor plant too. The women in the micro-credit program harvest aloe to make natural shampoos and soaps, and they love being able to use traditional, renewable ingredients for their work.

Action: Consumers buy as much shampoo or soap as they want.

Aloe Vera

In the highlands, 7 out of 10 Indigenous children under 5 years old are malnourished. This makes children more susceptible to water-borne illness, parasites and other health problems. It also affects their ability to learn, if they get to go to school. Having micro-credit hasn't fixed everything- but it helps! The villagers can earn more money for their work, and provide more for their families.

Action: Consumers try to spend Q 180 on food

Food Security and Water

Health care costs more in Guatemala than it does in Canada, even though the average person makes a lot less money. Many people in rural areas have never been to a hospital. Diabetes, for example, is becoming more common but Insulin is extremely expensive! As are antibiotics. Until the governments' coverage improves, non-profits are trying to help, including some organizations from Canada. Increasing the financial security of rural families with Micro-credit is helping them afford some medical care.

Action: Consumers buy anything you need

Diabetes and Access to Health Care

The western highlands are vulnerable to tropical storms and hurricanes. In 2010 Tropical Storm Agatha washed out roads and homes with record rains, landslides and sink holes. Many people disappeared or died, and crops were heavily damaged. Reinforcing homes and reforestation are very important to the villagers, who hope they'll be safer next time.

Action: Produce growers loose 20% of their remaining stock. Consumers: buy anything you need

Storms and Hurricanes

Even though it's a pretty tiny country, there's a lot going on in Guatemala! There are 132 people per km; in Canada there's only 3! 81% of Canadians live in urban centres, but in Guatemala only 50% live in cities. There are 36 volcanoes in Guatemala, and 4 of them are active. Small earthquakes are common, and the landscape includes black sand beaches and mangrove forests, jungle, huge lakes, semi-deserts, and plains. Chimaltenango is surrounded by mountains and pine forests, which are threatened by deforestation.

Action: Open buying and selling round.

Geography!

Backstrap weaving is an amazing craft, and a deeply loved tradition for Mayan women. The top of the loom is attached to a tree or a wall, and the bottom is held in place by a strap behind the weavers' back. This ingenious design makes it affordable to learn weaving, and very portable. Each Mayan group has a unique pattern they've passed down through generations. Some of the designs are so intricate it can take months to make one blouse. They're practical, too- it can be cold in the highlands, and these clothes are warm!

Action: Buy weaving!

Backstrap Weaving

The bird on Guatemala's flag is the Quetzal. It's a small bird, bright yellow, red and green. The males' tail feathers can be up to a meter long! The Guatemalan currency is named after them and they are a symbol of freedom for the Guatemalan people: legend has it the Quetzal can't survive in a cage. Very few zoos have managed to keep them alive in HUGE habitats.

Action: open buying and selling

The Quetzal!

Spanish is the official language in Guatemala, but there are 23 Mayan languages! This rich diversity means that rural families may not speak any Spanish in the home, and many adults cannot read and write. This makes it hard to vote, go to the doctor, or open a bank account. Mayan people experience discrimination, even though there is wisdom and beauty in their traditions too.

Action: buyers and sellers must do a round of trading without using a mutual language; hand gestures and made-up words **only!**

Languages!

Mayan traditions mix with Spanish in Guatemala. Many people have Spanish names, even if their first language is Kaqchikel. National holidays and weddings combine the best from each background. For example, in some parts of the country brides wear intricate, colourful hand-woven clothes together with a long, white Spanish-style veil. Weddings are huge, with whole communities coming out to feast, dance and celebrate the new couple.

Action: Wedding! Everyone needs to spend at least Q 200.

Traditions