



equality
fairness
impartiality

Changing Lives

Around the world, poverty and illiteracy continue to be mostly female phenomena. Women earn 10 percent of the world's income, and account for 70 percent of the 1.2 billion people living in absolute poverty. CARE works to correct gender inequity and help provide a better life for women, their families and their communities.

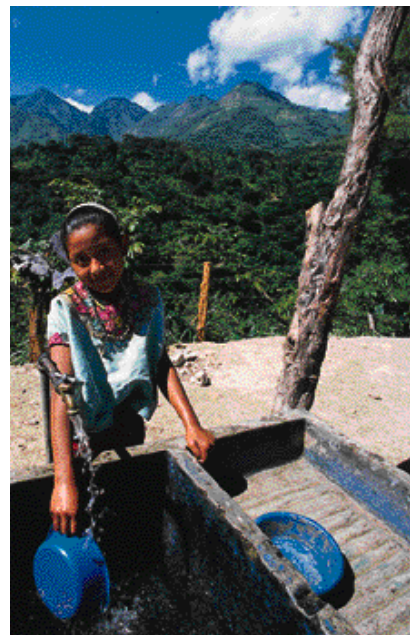
Guatemalan women are the backbone of rural communities, but they have long borne the burden of inequity. One girl graduates from the sixth grade for every eight boys. Some women never receive a birth certificate. Banks view women as bad risks because they lack collateral, work experience and cannot read the questions on a credit application.

Thankfully, these problems are surmountable. By providing women the capacity to overcome social and economic discrimination, CARE helps them change their lives and expand horizons for their children. This also empowers them to develop their communities and their countries. The benefits are multi-generational and enduring.

In Guatemala, CARE identified access to credit and access to education as two rights historically denied women and girls. The Proesa Xtani' project is changing this reality and improving gender equity by providing small loans and increasing access to education.

(left) In Guatemala, two-thirds of girls leave school before the fourth grade. (right) Rosa Morales, 12, will be the first in her family to attend junior high school.





*(above, left to right)
CARE works to
eliminate gender bias
in school and at home.
Girls who go to school
balance their studies
with household
chores. (right) Young
women can now
envision a life of
expanded opportunities.*

“Tradition dictates that females don’t need an education to maintain the home, wash clothes and care for children,” says Kirsten Johnson, director of CARE’s programs in Guatemala. “This denies them the opportunity to lift themselves and their families out of poverty.”

Proesa Xtani’ – which means “triumph of girls” in the local Kaqchikel dialect – helps women and their daughters understand and exercise their rights and achieve their potential. It also translates directly into improved employment opportunities and earning potential for women. “In the Guatemalan context, the goals of the project are almost revolutionary,” says Juan José Notz, manager of the project.

In the southwestern town of San Jacinto, Maria Morales, 44, is one of thousands of mothers in Guatemala working through *Proesa Xtani’* to give her daughter an education and the resulting opportunities denied to her. Thirty-five years ago, Morales’ father forced her to drop out of school after the second grade.

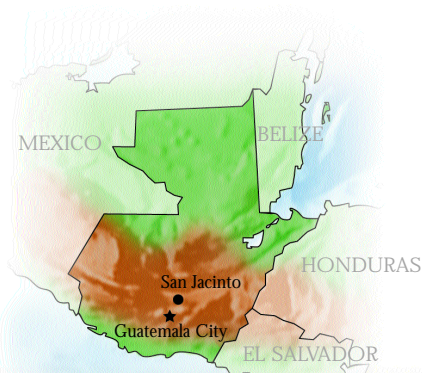
“It seemed like everything in my life that started out looking good turned out bad,” she says. Spending most of her life at home, Morales learned not to hope for an expanded role in life. After joining *Proesa Xtani’*, however, her outlook changed.

“Working with CARE and other women has been a wonderful experience. I feel like I’m a part of something good,” Morales says.

Loans Bring Change

In each community where *Proesa Xtani’* operates, women organize into groups of 20 to 35 members. On the business front, CARE provides training to the women in how to manage, save and earn money for their families. Each group then nominates a committee to manage a loan fund, which is initially funded by CARE. The members of the group draw on the fund as a source of credit. Each member takes responsibility for her





facts on guatemala

The Proesa Xtani' project has helped more than 2,000 mothers and their daughters in Guatemala during the past five years.

The average life expectancy for Guatemalan women is 67 years.

Sixty percent of Guatemalan women are illiterate.

In 1944, Guatemala became one of the first Latin American countries to grant women the right to vote.

own loan as well as collective responsibility for the group.

Some women buy cows to produce milk or chickens to produce eggs. Others open small stores or weave *güipiles* and other colorful garments to sell at markets. With their earnings, they make payments on their loans and pay for the education of their daughters. Per student, school costs approximately 400 *quetzales* (about \$50) a year.

The women also hold regular meetings with school staff to discuss their daughters' advancement. They take turns preparing breakfast at school. They become involved.

New Attitudes

In the classroom, CARE works to eliminate gender bias by encouraging teachers to include boys and girls in classroom discussion and promoting girls' enrollment by showing videos and distributing posters. Gender equity messages promote equal treatment of boys and girls in school and in the home.

"CARE confronts the desire of mothers and their daughters to change their lives in a way that truly matters and lasts," says Notz. "These women have no access to institutional credit. The system keeps them trapped in poverty, unable to afford the cost of food or medicine, let alone education for their daughters. By organizing these

groups and opening their access to small loans, CARE gives women power in a country where they have traditionally wielded very little.”

As women join Proesa Xtani’, the possibilities the program provides are often approached with anticipation and anxiety. For the first time, these women in Guatemala have access to resources, power and opportunity for themselves and their daughters. The experience can be daunting.

The night before Maria Morales received her first loan, she could not sleep. She worried that her business would not succeed and that she would not be able to make her repayments. By morning, she was ready to back out. But other women in her group encouraged her and convinced her that, with their support, she would succeed. When she accepted the money, her hands trembled. She had never seen 700 quetzales (about \$85) at one time. She took the money and started her business. She was to make repayments in small amounts every 15 days.

When she made her first payment, her hands trembled again, this time with excitement. By the time Morales paid off her first loan, she was a different person.

Now on her third loan, Morales owns and manages a store in front of her house. It is a bright, airy room furnished with a couple of wooden benches, a table and refrigerator. She sells “a little bit of everything.”

When not in school, Morales’ 12-year-old daughter Rosa helps her, selling goods and handling money. But Rosa’s main concern is school: studying, learning. She soon will graduate from the sixth grade.

“CARE has given me a business and has allowed me to give my daughter an education,” Morales proudly says, holding Rosa in her arms. “She will be the first in our family to go to junior high school.”

Her life and Rosa’s have changed forever.

Money is a powerful resource. So is education. Armed with the first, a woman can achieve the second and accomplish a lot for her family. Simultaneously, she learns how to help her children and earns the money she needs to act on her knowledge.

“Proesa Xtani’ is much more than access to credit and education,” says Johnson. “This program works to ensure that a girl’s future is determined not by her gender, but by her own interests and dreams.”

— Article by Allen Clinton;
Photography by Kimberly Conger

*(left) Women in San Jacinto, Guatemala, are successful entrepreneurs.
(right, from top) With their mothers' support, girls enjoy school.
Guatemalan women seek new opportunities for their daughters.
Quality education means a brighter future for all.*

