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The Newsletter of UNH Global Engagement

Spring 2014

A QUETZAL SAVED – UNH GRAD BRINGS SAVINGS GROUPS TO RURAL GUATEMALA

Contributed by Bill Maddocks, Carsey Institute



Becker's first meeting with staff from Descanso, a restaurant that is very closely affiliated with Soluciones Comunitarias

Like most young international volunteers working in the developing world, Andrew Becker '13 is learning how to navigate the challenging language and cultural differences of the highlands of Guatemala. Andrew is working with the Carsey Institute and Community Enterprise Solutions—a global NGO that uses an innovative model called microconsignment—to create sustainable livelihoods for poor women in Guatemala. In Guatemala since October, Andrew's mission is to try to form community-based savings groups called Asociacion de Comunidades Autofinanciadas (ACAF), a model that originated in Barcelona, Spain. After a few false starts, Andrew has now had success in organizing his first group. Here is the latest entry from his blog:

“The savings group made up of the management team at Soluciones Comunitarias (SolCom) is officially up and running. They had their first

savings meeting during the monthly regional meeting at the beginning of February and decided to name their group SolCoop (because Coop is short for Cooperativa, which is essentially a government registered savings group that also lends to the community). Every member managed to save and they totaled 1500 quetzales (\$200)! It was great to see their enthusiasm and excitement as each member put in their savings.”



Becker, standing guiding SolCoop through their first savings meeting

As earlier entries in his blog attest, Andrew has proposed an attractive alternative to local banks which often don't provide quality financial services to community members. The self-help management model that Andrew is facilitating in Guatemala is part of a global savings groups movement sweeping the developing world. According to the large International Non-Governmental Organizations (INGOS) that operate many of these programs, more than 9 million people, mostly women, belong to saving groups. Andrew had a chance to learn about savings groups while still a UNH undergrad when he participated in the Carsey Institute's Sustainable Microenterprise and Development Program (SMDP) in Accra, Ghana, during spring break in 2012. Andrew enrolled in a week-long course which taught him the savings group methodology, but it wasn't until he arrived in Guatemala a year and a half later that he was able to experiment with what he learned about providing financial services to poor people. As Andrew explains in his blog:

“Financial stability is a luxury millions of people around the world lack and simple donations are not going to change that. There's a reason the cliché “You can give a man a fish and he can eat for a day...(you know the rest)” exists. By supporting the poor to better manage their cash flows in the form of a savings group, they will be better off in the long run when the support has moved on. A key question that needs to be asked, and rarely is, when talking about development work is: “Does this project empower the ones it is trying to help to be able to help themselves in the long run?” Fortunately, I believe the answer to that question when I look at my own work is yes.”

The Carsey Institute is proud of the work Andrew is doing. We will continue to follow his progress as he creates more groups of savers and lenders in Guatemala. You can follow Andrew by subscribing to his blog

<http://aquetzalsaved.wordpress.com/>.

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