

THE EXTRA MILE

In Honduras,
women
find power
through
microcredit

PHOTOS BY
MONIKA
LOZINSKA



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avid Vásquez rides his dirt bike up a steep, unpaved road. It's a difficult journey that becomes treacherous in the rain. But the 26-year-old is undeterred. As a credit officer for Adelante Foundation, a microcredit organization that provides loans to indigenous women in Honduras, Vásquez travels up to 125 miles a day to visit clients in what's known as the Lenca Corridor, in the western part of the country. That's where the native Lenca live, many in extreme poverty. The commute is hard, but Vásquez knows he is a lifeline for his clients in Jesús de Otoro, Coclan, Joya Grande, and other surrounding communities. They count on him to listen to their concerns, offer guidance, and suggest ideas for using loans to start and run small businesses. "I like what I do because helping these women has a social impact and creates economic growth," he says.

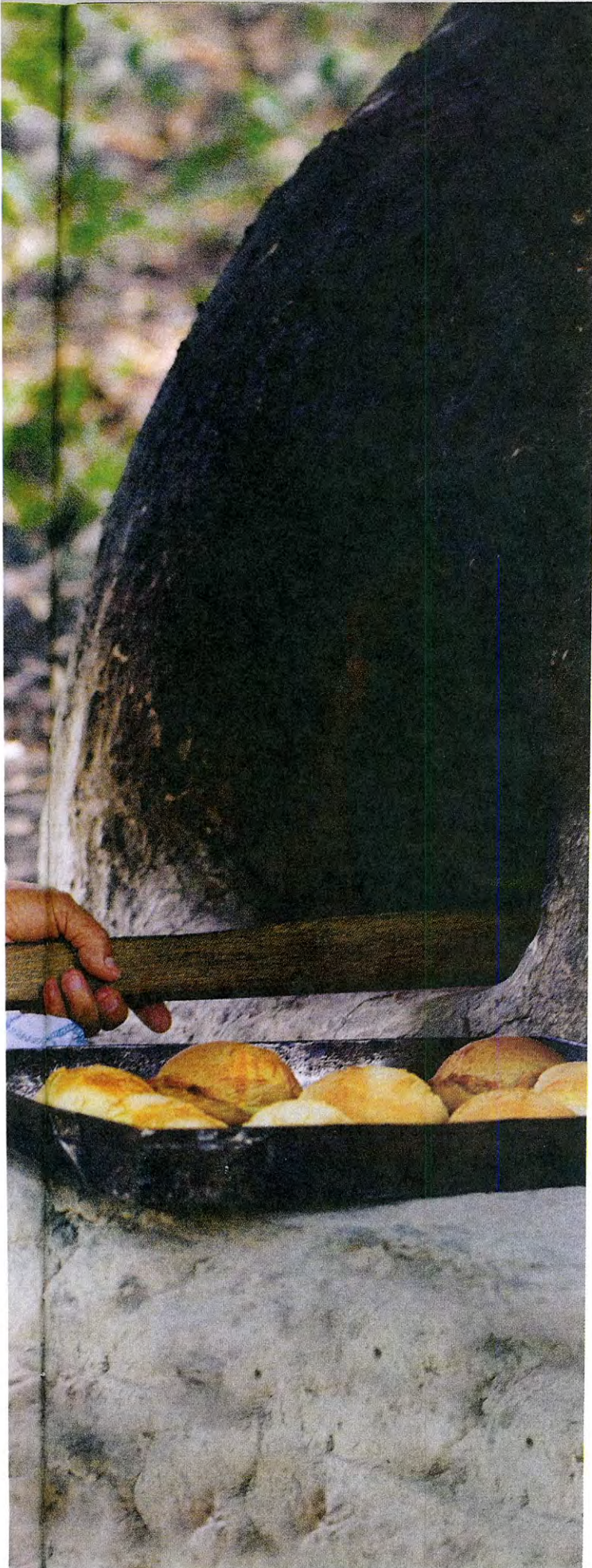
Serving 1,000 women in the Lenca Corridor, Adelante is a Rotary Foundation Global Grant partner with the Rotary clubs of Real de Minas-Tegucigalpa; Poway-Scripps, Calif., USA; and several clubs in District 5340 (California). This is the third Rotary grant to benefit Adelante since 2006. With it, the organization is providing business training to 283 women through 65 group loans.

Adelante takes a community approach to microcredit. Groups of three to eight women take out loans together. If one person cannot make a payment, her group covers the missing amount. The process relies on a tight-knit atmosphere of support and encouragement, fostered through group meetings and biweekly seminars led by credit officers who provide specific advice.

"These women are suspicious at first. They have never considered the possibility of taking out a loan," says Gina Cappuccitti, international development coordinator for the organization. "Their concerns go away once they begin to develop close relationships with those involved with Adelante."

It's these connections – particularly those between clients and credit officers – that allow for success, she adds. "The credit officers come from the same areas in which they work, which means they are neighbors, and they have the most knowledge about what these women need."





Marta Lopez, age 70

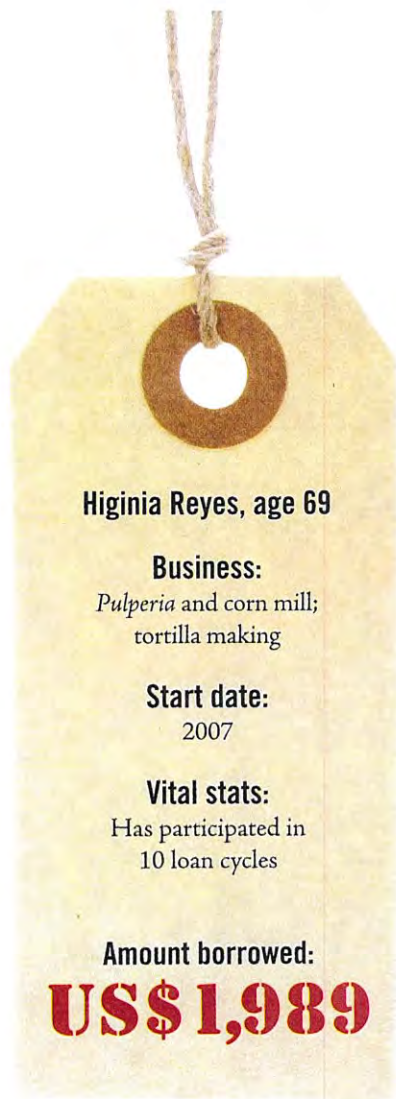
Business:
Baking

Start date:
2012

Vital stats:
Has participated
in three loan cycles

Amount borrowed:
US\$538

MARTA LOPEZ is a baker living in the rural village of San Francisco, where she shares a home with her daughter and grandchildren. Using a small clay oven in her yard, she makes up to 100 baked goods a day. Along with tortillas, she prepares *pan dulce* (sweet bread) traditional to the region, such as *semitas de trigo* (sweet wheat buns), *rosquillas* (sugar-covered doughnuts), and *enrolladas* (twisted rolls). Her granddaughter often assists before Lopez carefully rolls and twists the dough every morning. Lopez sells her goods from her home or travels to the neighboring village of Jesús de Otoro, a journey that includes walking down a long, isolated road and a 2-mile bus trip. Although she is one of the newest members of Adelante, she is proof that neither age nor experience is a factor in choosing clients.



Higinia Reyes, age 69

Business:

Pulperia and corn mill;
tortilla making

Start date:

2007

Vital stats:

Has participated in
10 loan cycles

Amount borrowed:

US\$1,989

HIGINIA REYES owns a *pulperia*, a convenience store that is often built as an attachment or extension to one's home. These shops, common throughout the region and a popular business among Ad-elante clients, offer snacks, refreshments, and homemade goods. The loans Reyes has received have helped her build her store and keep it stocked, and allowed her to provide care for her grandchildren. She expanded her business to include tortilla making, which she does with the help of her corn mill. Reyes feeds batches of dried corn into a machine that, within minutes, produces enough dough for a few dozen tortillas. Although she has seen an increase in customers, she turned to her credit officer, Neptaly Zelaya, for ideas to make her business more profitable. He suggested that she rent out her corn mill to her neighbors in return for a small fee. It worked.





REPARACION DE

CALZADO





Rosa Dilia Flores, age 32

Business:
Shoe repair

Start date:
2010

Vital stats:
Has participated
in seven loan cycles

Amount borrowed:
US\$2,799

ROSA DILIA FLORES nods to the people who call out to her as they walk by her storefront at the large market in La Esperanza. She has become well known for her shoe repair business, although she had to work hard to gain the trust of potential clients. "As a woman, it was difficult because few people believed I could mend shoes," she says. Now people seek her out. Flores has increased her customer base and expanded to an additional space next door, which she runs with help from her husband. She works on all kinds of shoes but focuses on boots. Flores fixes the soles of cowboy boots with precision: The mending process often takes several hours to complete.

Remigia Dominguez, age 52

Business:

Weaving co-op

Start date:

2007

Vital stats:

Has participated in nine loan cycles; serves as coordinator of her loan group

Amount borrowed:

US\$ 1,245

REMIGIA DOMINGUEZ began her weaving co-op almost a decade ago, but started to expand her enterprise only in the last few years with help from Adelante. She and three other co-op members take out loans together to benefit the business, which employs 12 women. With seven looms, the weavers work on a rotating schedule seven days a week. They create a variety of colorful pieces, including scarves, ponchos, and *pañuelos* (traditional head scarves worn by Lenca women). Though customers visit the co-op to buy their products, Dominguez says, the women also have clients several hours away in Tegucigalpa and San Pedro Sula. The next step is to learn more about distributing the goods online, she says. But just as important as building her business is the legacy she leaves behind. "I want to show my children and my grandchildren how to work with Adelante," she explains. "Because one day I'll be gone, but they will know how to work with a group, be Lenca artisans, and then pass this knowledge on to their families."

— DANIELA GARCIA



