

**Presbytery of Western North Carolina
Report to Synod of the Mid-Atlantic
Presbyterian Women Coordinating Team
October, 2015**

The Presbytery of Western North Carolina Presbyterian Women continue to participate with our Guatemalan sisters in our exciting microloan program. We were able to provide start up grants to 36 Presbyterian Women in Guatemala in late Spring. They are busy with their many projects varying from raising chickens and pigs to preparing food for sale. ADEHGUA, the group in Guatemala that is administering the project for us, reports that for the most part the project is going well. They have discovered that some work needs to be done with the women outside of the actual project. This involves doing some theological work on empowerment and other things. We will have more information after our Presbytery Partnership team makes their trip to Guatemala in November.

We had 10 women from our Presbytery to attend the Synod Summer Gathering. Tina Joyner served on the Planning Team as Assistant Registrar and will be registrar for the 2016 Gathering. She is also now Moderator-Elect for PW in our Presbytery. 5 attended the Churchwide Gathering in Minneapolis. This gathering was very well done and provided spiritual nourishment and inspiration for all those who were in attendance. Dr. Olson Huff and I were a part of the workshop on the 2013 USA Mission Experience which took place in our presbytery and in Holsten Presbytery in NE Tennessee.

Our Fall Gatherings have just concluded. We held 2 gatherings – one in Belmont (East) and one in Sylva (West). A total of 126 women were in attendance. The effects of the storm coming in from the coast diminished our attendance in Sylva, but those there were appreciative of the gathering and that we did not cancel. 4 workshops were held with broad topics centering around our PW purpose: bible study, mission, peace and justice, and inclusivity. Each participant could choose 2 workshops to attend. Offerings were collected for local mission projects chosen by the host churches.

Our next CT meeting will be held on November 7. One of our tasks at that time will be to begin to identify leadership in the Presbytery CT for 2016-2017. We continue to provide 4 scholarships for college and seminary students from the Presbytery. We also provide money for a “Faith Fund” project for projects within the presbytery. Applications are accepted for projects proposed by PW in our Presbytery.

Barbara McLean, Moderator
PW, Presbytery of Western North Carolina

October, 2015

**Stories of Women: Microcredit Project
Women Uniting Efforts
Santo Domingo, Suchitepéquez**



Cristina Muñoz

Investment: Creole Chickens

Cristina bought 24 chickens to fatten and sell. Sadly for her it has gone poorly with her activity. She told us her animals were large but became sick. She was able to sell 5, but the remaining 19 died. This happened approximately 2 months ago. She did not want to come back to buy chickens because in the current climate (winter) it is very common for them to get sick and die.

Interview with Dona Cristina on her activity:
Do you think you can repay the loan on the date indicated?
Yes, anyway I have to pay, it's my responsibility.

How do you plan to pay?

I have to see how, I have a part of the five chickens that I sold, but also I have not lost everything because I was left with the two pens, these will serve me.

Do you have a desire to continue working on the project?

Yes, I want to continue because I like it and I have to do it.

What are you going to do so the chickens do not get sick?

I am going to vaccinate against plague. I didn't want to vaccinate them because they were healthy, but you cannot raise them so. I am going to vaccinate them so they will not die.

We asked her about her family and she told us that she lives alone with her husband who is very ill. He is blind, has difficulty walking, and appears to be losing his mind because he speaks incoherently. She cares for him with the help of her daughter who lives next door. She manages with the support of a son who is in the United States and 5 other children living in Guatemala, although they do not contribute much because they also have families.

She enjoys working on the project and with the women. Despite the situation of losing the investment she has a very good attitude and wants to continue investing. She has plans to expand the pens and has new ideas to improve her activity.

Cristina is 72 years old, and her husband is a few years older than her.

Mónica Salvador and her husband Fredy Rios



Monica is a very enthusiastic, dynamic young woman, studies at the university on Saturdays, has four children, and their productive activities are many. She is always accompanied by her husband, they get along very well and work as a family in the microloan enterprise. It is a rare case in Guatemala for women and their whole family to work together. She is president of the solidarity group Women Uniting Efforts in Santo Domingo

What do Monica and her family do?

Their productive activities are:

- Raising Creole chickens
- Raising farm chickens
- Laying hens
- Raising pigs
- Raising ducks
- Raising fish
- Selling perfumes and used clothing
- Creation of school sashes (for honor roll students)

Monica, her husband, and her family combine efforts with the household work where all collaborate, and with the productive activities where also all support.

Why does Monica have so many activities?

She says: "... at first I felt bad because I had no formal job. I think that people should not feel bad about it, sometimes there are other ways of going forward. We dedicate ourselves to selling things people need in order to bring the daily bread. My husband sells fish we buy in the market, but the problem with the tides is that for months there is not a lot of product, so we decided to try to raise them ourselves and it worked. It is better because we invest less and earn more. We have thoughts to build a larger pool.

When we cannot sell fish, we sell more clothes and perfumes. We have a motorcycle and we go to villages and communities in the municipality. Sometimes we leave at 6 in the morning, other times later or earlier. We are out 4 hours, because we have to care for the house and animals that we have here. We also sell sausages and pork sausage. (Laughs because we are impressed with what she tells us.)

In September for Independence Day we make sashes for students who are the top honor students. My husband, who is also a painter, paints them. I have a machine and sew them.. I did not take any course in dressmaking but taught myself. We do this work at night.

My children collaborate cleaning animal pens, they feed the animals, and care for them when we are not here... "

Monica you study in the university? *"... Yes, I study natural sciences focusing on the environment; I go on Saturdays from 7 am to 5 pm. I am finishing the second semester..."*

And what time do you do your homework? *Laughs again and replies: "... at night when I finish caring for the animals and the things of the house, so I go to sleep late."*

Her husband also wants to continue studying at the university another year. He took his entrance exams and if all goes well, another year he will begin to study social work at the state university located in the municipal head of the department.

Monica how have you felt about the process of the project? *I had never participated in other groups, it is very interesting. Apart from the benefit that people who cannot have a normal job receive, it has given us the realization that we can do much. It helps us to see other perspectives, we feel useful, but we need more.*

What is it that you need? *I feel that maybe some workshops to help us and to change our negativity (note - negativity is likely referring to women's lack of belief in themselves and their abilities.) I see that there is a lot of negativity in the women, because if a job does not work they think if I try again, I'm not going to be able to do it. They stagnate and there it all stays.*

Also to talk about the values and rights of women, because husbands do not approve of them learning to earn money. Provide talks not only for the women but for their husbands, that even if they do not work together, that they are supporting their wives. I also feel that there is little awareness, we want to see money but we do not leave to find it. The money is not going to arrive in our hands. They conform, and don't stop to think that in order to have they must struggle.

As president of the group how do you feel, how has it gone?

You want responsibility, you think it is going to be easy but no, there has to be pulling of the women. Not only are there the accounts that we are going to repay as a group, but how are we going to get out of this negativity so we don't stay stagnant.



The family of Monica and Fredy:

Moses is 14 years old, studying second year of middle school.

Angel is 12 and in the first year of middle school.

Carmen is 10 years old, studying fourth grade.

Moses is 9 years old, studying third grade. The youngest child is not the biological son of Monica. He is her nephew, but she's cared for him since he was six months old because her sister emigrated to the United States and left him. She is raising him as her son.

Monica and her husband already had an initial investment in all their activities. With the loan they received from the project they invested a bit in each. They made the pen for the pigs, a pool to raise fish, bought more chickens, a pair of ducks with the sale of

chickens that was great. To repay the loan they are going to sell two pigs they have been raising with household waste and brush. But now they will give them 15 days to gain more weight and sell them for a better price, about Q.800.00 for each which will make Q.1,600.00. This is sufficient to repay the loan and interest and they are left with the pens to raise more, and with the chickens, ducks and fish.

The difference between Monica and the other women is that she has had the opportunity, as much as her husband, to study and in addition to learn from the experiences and diversity of activities. If a loan is invested in two small activities, it is more profitable and with less risk because if you lose a part you still have some left, contrary to the case of Doña Cristina who lost all her capital, labor and effort in a single activity.

Note from Adehqua: Right now we are in the final stages of the project. We are preparing all documents and activities for the closure, evaluation, and follow up of this first experience.

Thank you very much because for us on an institutional and personal level it is very rewarding to have these experiences, to know these women and their experiences, the appreciation and affection that we already have for each other, if not with all, with the majority. It fills us with energy to keep going. A special greeting and our best wishes to you and your families.