And so it goes,

Crack of dawn and the rooster moans; wake up girl, you are far from home. The sun is soft and a light breeze swirls in the air. It’s almost the end of my 7 week stay in Santiago, and I’m starting to feel more connected than ever to the people and their land. I am not ready to leave; I feel as though I have only just begun. I am making my way down the narrow grey road while scrawny stray dogs, blind without their noses, meander through their territory. Occasionally the houses sit next to brightly painted stores ranging from general goods to accountants to barbers to school supplies. I pass the carpenter’s shop on my left hidden by a long line of planks of wood resting, angled from the ground to the roof to hide the ever relaxed grayed carpenter who watches people pass all day and always greets me with a smile and a wave. San Pedro peaks over the tops of buildings on the right, and I hear evangelical music taken over by an electric keyboard. The music dominates the air waves slipping through the windows from one block to the next.

Walking to and from, women pass me by, casually balancing plastic bowls of shucked corn on their heads. Like moths to light, they migrate toward what sounds like a helicopter that desperately needs to be oiled. Their pace is steady but restricted by their tightly wound intricate cortes (long woven skirts), worn tucked in to itself by the older women and held up by a flowery belt around the waists of the girls. They carry no purses or bags; instead they hide their money pouches away in their guipiles (handmade and embroidered blouses) or in the top of their skirts. Even though the sun is out and shining, it is a cool morning. As the tuk-tuks zoom by, people slide to the sides of the street to save their toes from the teenage boys who drive aggressively through the town and yet do not seem to go anywhere.

Younger boys shadow middle aged men bent over by large bundles of firewood and sticks from the countryside brought in for the stoves in every household. The bundles are tied together by a rope and stabilized by a handle that stretches across the foreheads of the transporters. The boys and men make their hunch-backed way, either from the lots to the houses or the country to the lots. It’s soon obvious that the chickens are up and announcing their presence to the world.

Up and down the hills; and then, the parque, center of town, appears in the distance. I am relieved by the sight and shocked by the energy the walk took out of me. As I pass busy women on their way to another task, the grave faces look up at me and suddenly light up with a bright soft smile and twinkly eyes when I greet them with an ‘Adios’ in Tz’utujil. The high pitched jump of the voice in the ‘Ahhey’ response as we pass each other usually mingles a curious mix of content, familiarity, and surprise. If the woman is not alone, I often hear laughter and discussion of the fact that a gringa just spoke to them in Tz’utujil. Potent waves of trash and smoke from burning fires compete for the attention of my nose. The roads have mostly dried from
the light of the sun but still show signs of the persistent rain from the night before. Then it finally hits me: a new day has begun in Santiago, Atitlán.

Seeking Light

Before arriving to Atitlán, I decided that I would like to study women and micro-enterprises. I knew a bit about the new micro-credit phenomenon and thought it would be an avenue for my research. Poverty is an issue of our time; a responsibility, I believe, the world needs to act upon. Aid is a well formed and ever growing phenomenon, but the still young micro-credit theory has just hit the limelight with Muhammad Yunus’s Nobel Peace Prize for his creation of the Grameen Bank in Bangladesh and his book, Banker for the Poor. Slowly but surely my topic question evolved from: How well are the Western aid organizations working in Santiago, Atitlán? Because of time limitations and my exploratory interviews, I decided to do my ethnography in the form of a comparative case study focusing on how two different socioeconomic aid organizations for women, one of which I call an insumo type of non-governmental organization (NG)), which gives donations to women in the form of “living loans” (coffee plants, chickens, and rabbits (or items of insumo [“inputs”] since these kinds of things can be part of the inputs needed for some types of entrepreneurial activities) and a microcredit-lending NGO, which gives small cash loans, have been successful.

The dominant themes throughout my study were poverty, the international donor phenomenon (including aid organizations), women, artesanía (artisanship) and their relationships and interconnected ideas. In the process of carrying out the study, I found my theoretical framework changing—so much so, that it feels like I have ridden on a roller coaster of insight and doubt over the last few months. Before starting my research, I was skeptical of the micro-credit theory, and believed that the key to success for women in aid organizations was getting them what they needed and education on how to use it to their best benefit. But as I talked to the women, my vision was changed. At first, I thought money was the answer. Then, I saw that both organizations contributed substantially to the women’s lives. Now I believe that neither effort is sufficient in itself. There are important factors on a macro scale that also need to be taken into account, factors I was unaware of when I began my research.

Time Will Take it All

The dizzying natural beauty of Lake Atitlán sends one’s imagination whirling, but the harsh reality of its past seems to blanket a visitor’s mind when confronted with the copious stories of tragedy and hardships. The thirty year war in Guatemala began in 1966 and lasted until the Peace Accords were signed in 1998 by President Alfonso Portillo. “Embroided in la violencia (as it was known, or la situation as it was termed at the time), Guatemala’s escalating civil war pitted the state and army against several independent guerrilla groups.” (Edward F. Fischer and Carol Henderickson 2003:25) Santiago was one of the indigenous communities that suffered some of the most severe attacks; there was killing in large numbers on various dates reported in the 1980’s and early 1990’s. The town website recalls personal stories and details from the citizens: “In the local parlance, this event is called ‘the massacre,’ but, in reality, the heroic implications of the action are more accurately described as an uprising, and to label it as a massacre ignores the fact that thousands of irate Atitecos marched to the base demanding justice. Some carried sticks and
stones and were definitely serious in their intentions.” Many women found themselves painfully alone having lost their husbands, their sense of security and with that, their freedom. People today are still struggling to overcome the consequences of those years of terror.

During the last 30 years, Santiago has been a victim not only of man-made disaster but also of natural disaster in the form of hurricane Stan, which put an abrupt end to many people’s livelihoods. One ex-pat who has been living here for 30 years described the situation as similar in scale to the destruction he saw in Vietnam. The town website for Santiago, Atitlán states that, “Men, with faces covered by protective masks, carry the coffins on their shoulders up the long hill for mass funerals at the cemetery. Seventy two hours after the first mudslide hit this Maya Tz’utujil town of 37,000 inhabitants in the early morning of October 5th the death count is 71, but the death toll is bound to rise as the mud lies several hundred feet wide and fifteen feet deep at places.” People still recount the trials and tribulations caused by this terribly painful, violent event.

**Methodology**

Participant observation and interviewing were the two primary methods I chose to use for this ethnography. My goal was to get to know the women and their perspectives through an experiential approach but to also limit my interference in their lives. The participant observation that I conducted is more accurately defined as “participant observation,” in that the subjects I, the researcher, was observing were quite aware of my presence, and I interacted with them. One example of this is when I attended the micro-credit reunions. I limited myself to a few questions and interactions. But as time went on, in the mornings a few days a week, I found myself taking on the role of a participant observer by making tortillas with some of the women in the kitchen of the insumo organization, and talking with them in the social setting we were sharing.

Other systematic observation techniques I employed included (i) workplace observations at women’s houses from each organization, (ii) observation of group meetings, and (iii) workplace observation of vending locations near the docks (the commercial tourism section of town), the market, and the park. I also conducted (iv) a ‘shadow’ time allocation study with one woman from each organization which was a five hour observation period with each woman. This technique helped me to observe the presence or absence of the different forms of aid in their every day lives.

I conducted interviews which ranged from informal to highly formal, in the structure of (i) focus groups, (ii) exploratory interviews, (iii) questionnaires, (iv) personal conversations, and (v) in-depth interviews. For these I used both snowball and convenience sampling techniques. I sought women out because I knew about their connections with the organizations, but I also asked the women to introduce me to others who would be willing to talk with me. A possible visual representation of the process of my research is provided with Figure 1. All of these different methods provided me with a better understanding of the process of aid and how these women view it.

My greatest limitations were the language barrier and time. With many women, I had to ask a woman from the organization or a friend to translate from Tz’utujil into Spanish. This introduces some uncertainty concerning the information I received, because I have no way of knowing what was said by the woman being
interviewed and what was inferred and then communicated by the translator. My research results could also be questioned because of the limited amount of time I had to talk with these women and the limited number of women I was able to talk to. I was not able to talk to all of the women in these organizations, which would have given a stronger evidential basis to the picture that the data has yielded. Nonetheless, I did interview a substantial number of women, in a variety of ways, and over several weeks, during which I believe I gained their respect and trust, as well as solid observational and interview data, and, I believe, some valid and important findings.

**Face to Face: tortillar**

By the time I arrive this morning at 8:05 to start tortillando with a few women in the warm smoky kitchen at the organization, Ana had already been there for 2 hours: mold, shape, clap, clap, turn, clap, clap, clap, and drop the tortilla on the heat. She sits there on a small wooden stool in her traje, next to the cast iron stove, her hair back, and apron on to keep the dough from speckling her corte like fallen snowflakes. The plastic bucket of water is on her right and the big plastic bowl of ground maize is in front of her, part of it hidden from the flies by a folded cloth. On the stove there are about 8 or 9 tortillas cooking at one time. Occasionally she’ll stop turning and clapping to glance to her right as if with a 6th sense. She flips the tortillas over with a flick of her finger, careful not to burn her skin on the surface.

I locate myself in space: on a wooden stool, in a dark smoky kitchen, in Santiago, Atitlán, Guatemala, Central America. What am I doing here? I am seated next to Ana, shaping, clapping, and shaping again. The smoke from the fire starts to burn my eyes. They start watering again and the women all laugh. When I go outside for a moment, the call of the quetzal bird steals my attention and makes me contemplate my now and then. In memory, I can hear seagulls from home. Then, I’m instantly back to my present reality; my eyes are still watering like the afternoon rain slight but steady. Now, the women are a bit concerned. Worried that they hurt my feelings, I reassure them when I explain that my eyes are weak, but I am just fine. “It will go away in a minute,” I say. When I leave and walk out into the light, however, my eyes burn again and it’s a struggle to keep them open; I stumble through the patio like a man on foreign ground.

It was calm this morning until about 10:00 a.m. when more of the children arrived and a few women to start preparing tamales for the anniversary celebration tomorrow. The women proudly told me that they would be working until 1 a.m. in the morning to get ready and then show up again at 7 a.m. to start anew. They teased me and ordered me to stay all night by the stove, tortillando (making tortillas) now that I finally know how. I feel them all staring at me while I attempt to tortillar, performing a task which has remained an elemental part of their evolving cultural identity: a skill that their mothers taught them and then, their mothers before them. Desde siempre. (“Since forever.”) They laughed and giggled as one woman proclaimed that even though I am a gringa, I am now eligible to get married in Santiago, now that I know how to tortillar. I nervously laugh in response while wondering what they meant by that; I am reminded once again that I am still an outsider just playing a role.

I sit and tortillar with Ana until 10:30 when we stop to eat some beans and tortillas. As usual, the tortillas are used as utensils. At first I decline the food because I am not hungry having already eaten breakfast, but then I realize that I should join in. As I reach for a tortilla boat filled with beans I catch a
glimpse of myself in the tiny mirror across the stove. Once again, I am shocked with how white my skin is and how different I look from everyone else in the room. The children at the organization call me rabbit in Tz’utujil while the women in town know me as Yaimesh, in reference to my blue eyes like those of a cat. Then I am back to the task at hand and chomp down. The women are very pleased at this, “Muy rico, uh?” This breakfast is far better than what I eat at my house. We then return back to tortillando until 12:30. It finally sinks in that this is Ana’s morning: 5 hours of tortillando with one break to eat them. What does Ana think of me coming in only a few days a week? What does she imagine that my life is like?

For the majority of the morning we sat quietly in a warm dim room shaping and turning the dough. The sun finds its way in through a small hole in the corner at the top of the drab cement wall. It pours in as a steady stream while smoke dances within it as if it were captured by the light. It’s a peaceful morning with little talking and a slight whisper of a religious song outside the door being sung by one of the women. One woman is diligently washing dishes, another is un-stacking the plastic tables for breakfast for the children, while a third walks from one task to the next, back and forth across the patio, swiftly but in no apparent rush.

As the hours pass, more and more children appear: coming in for one more tortilla to eat with their beans. Others chuckle and cheer while playing in the dirt under the sun. A few of the women come in a get a glass of creamy atole which they all sip out of tiny plastic mugs meant for the children while they prepare the food. A few men come in to get breakfast as the women cook and clean. I can’t help but wonder why the men aren’t working too.

The three older women (more than 50 years old each) sit in the corner of the patio under the shade while preparing the leaves for tamales for the celebration tomorrow. They perch on the edge of the tiled walk which lines the inside of the house and separates the patio with a step down to the dirt. In memory, I can see my grandmother making cookies in her kitchen and sitting with her friends, playing cards. The elderly women sit there in traje (traditional dress) with there knees to one side talking occasionally while wiping the inside creases of the huge leaves with a rag. This is where the corn meal and rice will go when cooked while soaking up the nutrients from the leaves. Curious little children will walk up occasionally to watch for a moment or two before boredom sets in. They seem to exchange few words. The women work while the children play.

Éxito: What is Success?

Epic songs tell us how. Achieving success does not mean the same thing for everyone. One of my objectives for this research was to understand success from the perspective of these women. When I asked women collectively and individually to define success, it turned out to be a more complicated issue than I expected.

A standard and seemingly automatic answer was “lograr algo en la vida” which translates: to get or achieve something. I continued asking, probing to get a more detailed and personal response. A common answer from the micro-credit group was “salir adelante” [to move ahead]. I attempted to delve deeper; the women explained it as being able to work and make money on their own. Ever since they first received the micro-credit, they felt that if money was needed, they could go get it. One woman, Rosa, who is missing
many of her front teeth, explains to me while seated in her sun-lit bedroom, “Pues, yo lo he tomado un éxito porque gracias a dios, pues, no nos falta las tortillas” she continues, “Es el éxito entre un hogar, ambos nos ayudemos...ahh no tengo dinero. no pero si yo tengo producto, bueno, yo voy a vender, me voy y ya vengo con dinero. Es un éxito para la familia. No pasar pena”. She smiles at this in relief. She feels that she has had success because she can supply for her family in a time of need; she can work with her husband economically to take care of their children together. This is success for the family.

When questioning the insumo women about success in a group interview, they told me that they do not know because they have never had success; they are poor. In this answer, they were referring to the same concept of success as the micro-credit recipients: individual economic success. But as the conversation moved on, they began to express the success they felt they had had as a group, as women: a psychological success which comes with the ability to feel safe and free as a woman. They now feel stronger, more able, and more hopeful for the future; they said that they know their rights as women and are no longer afraid to leave the house. They have achieved this kind of success, because they can walk alone in the streets without a man by their side.

There were direct patterns of beliefs and repeated, almost, ritualistic statements concerning success contrasting these two groups of women, but there was an over all cultural consensus. The micro-credit women spoke of having individual capitalistic or economic success, while the insumo women expressed their success as a gender through reclaimed strength and freedom. A seemingly common cultural idea, it seems that these women believe success is the ability to be a capable individual who can work, go out, and earn money on her own.
Graph 1: Women’s Expenses, decision making

Her Skin as My Skin
A woman receiving insumo

A 32 year old mother dressed in a frayed traje sits with her daughter, dressed the same, on tiny wooden stools in between their plaster, tin roof huts one sunny morning in June. The mother looks up from the pile of itsy bitsy beads sitting on the dirty old t-shirt on her plastic stool. The t-shirt was given to her from the PTA, along with a picture of the donor, an old white woman sitting with her grandson; this picture hangs along with the other photos of her family and their past in the collage on the wall.

My only hija, my only child, Orlanda, sits across from me delicately stringing beads onto the bracelet her cousin has been working on. I hear the quetzals soothing call from a distance. My hija has completed her first year of school and been able to learn a bit of Spanish, but there is no money to send her to school any more. I need for her to work so that we can afford to eat. We share the toil and the triumph; this is how work gets done. It’s a nice morning as usual here in Panaj during the winter. When I look at her, I can’t but help to think about her father, and then his death; I was so scared when he passed, but look at us now. We still have tortillas to eat every day.

Creeek, the rusty gate opens slowly and a fragile barefoot old woman enters through the opening in her tattered corte and well worn guipil. Ah, my mother is back. She looks so tired; ever since papá got sick she has looked more tired than ever. She must be back from seeing him off in his boat to the mountains to work for the day. She is so proud to see him paddle off in the mornings. Ah, these stools are so hard. “How many of those have you finished mama?” asked the daughter in Tz’utujil as she nods towards the three beaded lizard key chains sitting on the stool next to the beads. Less than I wish. “About 10 now my daughter,” the mother responds with hope in her voice as her optimistic eyes embrace her daughter.

Hours have passed, gone unnoticed except for the visual progress of the beadwork. Ah, another one is finished. The mother places the completed decoration on the stool in the company of the others. Oh, the sweat is starting to bead on my forehead all ready; it’s time to go under the shade. “It’s hot out here my daughter; let’s move inside,” the mother instructs her daughter. Orlanda picks up the stool carefully and steps backwards into the room, the door already unlatched and open. The mother brings in the two tiny wooden chairs just as two little rambunctious boys, 4 and 6 year olds, push the gate open and run into the yard, giggling and chewing on some pink candy.

Inside, the daughter continues picking and sowing the purple bracelet but the mother picks up unfinished embroidery she is working on; it’s what they call a Mayan calendar, pumpkin orange with navy blue stripes and outlined figures of ruins and Mayan figures from the past. The boys are jumping on the beds shattering the peacefulness, but entertaining the women with their games and giggles banging against the wood. There are no mattresses on these beds, only a sheet over a wooden frame.

My little nephews have come to visit us again. They are so funny and sweet. They almost let me forget about my worries and dive into their dancing imaginations and smiley childish vision of the world. But no, here I am again in reality. I hope this sells, we need the money; it’s so hard to make money in June: all this rain and no tourists. Suddenly she hears the rustling of feathers and movement outside the door. She peaks her head around the corner. The 2 chickens are loose again. “My daughter, will you go get those chickens and stick them back in their cages; they have found their way out again,” requests the mother. I should just sell those chickens; there is no money for their food; they are too much trouble and
its takes so much time to fatten them up. Only 4 eggs every three days, if that! It's not worth it. I'll take them to the market tomorrow. The rain is pitter pattering on the tin roof. I've always found this calming. The mother and daughter spend the rest of the day beading and embroidering; their time passes while their work flourishes.

A woman receiving micro-credit

A 31 year old woman rushes from the outdoor market below the Catholic Church in the center of town with tomatoes, onions, meat, herbs, and soap in her black plastic bags. It is Tuesday and there are not very many venders on the street today; she is very thin with long black hair in a pony tail and is wearing black pants and an old black shirt with white pocket dots. She hurries up the stairs to realize that she has arrived just before the children are released. Relieved that she has a minute for herself, she takes a seat. I'll sit, here, on the stairs of the church to wait for the children to be let out from school. This is a good school, a Catholic school, I remind myself as I worry about the money it is costing me. Mahuten, she thinks, “No; there is none.” Mahuten.

Her three children and two of her sisters run from the crowd as the children disperse. They run up to her, excited and feeling free. They look sharp in their uniforms of white polo shirts and hunter green shorts for the boy and green pleated skirts for the girls, complete with high white socks and black Mary Jane shoes. A smile stretches across her face as her eyes embrace the children and her heart feels light and her body a bit more energized than before. Her eldest of only 12 years of age jumps to beg her mother for fried chicken from one of the only local fast food joints, Pollo Campero. Her immediate reaction to this is that it is too expensive. Mahuten.

It's hard on me to tell them no so much, but I can't tell them yes. There are too many mouths to feed for that; it's just not possible. I'll explain to them as we walk home that once we get home, I am going to cook their lunch. “It will be good. You need to eat healthy food. Don’t ask me again,” the mother tells the children while secretly wishing she could say yes. Mahuten.

They walk up a main street while the mother keeps an eye on the 5 children and the tuk-tuks flying by. Up a big hill past the radio station past 4 evangelical churches past the bread store and a few general stores, then they have arrived. On the left, the children struggle with the big step up through the gate into the yard made of dirt. They run into the first opening in sight. There is no door to this opening, just a pink sheer flowery curtain providing little privacy to the inhabitants inside. The children begin to change in a hurry, out of their uniforms and into pants and shirts more suitable for playing in the dirt yard. Their father would be so angry if they got their uniforms dirty; we can hardly afford one pair of them for each child. Mahuten.

The house is a long line of rooms; the first is a bedroom with 2 mattresses sitting on frames above the ground leaving room only for an amour and a small shelf, home to a television and a stereo. The next room is tiny and has no window or door to the outside world. Its like a useful hallway, where another mattress is tightly squeezed in; this room (closet sized by Western perspective) leads to the next room: a bedroom with a large bed in the corner and a wooden frame for a couch where clothes are stacked up high, a place for storage instead of relaxation. There is a tiny bathroom in the corner, almost finished with fresh paint cans
still inside. The mother heads straight to the kitchen which is at the end of the line of rooms. It is not connected with the rest of the house; there is only one door to enter and exist, which is the one source of light for the whole room. Mahuten.

As I enter, the room is still filled with smoke from making tortillas for breakfast. I’m glad it’s sunny today because if not, I would have to use my hands and memory to lead me in so I could light the stove. Sometimes this kitchen feels like the darkest den that the devil made. Her eyes squint a bit from the smoke, but she has grown accustomed and no longer notices, except of course when she coughs and blows her nose and notices the black soot that escapes. Maybe I should go to the doctor to ask about my cough. I can’t, it’s too expensive. Mahuten.

The mother cooks lunch over the fire light stove and the kids come into clean off the table. The littlest girl gets a plate of food and takes it down to her father who has just arrived to eat lunch at 1:35 in the afternoon. The little boy who is about 9 years old starts to eat his food and then grabs his plate and advises his mother that he is going to eat with his father. The four little girls gobble down their food with their mother as she continues tortillando by the stove. Finally, she is done and eats a plate of food, the same amount of food as her 7 year old daughter. There are no left-over’s. Mahuten.

She straightens up the kitchen and leaves the dishes in the sink for later. Now, it’s time for me to work. She heads down to the first room where the children are playing. As she walks towards the room, a quetzal’s whistle steals her attention but only for a blink of the eye and she is back to her regular concerns. I guess I am not surprised to see that my husband has gone already; I hope he liked lunch. She gets out a wooden plank just big enough to take up her lap and sets it down on a stool in front of the television, in the two feet of space that there is between the two mattresses. She sits on a small wooden stool behind the taller plastic stool and begins stringing the strands of beads, weaving them carefully to create a beautiful purple tulip designed change purse. I can sell this to the venders at the tourist shops on the street down by the dock; it’s the best place to sell my bead work. All the children’s eyes are glued to a Spanish telenovela; she joins them as she beads. The rain begins to passively fall in the form of a light mist outside the door. The children slowly get out some homework, but the six of them sit together, the children play while she beads and watches over of them all afternoon until meal time comes along again. She has many jobs to do in one day. No one else has time to watch them. Mahuten.
Graph 2: Product Percentages or women receiving “living loans” and micro-credits.

Atitecas con Apoyo: Social change and Social Persistence
Santiago sits in a nook slanted on the side of a mountain on the southern end of the breathtakingly beautiful, Lake Atitlán which is kept company by three large volcanoes, two of which lay on either side of Santiago: Tolimán and San Pedro. Santiago, Atitlán is a town of about 40,000 residents with Tz’utujil as the native language while Spanish is taught in the schools; it is the biggest town on Lake Atitlán. People cling to their traditional Mayan dress (traje) which is swimming in vibrant embroidered birds while the men are decked out in striped Capri pants and cream colored cowboy hats. The majority of the town makes minimal wages and lives day to day, susceptible to the ups and downs of an unreliable market. The town is dominated by the weather when the rainy season arrives; roads quickly turn to rivers in the afternoons as gravity heaves the rain through the town down to the lake.

According to Max Weber, contemporary society has gone through vast social changes involving a multitude of factors: technology, economics, politics, religion, demographics, stratification, etc. All of these impact daily life, and bring about social change both independently as well as by influencing each other. (Rosa Pu Tzunux 2007:25). The Atitecos, the people of Santiago, Atitlán, are being bombarded with change within each of these sectors every day. They are (and have been) experiencing secularization, the transition from a religiously unified world to a non-religiously unified culture, which Weber identifies as the critical feature of modernizing social processes, institutions (such as aid), and experiences. Secularization seems to be a key player when discussing social processes and phenomenon (like aid). Germani analyzes secularization as a process complete with three modifications of the social structure: through the type of social action, through the social conception of change, and by way of institutions. (Rosa Pu Tzunux 2007:25). These three modifications are produced at a psychological by new institutional systems (e.g. a free market and wage labor) and new normative expectations (e.g. that women need to earn money). (Rosa Pu Tzunux 2007:26). Cultural change occurs on a large scale, when seen with panoramic historical and anthropological vision, but cultural change also has deep roots in the lives of individuals, which affect and reinforce the movement as a whole.

The identity of Mayan women has evolved rapidly over the last few generations. Tania Palendcia comments on this when she says that “to construct a generational democracy is to guarantee the respect of autonomy and of individualization of women in which women and men would be able to recognize their differences and their diversity. (Rosa Pu Tzunux 2007:83). With this ideal of personal autonomy and mutual individual and gender respect as the hope for their future, one is also forced to identify what accompanies these social revolutions. Smelser states that it is not just differentiation alone that is produced by modernization. The differentiation divides an established, often traditional society which does not simply disappear; instead, there is a process of integration of differentiated structures in a new base. He acknowledges that one of the most notable ideas of Emile Durkheim concerned the role of the integrated mechanisms in the context of the growth of a heterogeneous society (Edda Gaviola Artigas and Walda Barrios-Klée Ruiz 2001:21). Amidst considerable, sometimes massive change, there is also continuity, which gets integrated into the new society that forms out of the old.

One sees this in Atitlán as well. The Atitecas are consistent like the on coming tide but seem to possess the strength to endure as a mountain. Much of the work of these women has not been remunerated and until recently, not formally recognized. This condition does not change, with the onset of a role in the
economic market. Women have many responsibilities in the house (domestic chores or also called enabling activities) that are very time consuming, but somehow these women have figured out how to create their products while tending to the rest of their daily demands. Women move from one task to the next; there does not seem to be any time left in between. The majority of the women I talked to have not had any formal schooling. They stayed at home with their mothers and helped them work. Because of this, the majority of the indigenous women do not read or write or speak Spanish. All of the women lived in Santiago during the ‘time of violence’ which lasted at least 32 years. It was one of the unlucky towns the military occupied for 11 years, leaving just 15 years ago. They have lived through many drastic social changes within their lifetimes.

Many women in Santiago find themselves within a novel social group and identity: *solteras* (single women). The Civil War and hurricane Stan left many women widowed. Modern times have brought about the option for a woman or women to leave his or her spouse, in contrast to traditional norms. The *soltera* identity carries with it difficult challenges, including the responsibility of earning money for herself and/or her children. This new identity was looked down upon in the past and therefore also involves psychological challenges. Within the Mayan cosmic vision, your partner is your other half; you are incomplete and therefore still a child without him or her. (Rosa Pu Tzunux 2007:32). *Atitecas* are being called upon not only to change their way of living, but also their self-conceptions. The socioeconomic aid organizations are helping these women not only to feed themselves and their families, but to adjust and affirm themselves in a new psycho-social order.

Sara and I sit in the park on a misty gray day, watching women negotiate. She enlightens me patiently and honestly, “Sí, la situación aquí en Santiago Atitlán es que muchas mujeres no tienen un esposo. Han salidos todos adelantes, un préstamo, busca el lugar donde ir a vender, entonces han salidos superando las mujeres ahora. Ya no hay necesidades de un hombre.” (Yes, the situation here in Santiago, Atitlán is that many women do not have husbands. They have moved forward with the loan and look for a place to sell, then, so, now, women have risen above. There are no needs for a man now.) Women within the *insumo* organization have also expressed their gratitude for the aid they are receiving. In one case, a woman lives with three other female relatives, there are no men in the family and, therefore, there is no man to go to work in the fields or at a business to earn money. They are four illiterate women who do *artesanía* and sell what they can when they can in order to get by.

**Organizations for Social Change: Community or Business?**

Santiago once was an agrarian community with subsistence agriculture as its support, a place where the people were able to farm their own land and feed their families. But during the last 40 years, many of the people have lost their land because of bureaucratic issues and intimidation. These people have found themselves within the process of raising productivity levels and with that their standards of living. The lush setting with strikingly abundant natural richness is ironically contrasted with the scarcity of money felt by majority of the citizens of Santiago. The women explained to me that they discovered the different organizations while talking in the street, the way people stay informed and where local understandings are created. Today, there is a commercial market because of the rise in tourism which people take advantage
of with the sale of *artesania*. But all people haven’t been able to take advantage of this shift; so, socioeconomic organizations are aiding women in seeking the light.

The aid organizations are needed in part because the government has not been able to fill the gap it created for its citizens. The Guatemalan government carries the effects of many years of corruption and has in the past been called a failed state; it seems that it cannot catch up on its own. I spent some time with the at that time one month young *la Oficina de la Mujer* located in the Municipality in order to find out what government projects are available for women in Santiago. The four women in charge are from Guatemala City and speak Spanish not Tz’utujil; as you can imagine, they have a large and complicated task in the organization of this public office. I was told that there are 12 groups of women registered with the office and only one group is receiving aid from an international NGO. The group sizes range from 100 to 700 women.

By the time I arrived, group action was no longer uncommon in Santiago. As groups, they are gathering together to gain strength, a tactic which was punished during the civil war with ‘disappearance’ for 30 years of these people’s lives. In 1990, the army massacred (reportedly) 13 Tz’utujil Maya (including 3 children) in Santiago, Atitlán. Outraged, the people fought back, and Santiago was the first town to succeed in expelling the army by popular demand. (Vidgen 2007:39) During the last decade of development, many new groups have formed within the community with more of an economic focus, but these also have social and political aspects.

The *insumo* organization I researched is a women’s grassroots association that was launched ten years ago by three sisters from Santiago after the Civil War left numerous women widowed. Today, it is aiding about 200 women in Santiago. Any woman is eligible to join the group; there are no try-outs or conditions, and they work in a mutually supportive manner. One of my key contacts, Concepción, told me that the range of income of these women was from 2-22Q a day. While interviewing the women receiving aid, they referred to the group as a “support network” of all women from Santiago which gives psychological support as well as donations to its members. They insist that the term “apoyo” (support)–as opposed to help—is more suitable, because women are not victims. The leaders expressed their desire to empower indigenous women through education of their rights and discussions to encourage and support self-esteem. Violeta, one of the sisters, explained to me that women’s freedoms were changed with the arrival of colonialism. Ever since, she tells me that indigenous women have had to fight harsh discrimination because of racism and sexism.

The leaders are neo-traditionalist and according to the women, the leaders have an equal-to-equal relationship with them as friend-to-friend. They discuss times for meetings with the women as well as their opinions on topics and their needs. When asked about the directors of the organization, one pleased member said, “Ellas trabajan por nuestro beneficio.” (*The women work for our benefit.*) They define themselves as a group of equals, rather than as a hierarchy of power. I was witness to group meetings conducted with calm demeanors as well as anniversary events full of genuine smiles. I observed a rich sense of unity amongst the women, but also a static economic state. The organization is standing behind the women, but its effects are more psychological than economic. The organization is standing behind the women just like the moon, always there even if it can’t be seen.
The micro-credit organization, by contrast, is run like a business and is based out of the United States. Their office is located in another town on the lake. The organization began giving loans in Santiago 8 years ago with advertisements on the radio. News also traveled swiftly by word of mouth. Today in Santiago, it is serving about 200 women. The women who interview to become clients have some type of skill and enterprise in mind when beginning with the project. The leader in Santiago informed me that the range of income levels for these women is from 12-25Q a day—much higher at the lower end than the insumo women. The organization fills an important niche in the local economy. Every woman that I spoke with during my research expressed the need for and importance of capital in order to buy materials so that she could create her artesania and have a product to sell.

In Santiago, and many places, indigenous women are not able to receive loans from traditional banks for a number of reasons: credit conditions (including lack of credentials), lack of a formal form of identification, and expensive and long bureaucratic difficulties that have to take place (Pinto Quijano, Patricia and Thelma Ramos Marroquín 2004:120). As a result, the banks will not make loans to the individual women, even though the loans taken collectively would very likely raise the overall economic level of the region and benefit the banks economically in the long run. It is an economic version of a Prisoner’s Dilemma situation, in that each bank’s (economically) best action in relation to each potential individual loan client - i.e. not to make the loan— is contrary to each bank’s overall (economically) best action - i.e. to make many such loans, and raise the economy. The micro-credit organizations are trying to help the individual women and the local economy overall break out of this Dilemma.

The micro-credit organization also has its own preferred rhetoric but for different reasons. The term ‘credito’ [credit] is considered imperative within this organization because they want to emphasize the fact that the aid is not a gift, but a loan. The women are responsible for returning the money and the organization does not want any confusion because of misused terms. This is not a “hand-out,” they say, but a “hand-up.” This rhetoric has a practical economic function and also a psychological function, insofar as is meant to defend and instill self-pride and the conception of oneself as a self-reliant, free individual, as well as safeguard repayment.

The micro-credit organization is also business-like in that it has a hierarchy and foreigners sit at the top. The local worker is a younger mother who dresses in traje and is a native of Santiago. She seems to have a closer and warmer relationship with the Presidents of the local groups, who are all women who have been successful within the program. I observed a number of different group meetings and social cliques prove to be apparent along with the use of social humiliation. The woman in charge has a very straightforward approach and speaks in a loud, clear, informative and somewhat superior voice.

When talking with the women about the organization, they feel like they work with the organization, instead of the organization working for them. Some of the women even question where the interest they pay goes and how much money the organization is making off them, when they have to pay fines for lack of punctuality in repayments and attendance at meetings. The organization seems to be standing in front of the women teaching them the way.

Climbin’ Up the Mountain: Capacitar
The goal of these aid organizations is to efficiently *capacitar* (enable) women in Santiago to escape the poverty trap. Though there is a wide range of influential issues involved in this task, these two groups have a focus on a social process which entails two different approaches: the *insumo* group provides material items and very little education on how to utilize those items, the micro-credit group provides money which the women use to start a small business usually within the craft market. Atitecos are experiencing an economic shift and therefore, a cultural evolution from agrarian communal to an individual capitalist market structure; these two socioeconomic organizations hope to help in easing these women into this economic environment.

In the larger context of Guatemala’s transition from agrarian communal to an individual capitalist market structure, each of these socioeconomic organizations hope to help the women find a niche in the new socioeconomic environment. As one ‘successful’ interviewee, Candelaria, informs me, “Porque el tiempo no es como antes. Las cosas eran baratos, ahora no, ahora no hay alcanza lo que uno vende” (*Because now is different from before. Things were inexpensive, now no. What a person sells is not sufficient.*.) This takes a minute to hit me; I realize that this is the new critical factor driving the need for aid—the large-scale alteration of social conditions felt by all of the individuals of the community, a transformation that single individuals cannot adjust to on their own. By Western standards, the traditional agrarian society was poor, but ‘together’; today, things are no longer quite the same, and the people are experiencing real ‘poverty’—economic, social, and psychological. Today, they desperately need the kind of help that only the aid agencies can provide. This is a sign of the arrival, or a continuation for some, of the poverty trap. Now, there is an availability and direct introduction of alternative forms of economic activities by outside agencies. The women heard about these organizations through word of mouth from friends and neighbors. The mutual objective of these organizations is to end the dreadful inability to act or to work.

*Insumo*

This organization gives each woman a variety of types of *insumo* including: 2 rabbits per woman, 5 chickens per woman, and/or 222 coffee plants per woman. *Insumo* is described as a handout, a donation; as Elisabeth told me, “no tenemos que devolverles.” (*We do not have to give back to them.*) There is no risk involved.

The amount per family depends on the amount that the organization has to give. In 2007, they provided 120 rabbits, 600 chickens, and 10,000 coffee plants to their clients. With some input from the women, the organization decides who receives what type of *insumo*. All women are eligible to join this organization. The idea behind a “living loan” is that it will increase on its own and continue to aid the woman and her family as a source of income and a source of food. It’s a melody to learn to sing.

The organization hosts education reunions four times a year, once in January, once in April, once in June, and once in December. During these meetings, the women are taught how to plant coffee and different *artesanía* skills: weaving, beadwork, and embroidery. There is not sufficient information given on how to care for the animals: how to breed them, or how to sell them. The cycle is not functioning. The women receive the one time donation, and cannot either (a) pay for the food for the animals long enough to
breed them or to fatten them up well enough to sell for a good price of 25Q for rabbits and 60-80Q for chickens, or (b) care for the animals nor the coffee with the space that they have well enough for the insumo to survive. The women that I talked to about the chickens told me that they will eat the eggs, but 4 eggs every 3 days, if they are lucky, is just not enough. They either end up selling the animals for very little profit soon after they receive them or eat them. The coffee has never grown and therefore, has never been of any use instead a waste of time and energy.

I got one of my first shocks when I interviewed a focus group at the beginning of my research, when I asked them if someone could describe success for me. They told me that, “Women with money are successful, not women like us because we are too poor.” With all of their income going to consumption to stay alive, they live hand to mouth. However, as the conversation continued, they also said that “we do have success in that we are not afraid to go out; we are a group of strong women.” The organization teaches women artesanía and one might even say social skills, but it does not provide them with the economic skills that would let them use the insumo in the form of a “living loan.”

I asked the women from the insumo organization about their possible change of profit, before and after they joined the organization. The whole group (100%) claimed to not make more money after having become beneficiaries of the organization. Concepción stated that they are hoping to teach the women “el trabajo del hombre” (man’s work), and hoping to alter the gender division of labor with insumo, but it is not happening. When the women were asked about what they got from the organization, they did not even mention the insumo; they spoke about the artesanía skills and the women empowerment reunions. This organization is not succeeding in economically helping these women, stuck at the bottom of the economic development ladder, climb up. Elisabeth portrayed her view of the organization by stating; “Hay ventanas,” (There are windows). But she left it at that.

Candelaria, whose company makes light of a rainy day, told me the following story about the women’s inability to make the insumo work: About 5 months ago, a few women came to me and told me that all of their rabbits had died. These four women could not afford to buy the rabbits food so instead they would go out into the country and pick grass for the rabbits to eat. The rabbits were the only donations that they had left; the coffee plants never grew because we don’t know what they need; we have no technical support, you see. So, they came to me, with tears in their eyes and told me that after they had fed their rabbits, they returned to check on them and all of them had died. I felt my legs fail. What had happened? What went wrong? So, I went out to the country to investigate, to find out what happened, you see. So, I went and asked about the land. The people told me that that land had been fumigated. We had no way of knowing; those women fed their rabbits fumigated grass and so, all the rabbits died.

This story was eye-opening and unnerving. My emotions were chaotic after leaving the organization. At first, I wasn’t able to understand why the women didn’t have the information that is so essential. I felt like someone did not live up to their responsibility; someone must be to blame. It slowly sunk in that material aid is not enough; without the vital missing link of information on how to use the aid and how to make a place for oneself in the economic system, there can be no success. Perhaps even more than that: the education must include knowledge of the larger changes in society that affect smaller endeavors. The
“fumigation” reflected a large scale change in the way the Guatemalans did agriculture. These women had not learned how to cope with the new world they were now part of.

**Micro-credit**

The micro-credit organization provides business capital in the form of money. And they provide knowledge capital in the form of required reunions in which women learn, mainly from each other, how to manage, care for, and invest money. There is an untold transformation in the process from traditional business women to modern market business women with knowledge of a new economic market in Santiago and in a sense, the markets of the world. Before joining, the women are interviewed and the group, made up of women who have just finished paying off their loans, decides collectively if the new woman can join based on how she claims she will use the money. Therefore, all the women who are able to join already have skills worthy enough for their right of entry. It’s a service, an opportunity, and a risk.

The women I spoke with have received a micro-credit in the range of 200Q to 5,000Q. The groups are made up of at least 15 women; they have a group name and vote on a president. The women are required to attend meetings once every 15 days; if they are late, they are marked on the attendance poster and then fined 2Q. They pay the loans back in various small amounts according to what they can afford at the time, but there is a minimum payment of 25Q each payment meeting and there is an ultimate deadline for the payment of the loans in full every six months. Each group also has a savings account which each member contributes money to. Each client has a balance sheet which they turn in and the leader of the group marks so that the women can keep up with what they have paid and what they owe. The meetings follow a planned schedule and the leader gives educational lessons while the women who are seated in a circle, usually in one of the women’s houses, listen with full attention and respect.

All of the women I talked to from this organization testified to having learned a great deal about how to manage money from these pláticas [educational lessons]. Elena explained to me that, “Hay que ver el tiempo en que lo que da las ganancias. Digamos ahora, esto temporada hay mucho lluvia. No hay mucho negocio. Es poco ganancia. A medio de eso, hay que mirar a como gastar. Cuando hay lluvia, no hay mucho mercadea para vender. Cuesta salir para vender. Hay turismo en Augusto y empezar a vender un güipile.” *(The amount of profit earned depends on the season. We would say, right now, this season there is a lot of rain. There is not much business, but 100% of the women claim to make more after having started with the organization. There is little profit. With this in mind, you watch what you spend. When there is rain, there is not much marketing which enables you to sell. It’s hard to go out to sell. There is tourism in August and that’s when a güipile will sell.)* Dolores told me that they also focus on other educational themes like self-esteem in their reunions, but when I talked to the women they only mentioned the management of money and a lesson on natural medicines.

This organization seems to help these women help themselves up to the next rung of the economic development ladder. These women claim economic success, because they can go out and make money when they need it for their family. Many have told me that they also need to be a ‘tortilla winner’, because their husbands’ salary “no alcanza” (is not enough). However, it is important to note that these are not the poorest women in Santiago. They are already on their feet and must be in order to get voted into the loan
group. As a few women illustrated to me, “Pues, porque si no paga, puertos cerrados. Puertas abiertas cuando lo paga puntual.” (Well, because if you don’t pay (a payment for the loan), the doors are closed. Open doors when you pay on time.) These women are ready for the next step; they want their place in the queue.

One afternoon while I am sitting in Ana’s living room waiting for her to take me to meet another woman, one arrives. She comes in with her 8 year old son at her side. She has brought a güipile which they begin to show off to me. It took about 1 month to make. Ana begins to show Luisa the blankets she is starting to sell. Her song unfolds: she explains that she gets the blankets from a man in Mexico. Ana has been a very successful client of the micro-credit organization. I asked her how she knows him and she said that he found out that she had received a micro-credit; he came to her looking for a ‘middle woman.’ She is now selling cortes, güipiles, every day items from her general store at the front of her house, and manufactured ‘fleece’ blankets brought from Mexico. She is wheeling and dealing, because now, she informs me, she has the capital to invest.

Graph 3: Comparing the places where women from each group sell their products.

Problems and Prospects
This research has produced complex and varying outcomes. As we all know, there is no pocket map to heaven, but I must admit, I thought that aid organizations would be simpler. I found my knowledge of life challenged when I was jolted by my limits of cultural relativism. Without a solid infrastructure, there is not a lot of Government money going into the country and therefore, there are not a lot of stable jobs. I began to realize that there is a transformation process that needs to accompany and compliment these two types of aid. Economic development seems to prove successful when implemented in a package of aid. I realize now that Santiago is a community undergoing a reorganization of social structure from agrarian communal to capitalist individual. This conversion is not easy for people; people lose part of their sense of group identity when moving from a whole group product (agriculture) to cottage industry (artesanía). Sometimes depression is even a community issue and it shows up in chaotic ways. People start to realize that they can not rely on their ‘old tricks’ and in some cases, traditional knowledge. Change can either be seen as a threat or an opportunity.

So, organizations are here to help women, who are finding themselves responsible not only for child rearing, food production, tending to the house, but also for earning money, making a living, supporting their families. These organizations are helping these poor, indigenous women not only to continue to participate economically, but also to adjust socially and psychologically to the new order that is imposing itself on them.

This research brought to light the fact that economic freedom has real psychological benefits. For me this research brought to light that economic freedom can make women feel like birds, flying high over the mountain. Some women have not been successful, because they did not learn how to manage their money well. Of course they are all at the mercy of the market, and in this sense their dependency or contingency level is high. If there are customers, it works; if not, the individual woman fails and all of the women in her group lose money. It is a big risk that some women can not manage. Many micro-credit clients do feel successful if they come into the process with the knowledge or skill to work. However, not all women are that lucky. Many are more like flightless birds. They have no skill to enable them to work or make money and, therefore, are left behind.

I have also woken up to the main idea of investing, to learn to take advantage of what you have. Insumo seems helpful at ground level, but it does not have lasting effects. The women did not receive all that was needed (supplies and complimentary information) to make the aid successful in their lives. It’s dark before they can make their way home. The best market opportunity for Santiago’s women seems to be with commercial tourism, not with poultry and certainly not with breeding rabbits, which people in Santiago are not accustomed to eating. They are only bought for adornment for houses or from traveling entrepreneurs from another near-by tourist town, Panajachel. The coffee production also has proven to be a dead end, since the women acquire no knowledge on how to grow the coffee and have only a limited space to grow it in; even if it grew, there would not be an ample amount to sell and therefore, very little profited.

What seems to alter these women’s perspectives is the support and guidance from the women as a group. Depression drains energy and ends livelihoods. This organization is attempting to kill the fear that was stemming out during and after the civil war. It also seems to be helping women on to their feet by teaching them artesanía skills, showing them a way to make a product while still spending time with their
children and taking care of their home, two important elements when considering their sense of identity; however, they are still stuck in the poverty trap.

The women I talked to at some length offered many types of testimonials to the strength and aid that they are receiving from the organizations. Franklin Delano Roosevelt spoke before going into WWII about the four freedoms. These two organizations are taking on the challenge of helping these women to enable two of them. The *insumo* organization seems to be focused on aiding these women achieve *freedom from fear* by way of psychological support and skill training while the micro-credit organization seems to be helping women achieve *freedom from want* by way of economic opportunity and modern business-understanding.

I also realized as time went on that the aid needs to adjust to fit or match the economic market. Subsistence opportunities change due to seasonal patterns, and there are modifications of resources. The aid needs to be culturally conducive with the identity of the women as well as with what is economically available to them in order to prosper. All of the women who I spoke with expressed the view that in order to be successful they needed to possess a certain degree of independent strength and economic security.

**Attempts at Rediscovery: Evaluation and Personal perspective**

With this study, I had hoped to discover how the aid provided by these two organizations has affected the lives of women in Santiago. But in the end, my research seems to produce more questions (and future possibilities of study) than answers: Under what conditions does *insumo* work? How can training programs be designed, so as to be successful? What different factors, aside from just financial success, cause the micro-credit women to feel more secure in their new found independence, as opposed to being more at risk? Do they feel more secure? What different kinds of identity changes, including gender roles and relations, are accompanying these social processes? What new cultural roles are developing during the process? How do these social processes change consumption patterns, both in the women who benefit from the aid, and in the society as a whole? What role does anxiety play in these women’s lives, now living in the ever changing competitive capitalist world? What connection is there, if any, between these economic changes in the women and the society, and their attitude toward and involvement in political life?

I also have some speculations about the pile sort exercise that I conducted. I was hit with surprise when the results came out to be the opposite of what I expected; it was like a bird stealing bread out from under your nose. The women from *insumo* emphasized ‘production’ elements like marketing and prime materials and regarded the ‘bottom line’ of making more money as the most important measure of success, while the women from the micro-credit organization tended to emphasize other values like family and religion. One possible explanation for this is that these two groups of women chose to emphasize, as their standard of success, what they felt they lacked. The *insumo* women had become aware of the elements they were missing that are necessary for economic success, whereas the micro-credit women were ambivalent about the changes in social and cultural identity they were beginning to be aware of. There are many other possible meanings as well; one for example, is that the women in the micro-credit organization may have lives which are more well-rounded in that they have started to figure out the economic piece of the puzzle in their lives.
If I could do this study again, I would restructure my research so my methodology composition would include more quantitative data. I would get to know many more women on a personal level and gather more numbers. Within these seven weeks, I was only able to skim the surface. With more time in the field, I would be able to get over the hump of being a novelty in the community. I feel like my presence had too large of an impact on the data that I gathered.

However, I think that I have gained more in these last seven weeks than I could have imagined before the program. I came with the ambition to learn ethnography, but I am leaving with a better understanding of myself and what I want for the future. It seems that globalization and tourism has penetrated and re-formed the lives of the people from Santiago. I think that these factors of change can be seen as problems or opportunities, but the ways of success are not a birth rite. Knowledge should be for everyone in the world and people sometimes need aid in finding their way. Throughout this study, my interest in economic development and underdevelopment has grown; the seedling has been planted. I was introduced by my professor, Dr. Tim Wallace, to the field of Action Research and I realized that AR might just be the path for me. I believe that a key point when solving problems is in understanding the perspective of the suffering and learning about them from them: what they think, what they need, what they want, etc. Without even knowing it, those were the glasses I was wearing when I arrived in Guatemala. I want to work with the people to create social change. I have found something here in Santiago, Atitlán and it feels like something I believe in.

The End of the Beginning

Today here and everywhere, prices are going up. In Guatemala, this may be because of the lack of fertilizer and therefore, the lack of income and expense of food. The women of Santiago live this trial every day. These organizations are aiding them in laying down some of their burdens and easing some of their anxieties. Education of the process is linked to the success of aid at this depth of economic modernization. The goal is to make it possible for women to sell and in some cases, implementing traditional market reforms is necessary. The omnipresence of macroeconomics is a crucial element when focusing on improving the prolonged inability of people on a micro scale. Both of the organizations which I studied seem to be accomplishing something of lasting value, but different and neither complete by themselves. The insumo organization is striking a match for to look through a dark key-hole, but the micro-credit organization seems to not only light just the room, but also the path out of darkness.

This type of study can be used when considering local adaptation. It could help supply knowledge of how aid affects families and their livelihood strategies as well as who is affected by these kinds of projects. NGOs and governments could use this type of information for more efficient future project planning and to assess success of these two different classes of projects.

My first illusions coming into this research were focused on the idea of conclusion, if only life were so. But alas, as my mother has told me time and time again, life is messy. My rosy image of aid effectiveness met at the crossroads with meager resources but instead of resulting in omnipotent dark clouds of despair, hope was inspired and optimistic analytical deliberation won out. Throughout this study I experienced a loss
of innocence but new bold objectives and a palpable sense of what could be have been steadily growing inside of me.

Figure 1
Research Process: time allocation and various other observation techniques were also used throughout the entire study.
References Cited


Quiroa, Elizabeth and Sofía Vásquez. 2001. *Contribuciones ocultas de las mujeres a la economía*. Guatemala City: FLACSO.


Figure 2: Artwork from http://www.santiagoatitlan.com/indexeng.html