International Service Learning Through Microfinance: Enhancing Global Perspectives While Empowering Women

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Abstract

- This presentation will illustrate how a microfinance project in Mexico is providing international service learning opportunities in online courses and outside the classroom.
- It will also demonstrate the power of academic and community partnerships in support of service learning and consider how to create meaningful learning experiences with a global perspective when travel may not be feasible.
- It will highlight the mentoring that takes place when a faculty member and a student work together to prepare grant proposals, participate in community events, give presentations and navigate cultural and language barriers to effectively advocate for a cause that they are both passionate about.
Where is Calnali?

In the State of Hidalgo, NE of Mexico City. The capital is Pachuca, the site of UAEH and Pro Mujer’s office in Mexico.
Beautiful Vistas
But With Significant Challenges
Our Mission

• The mission of the Calnali Microfinance Project is to create a pool of funds that can be used to provide small loans ($200-300) to citizens of Calnali (approximately 15,000 citizens) and neighboring small villages.

• These loans will enable the people of Calnali, primarily women, to create small enterprises so that they can become self-sufficient, provide for their families, offer needed products in their communities and share their traditional crafts throughout Mexico and the world.

• The project also includes training on particular crafts, but also basic money management and business management.

• Potential activities include sewing school uniforms, traditional embroidery and beading and pottery.
Benefits to Service Learning Assistants

• Mentoring between SLA and faculty member
• Preparing grant proposals and funding requests
• Giving presentations and posters at local and regional conferences
• Translating documents between Spanish and English
• Website design and development
• Participating in community events, such as the Helping Hands Festival and the Taylor Symposium
• Working on an economic development project that empowers women
• Attending Rotary meetings and networking with leaders of companies and non-profit organizations in Central Indiana
Status of the Project: Spring 2012

• $17,000 contributed from Rotary for loans
• $5,000 from IUPUI BiCCHEC Signature Center
• Additional $15,000 being requested in Spring 2012
• Fiscal agent is Pro Mujer.
• Project is so successful that Pro Mujer hired a loan officer to serve the clients in Calnali exclusively.
• As of February 2012, the project serves 153 women in Calnali and carries a loan portfolio of MX$ 572,391 (approx. US$ 44,400).
• Pro Mujer has requested funds to purchase an automobile – Calnali is very remote
The Rotary Clubs of Indianapolis, Indiana, Cottleville/Weldon Spring, Missouri, and Huehuetla, Mexico, are working together to provide support for the Calnali Microfinance Project. The Rotary Club of Indianapolis has provided most of the funds for loans.

Pro Mujer is our fiscal agent and an international women’s development and microfinance organization whose mission is to provide Latin America’s poor women with the means to build livelihoods for themselves and futures for their families. Pro Mujer in Mexico began operations in 2001 in the State of Hidalgo. Currently, the institution offers microcredit loans to 39,045 borrowers, with a total loan portfolio of $13,165,328.
More Project Partners

• The Friends of Hidalgo is a not-for-profit organization that provides humanitarian assistance to the people of Calnali and the State of Hidalgo, Mexico.

• IUPUI Center for Service and Learning: Supports scholarships for Service Learning Assistants.

• IUPUI’s Binational/Cross-Cultural Health Enhancement Center (BiCCHEC) has an academic focus on research on bi-national health issues of recent immigrants to the state of Indiana and of the rural communities in Mexico from where those immigrants come.
Pro Mujer Office
Pride in Traditional Crafts
Cultural Differences - Calnali

• Shaking hands
• First language – Nahuatl (pronunciation: [ˈnaːwatɬ] ) - Uto-Aztecan language family - Collectively they are spoken by an estimated 1.5 million Nahua people.
• Spanish as second language
• Nahuatl words you already know:
  – chocolate
  – avocado
  – chili
  – coyote
  – tomato
A Potential Loan Recipient with Her Traditional Craft Items
A Whole Family Benefits from the Microfinance Project
An Impromptu Pottery Lesson Connects Local Artisans
Support from Local Leadership is Essential

A new mayor - El Presidente - was just elected in Calnali. He is a dentist and is eager to try new initiatives in his community. His wife (the First Lady) is interested in issues related to women and children.
Microfinance as a Community Effort
Future Plans

- Request for funding from BiCCHEC Signature Center for operational/logistical support or for an automobile
- Article on microfinance
- Matching District Grant through Rotary
- E-commerce through project website
- Civic Entrepreneurship grant through Rotary for IndyReads – to purchase materials to support ESL tutoring and to sponsor citizenship training
Any Questions?

• For questions on Calnali Microfinance Project, contact Professor Sara Anne Hook at 317-278-7690 or sahook@iupui.edu

• Visit the project website: http://www.iupui.edu/~facinfo/Calnali/home.html