



## **Danubia, Brisas del Volcan, Honduras**



In Brisas del Volcan, an Agros community in Honduras, twelve women have recently started a Community Bank that they call “Women in Action.” Danubia is recognized as a leader in the community, and is proud to have been elected Secretary of the Community Bank. Participating in this group is seen as an important step, because the women are learning to work in an organized manner, start income-generating projects and save their earnings. Upon starting the women’s Community Bank, Danubia and the other women participated in educational workshops on organizing and managing their bank and using their loans. Agros also provided them with training on how to bake bread to sell locally, and making plantain chips to sell in the surrounding areas. A few of the many other business projects that the women have started include making tamales to sell, raising livestock for meat and chickens for eggs, planting rice, yucca, and coffee, and even running a small store. Danubia grows coffee, bakes bread and sell artisan crafts. She is also the volunteer health promoter in the community, which fulfills her childhood dream of becoming a nurse and teaches adult literacy classes.

Right now, the group “Women in Action” is on their first loan cycle and the women are doing very well. All of them have been making their monthly loan payments on time. Together, they have a total of \$1,440 in loans as well as \$253 of savings in their bank account. The women’s self esteem is increasing as they realize the value of their work and what they can accomplish together. As the women invest in their individual businesses, they plan to pool savings as a group in order to provide loans to others in the future.

Danubia is happy for the opportunity to participate in the women’s Community Bank. Her dreams of sending her two children to school so that they can better serve the community and owning the title to their land are becoming a reality. “The Community Bank is an excellent opportunity for us to support our husbands with home expenses,” says Danubia. “We have support from Agros and our families. We have learned how to save, how to trade, how to bake bread to sell, how to process coffee—and every day we are improving the quality of our products. I give thanks to God and Agros for giving me the opportunity to be part of the Community Bank.”

Beyond Danubia’s project, the Community Bank model has now been transplanted to all five countries in which Agros operates – no longer just El Salvador or Guatemala, but also Honduras, Mexico, and Nicaragua. Since this project began, women have received business development training and taken loans to pursue income-generating activities as diverse as selling tamales, raising pigs, planting yucca, processing coffee and sewing textiles, supported by workshops on business skills, marketing, gender and self-esteem. Previously, savings accounts were a luxury most families could not even dream of, much less afford; now, the women are routinely saving for their futures. They report a profound change in the way they value themselves, much like Danubia. The loan repayment results have also been immensely positive, showing that the initial repayment rate for all Community Banks sponsored by Agros is 99 percent. Thanks to your support, this project continues to **transform rural, undereducated farmers into businesswomen.**