

SNAPSHOT

Ian Robinson from Ann Arbor, Michigan Helps Panamanian Women Embrace Microcredit for Improved Livelihoods



F2F volunteer Ian Robinson and workshop participants with their new savings box

Panama - Located in eastern Panama along the country's border with Colombia, the Darien region is known for being a difficult-to-access swath of jungle. There are no formal banks in the indigenous communities, and the common strategies for residents if they need a quick influx of cash are to get a loan with usurious interest from a loan shark or to sell off some of their chickens. Furthermore, most community members would not be able to qualify for loans in traditional banks in the cities because they do not have the necessary paperwork or enough assets to apply for them.

Partners' Farmer-to-Farmer (F2F) program teamed up with EducaFuturo to empower women in the community of Lajas Blancas to start and maintain their own community bank. EducaFuturo works with communities throughout the region to eradicate child labor. EducaFuturo's work in Darien strives to keep children in school while training their parents with skills to improve their livelihoods.

Ian Robinson from Ann Arbor, Michigan has an MBA from the University of Michigan, Erb Institute for Global Sustainable Enterprise, where he learned skills that could assist these women's groups in Lajas Blancas. He had also been successful doing similar work with the US Peace Corps in Ecuador. Over the course of his two-week F2F workshop, each member of the women's group learned how microcredit works, followed all of the necessary steps in starting a community bank, and made their first \$1 deposit into the organization. Ian also trained the women on how to perform a feasibility analysis and what key questions to consider when starting a small business.

In addition to being an opportunity for savings and credit, the bank represents a chance for women to assume leadership roles. As a self-managing organization, each participant plays an integral role in ensuring that the bank functions as they intend. Furthermore, six women have

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“As much as I was able to teach the community members about microfinance during my time in Lajas Blancas, I was able to learn so much more from them. By learning about their culture, language, and way of life, I was able to expand my perspectives and understanding of the struggle communities face in overcoming barriers that impede their development.”

—F2F Volunteer Ian Robinson

leadership positions with greater responsibilities to allow the bank to achieve its goals. In a society where women rarely hold formal positions of power, the community bank represents a new opportunity for empowerment. The members understand that this institution can be a valuable tool to support their family's livelihoods.

Partners of the Americas' F2F Program is a US Agency for International Development (USAID) funded program that improves economic opportunities in Latin America and the Caribbean.

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