

For a few measly dollars you can change people's lives



BARB GUY

Beauty is well-named. She's a lovely woman with skin the color of coffee beans and long hair in hundreds of slender braids. A gold teardrop earring twinkles through her hair and she's probably wearing her best dress.

She stands proudly in her shop, which looks about six feet square. The walls of her business are plastic tarps and a curtain made of sticks. She displays her goods in clean glass jars she kept from the trash heap.

These gleaming bottles with blue lids hold small wrapped candies and gum, I suppose, and maybe cough drops; it's hard for me to tell what everything is. She also has batteries and canned goods for sale - just three cans in all, and a single bar of soap. Recycled gin bottles, still with the labels on, hold nuts - or maybe beans.

I don't know much about Togo, where Beauty lives. It's a tiny country on the west side of the African continent, near the equator, next to Ghana. Beauty cannot read or write a word. She'll never know that you and I are thinking about her.

She's thinking about purchasing some milk, rice and sugar to improve her inventory. But when you're poor like Beauty, and when you live in a developing country, when you're illiterate, and when you're a woman, it's impossible to get a loan.

But like a miracle, Belle, a stranger from Austin, Texas, steps in and lends Beauty some money. The loan must be paid back, but, still, it's a gift. Belle is teaming with others to lend Beauty the money she needs. I don't know how much Belle lent to Beauty's business, but at this writing, Belle has supported 90 business owners in the poorest parts of the world, Beauty and 89 others.

Belle also is the color of coffee beans. From the look of her, I'd say she's some kind of hunting dog. Each citizen lender at the non-profit www.kiva.org is invited to post a photograph on the site, and, for this lender, the photo is of an adorable brown dog.

Belle the dog - and her anonymous owner - have made these 90 loans (at a minimum of \$25 apiece) since Nov. 16, and she or he will surely make more.

Further, as the loans are repaid by the entrepreneurs, Belle can choose to recirculate her initial investment, relending it to another person with dreams of a better life, or she can cash out. Knowing Belle as I do from seeing her profile, I don't believe she will be cashing out.

Since Belle began lending money two weeks ago, more than 50 of the businesses she supported have cycled off kiva.org's list; their loans have been fully funded. But the nature of poverty is that there are plenty more aspiring business owners still waiting for their chance.

This crackpot notion of lending money to the world's poorest people just got a guy the Nobel Peace Prize. He is Mohammed Yunus, founder of this microcredit movement which marries capitalism to social responsibility.

He has no time for people who ask if Third-World business owners really repay their debts. He points to the life-changing value of a few measly dollars and, if you must ask, an impressive repayment rate. He says, "It works; just go do it."

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Mary lives in Kenya; she's 54. She needed \$950 to construct three rooms to rent out. Fourteen people, Americans and Canadians, pitched in.

BARB GUY is a regular contributor to these pages. © Salt Lake Tribune.

One of the lenders is Louise, a carpenter from Eugene. I see her smiling out from Oregon's lush green landscape; she's attaching a wood plank to a beam. No wonder she responded to the picture of Mary, in the red Kenyan dust, wanting to pat some bricks together and build a few rooms.

Since the beginning of kiva.org, more than 13,000 people have collaborated on the Internet to lend more than \$1 million. The effort has earned praise from BBC News, PBS's "Frontline," *The Wall Street Journal*, *Business Week*, the *Village Voice* and CNN.

The great thing about it is that everyone can help at their own level. I don't have as much money as Belle the dog, but the amount I can lend, no matter what it is, will make a huge impact. And what was I doing with my \$25 anyway? Nothing this important.

I spent Black Friday buying kiva.org's gift cards for holiday presents. I'll give someone a card and they can enter its code number and choose a recipient. It helps to keep us all in touch with how amazingly lucky we are.

And we can share our luck with people like Beauty. Beauty can never read this column, but she may discover that you did.