

SOMOS MACHISTAS VIGNETTES

#1: A man's store normally sells half its merchandise in one week, which barely covers his store's fixed costs (rent, electricity, water, etc.) and to purchase new merchandise for the next week. This past week, he sold almost all of his merchandise. He paid his store's fixed costs for this week and has already bought new merchandise for next week. He doesn't have any loans to pay off, and has an extra 10,000 guaranis.

1. What would you do if you had an extra 10,000 guaranis?

The man decides to buy beers for his friends with the 10,000 guaranis and they spend the rest of the night celebrating the man's successful week at his store.

1. Do you think the man used his extra 10,000 guaranis wisely?
 - a. If yes: Why do you think his spending 10,000 guaranis on beer for his friends was a good use of money?
 - i. Would you do the same thing?
 - b. If no: Why do you think his spending 10,000 guaranis on beer for his friends was not a good use of money?
 - i. What should he have done?
2. What are some consequences that could come from this man's actions?

#2: A man is struggling to pay rent for his business. His family has been able to help him pay rent in the past. However, the man has been unable to pay his family back the money they have loaned him for rent and feels ashamed to ask them for money again. His friend told him about a microfinance which loans poor business owners money, even if the bank won't loan them money. The man has never been able to take a loan out from the bank before and decides to take out a loan with the microfinance.

1. Was the man correct in not asking more money from his family to help pay his rent? Why or why not?
2. Is there a better option than taking out a loan from a microfinance?
 - a. If so: What is a better option?
 - b. If no: Why is taking out a loan the best option?
3. How will this decision affect his family relationships?

#3: A man's business is always struggling to provide enough money to help him provide for his family. He told his friend that there are days when he isn't able to feed his family. Most days they just eat rice or bread. The man asks his friend, whose business does alright, if he can borrow some money to help pay for his store. The friend loans him some of his savings money, because that's all he has extra to give.

1. What obligation does the friend have to loan the man money?
2. Was it correct for the friend to use his savings money to loan to the man? Why or why not?
3. What should have been done in this situation?