

**CHILD WELL-BEING SOCIAL IMPACT
RESULTS AND ANALYSIS**

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2010



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This document examines Fundación Realidad's role in promoting World Vision's child well-being indicators (health, education, love of God and community, and that children are loved and participants in their own lives) in four different regions of Mexico. In all of these regions, Fundación Realidad provides loans to the working poor. The data contained within this report is the result of the acquisition and analysis of approximately 400 cliental questionnaires along with comments and participant observation. *Welcome to FRAC's clients' lives!*

Table of Contents

<i>Contextualization: Putting FRAC's Communities on the Map</i>	3
a) Michoacán.....	3
b) Baja California.....	3
c) Estado de México.....	4
d) Guerrero.....	4
 <i>Survey Implementation</i>	 5
a) Selected sample population.....	5
b) Instructions to Field Staff and Clients in Different Regions.....	5
 <i>Explanation of Survey Design</i>	 6
 <i>Limitations of This Study and Future Recommendations</i>	 9
 <i>Results and Analysis</i>	 11
a) Question #4.....	11
b) Question #5.....	13
c) Question #6.....	15
d) Question #7.....	16
e) Question #8.....	17
f) Question #9.....	18
g) Question #10.....	19
h) Questions #11 & #12.....	24
i) Questions #13 & #14.....	30
j) Question #15.....	34
k) Question#16.....	35
l) Question #18.....	36
 <i>Proposed Improvements</i>	 37
 <i>Conclusion</i>	 38
 <i>Appendix:</i>	
a) Questionnaire(English).....	39
b) Questionnaire (Spanish).....	42

Contextualization: Putting FRAC's Communities on the Map

Fundación Realidad A.C. (FRAC) has been in operation for 13 years. It has grown a great deal in this time with 19 different offices in 11 different states in Mexico. FRAC works in Guerrero, Veracruz, Estado de México, Morelos, Oaxaca, Michoacán, Baja California, Sonora, San Luis Potosí, Chiapas, and Tabasco. The following study on Child Well-Being Outcomes (CWBO) was carried out in four of these states: Michoacán, Baja California, Estado de Mexico, and Guerrero. These states were chosen because they are commonly used for MICRO programs¹ and thus FRAC's and World Vision United States' (WVUS's) influence can be seen most clearly in these regions. The following paragraphs provide a brief overview of the atmosphere that is most prominently observed in these communities so that the reader is better able to conceptualize the factors that shape FRAC's clients' lives on a daily basis. This information may also shed some additional light on why FRAC's clients answered they way they did on the CWBO survey.

Michoacán

FRAC's office is located in the city of Zitácuaro, Michoacán. FRAC's office has been in operation there since 2006. In July 2010 it had a total of 1,335 active clients, with an average loan size of \$3,581 Mexican pesos (\$286.48 US).² Compared to the other four states in this study, Zitácuaro has the lowest average loan size. This is most likely due to it being the newest of the four regions, and thus loan sizes remain small. It has five credit officers. The clients that FRAC serves in this area range from the very poor (no running water, electricity) to middle-class citizens (with basic necessities, cars, etc.) In the areas surrounding Zitácuaro there are many indigenous communities with which FRAC also works.

This city is known world-wide as the site where thousands of monarch butterflies arrive during their biannual migration from Canada. It is extremely beautiful with clean air, green vegetation, and many pine trees. The general public can be characterized as friendly, hospitable, and have a good sense of community. However, despite the surface-level appearance of tranquility, Zitácuaro is facing serious drug-related problems due to presence of the drug gang, "La Familia." Many of FRAC's clients find this situation unnerving although the topic for the most part is not touched upon in general conversation. Recently there have been armed confrontations between the police and drug lords in the area. It appears that the general public is not targeted in these skirmishes. However, the negative image is bound to have an effect on tourism in the area and thus will affect businesses in the area. A warning put out two months ago by the United States Embassy read, "In June 2010, 14 federal police were killed in an ambush near Zitácuaro... In April 2010, the Secretary for Public Security for Michoacán was shot in a drug trafficking organization ambush. Security incidents have also occurred in and around the State's world famous butterfly sanctuaries... U.S. citizens should defer unnecessary travel to the area."³

Baja California

FRAC's office can be found on the border between the US and Mexico in the city of Tijuana. The clients that FRAC serves are mainly from the surrounding communities, and it has been in operation since 2005. There were a total of 1,710 active clients and the average loan size is \$4,931 Mexican pesos (\$394.48). It is one of FRAC's largest regions and has eight credit officers.

¹ The vast majority of stories that are uploaded to WVUS's website for donors to give loan money to are from these four states.

² All exchange rates were calculated at a rate of 12.5 Mexican pesos to 1 US dollar.

³ Source: http://mexico.usembassy.gov/eng/eacs_warden%20_june162010.html.

Tijuana is the intersection point for Mexican and US culture as it is located directly at the border of the two countries. It is the main passing point that people from Mexico and Central America use to cross over into the United States. Many people from all parts of Mexico also come to settle in Tijuana. This creates a fusion of different cultures as well since the culture in one Mexican state changes greatly to another Mexican state. Besides the cultural diversity, another benefit for tourists is the beaches of Baja California. Despite these advantages, Tijuana also has a less attractive side and is known for the violence that occurs there. According to Tijuana's supervisor, it is called the area of most violence throughout the country.

Estado de México

The Estado de México (State of Mexico) is the area which surrounds Mexico City. FRAC's office is based in the municipality of Ecatepec, and is located approximately 40 minutes driving distance from FRAC's main office in Mexico City. Ecatepec's location provides many benefits for the people who live there. The proximity to Mexico City enables FRAC's clients to have access to a larger market than in other regions and transportation is much better.

FRAC has been working in Ecatepec since 1997 and has a total of 406 clients. The average loan size is the largest of these four states at \$6,479 Mexican pesos (\$518.32 USD). This is mainly due to Ecatepec being one of FRAC's oldest regions and has quite a few clients who have been working with FRAC for several years. This consequently enables them to take out higher loan amounts. There are two credit officers at this branch.

The main problem in Ecatepec is regarding a large amount of muggings in the public transportation and in the streets. Unlike in Zitácuaro, the general public is targeted for common crimes. "Express" kidnappings are common where the kidnapper will drive the victim around in a car threatening him/her for several minutes or hours until the victim's family has sent money for the victim's release. It is not uncommon on a weekly basis to hear that one of FRAC's staff members has been assaulted while taking public transportation. Needless to say, violence on a daily basis in Ecatepec has made business stability and growth a challenge. Consequently, FRAC has changed its general operational procedures in Ecatepec as a result of this. Groups are no longer required to have collective meetings in order to complete the weekly repayments with the credit officers. Instead, the group members make a pact between themselves regarding which day/time they will meet to give their money to the group representative to take to the bank. Credit officers cannot go to the group meetings like they are accustomed to doing so in other regions due to security concerns. In the past, for example, criminals started memorizing credit officers' routes and would then assault group members as a result of this. Another security measure is that groups are no longer given a single check to divide among themselves as they wish. Instead, each client is given a separate check and instructed to go to the bank alone without telling anyone where they are going or at what time. There is an extra fee of approximately 12 Mexican pesos (\$1 US) per client which is covered at the bank for each individual check that is processed.⁴

Guerrero

FRAC's office is in the city of Ometepec. This is FRAC's largest region with a total of 2,593 clients, and many of its operations are done on-site (accounting, loan approval procedures, etc.) vs. sending the information to the main office in Mexico City as the other regions do. The cliental is based both in Ometepec and the surrounding communities (some of which are an hour and half driving distance away). It has been in operation since 1997. The average loan size is \$6, 437 Mexican pesos (\$514.96

⁴ This is a fee that the bank charges for individual checks, as opposed to an extra charge that FRAC imposes on its clients for this service.

USD). It has one director, two supervisors, and eight credit officers. Due to its stability and success, Ometepec is often used as a test site for pilot projects before implementing them in other regions. Most recently, FRAC has been testing educational loans here.

The region that FRAC serves in and around Ometepec is made up of both a mountainous zone and a coastal region. In the mountains FRAC clients' main activities are pottery-making, agriculture subsistence, livestock, and informal trade. In the coastal region, clients concentrate on livestock and informal trade. They also like to throw a lot of parties and the mothers are the ones who normally direct the households. The beaches of Guerrero are some of the most beautiful ones in all of Mexico.

Unlike the other regions described above, Ometepec is extremely calm. Incidences of violence are rare (although there are a few local gangs) and the transportation is generally very good and cheap. The people are vibrant and friendly and take great pride in their businesses.

Survey Implementation

Selected sample population

This survey was conducted by Fundación Realidad in the communities of and surrounding Zitácuaro, Tijuana, Ecatepec, Estado de México, and Ometepec. It was given to a total of 374 clients. The majority all had children under 18 years old who depended on them,⁵ with the exception of a few women who were still caring for their adult children who were physically and mentally handicapped. The specific numeric breakdowns of clients interviewed in each region were as follows: Zitácuaro (72 people), Tijuana (121 people), Ecatepec (39 people), and Ometepec (142 people). It was distributed to both female and male clients. However, the majority of FRAC's cliental base is female and thus composed the majority of the survey participants. 332 of these clients did not have their children sponsored by World Vision, while the remaining 42 did. For the purposes of this study, these two population groups of sponsored and non-sponsored children were grouped together.

This questionnaire was dispersed among clients who had a minimum (or were just entering) their third loan cycle. This means that each client had a minimum of eight months with FRAC. This time period was deemed as the minimum amount of time that clients would need to be in the loan program in order to observe either a positive or negative change in their lives. The average loan cycle of the 374 clients involved in this study was 7.83. This translates to approximately 31 months with FRAC.

Instructions to Field Staff and Clients in Different Regions

Instructions and the way that this questionnaire was carried out varied from region to region. For Tijuana, instructions were given via email from FRAC's main office in Mexico City to the supervisor in Tijuana. He then shared these instructions with the rest of his team. In the other regions the instructions were given in-person to the credit officers and supervisors by the official evaluator of social impact - Megan Graham. In Zitácuaro, Ecatepec, and Ometepec, the questionnaire was distributed to the credit officers and they were asked to read it out-loud in small groups. Parts of the questionnaire that were not inherently obvious (see dreams/goal section) were explained to the credit officers and any questions they had were clarified.

A special emphasis was placed on the importance that if clients did not wish to answer the questionnaire and/or some questions they should not be forced to do so. In order to assist clients in feeling more comfortable and to ensure confidentiality, credit officers were asked to *not* include the

⁵, Although the majority of dependents were clients' own children, in some cases, these children were grandchildren, nieces/nephews. Thus, FRAC's clients are also referred to as "caretakers/caregivers" throughout this document vs. using the term "parents."

clients' gender, names, or the names of their groups in the data collected. This was done in order to assist clients in feeling that this questionnaire was "safe space" in which they were encouraged to share the factors, dreams, goals, benefits, and challenges that they have faced since engaging in a relationship with FRAC. It was emphasized to both clients and field staff that FRAC could only hope to become a better and stronger microfinance institution by obtaining honest information.

This questionnaire was dispersed among different credit officers and they were then asked to take them to the field for completion. The vast majority of the surveys were filled out by the clients themselves. If a client was not able to read the questionnaire, a FRAC staff member or a fellow group member assisted the client by reading the survey aloud and writing the client's answers on the questionnaire. In Zitácuaro, Megan went with credit officers to 90% of their groups and monitored the majority of the surveys in person. She also did this with about a third of the people in Ometepec and with ten people in the office in Ecatepec. The surveys were then sent back to the Central Office for data processing and farther interpretation.

Explanation of Survey Design

This questionnaire was created through the collective efforts of Marco Alvarado (executive director of Fundación Realidad), Megan Graham (sociologist and evaluator of social impact) and Iracema Rodriguez (experienced field-worker in both FRAC's financial and non-financial services). It was designed to briefly touch on World Vision's four different child well-being Indicators: education, health, love of God and community, and children as loved and participants in their own lives. FRAC decided to measure several different child well-being indicators in order to more fully scrutinize the areas where the most and least amount of positive change was observed in children's lives.

Questions four, fifteen, and sixteen were designed with spirituality in mind. Numbers four (Does FRAC give me a good service as a Christian organization?) and fifteen (Does FRAC support you in helping your children express their faith in God?) were asked in order to measure if Fundación Realidad's clients recognized the establishment as having a Christian base. Question sixteen (Would you like to have support from FRAC to better educate your children in their faith?) was an inquiry as to how FRAC's services might be improved in the future to help children more fully experience God's love for them.

Questions five, six, and seven were applied with children's education in mind. Question five examined children's school attendance vs. caretakers' financial status. This question was designed in order to measure if caretakers' business earnings were enabling more children to attend school. It also allowed for factors that were out of Fundación Realidad's reach. These included that the children had not yet reached school-age or the possibility that children did not attend school because they had no desire to and were not forced to do so (either legally or by parental pressure). This question also scrutinized a much-debated and possibly negative consequence of microfinance – that children will halt their educational process in order to help with the family business that has been created by the loans. This is due the fact that children ultimately provide a cheaper labor source for their parents than hiring outside adult employees.

Number six measured if children's caregivers were able to progress in their provision of school supplies (registration fees, books, uniforms, pencils, etc.) for their children and to what extent. The last inquiry about education (number seven) looked at the amount of studying time caregivers were able to dedicate to their children's studies after forming their own businesses. On one hand, caregivers might have had less time to allot to assisting their children with their homework due to the time commitment of managing their own businesses. On the other hand, the loans may have actually enabled parents to devote more attention to homework time as they would have been better able to control their schedules and many of Fundación Realidad's clients work directly from home.

Questions eight and nine were focused on measuring health.⁶ Question eight looked directly at medical expenses and if the clients felt that they were better able to cover basic and/or extreme health concerns (ranging from routine doctor visits to surgeries) with their business earnings. Question nine took a more indirect approach to health by inquiring about the amount of food and the quality of food that FRAC's clients were consuming. A balanced and nutritious diet is obviously fundamental to enjoying good health, and thus giving children the support they need to grow into strong adults.

In question ten, clients were asked about what their future dreams were. They were given a list of twelve possible dreams and asked to choose the four most critical ones (provided that they were things the clients would have liked to have).⁷ It should be noted that none of the options were directed at the clients' businesses, but were designed with the purpose to get to know FRAC's clients on a deeper and more personal level. In short, what is it that drives them to build and maintain their businesses? By tapping into these underlying reasons, Fundación Realidad hoped to provide follow-up support for the most significant dreams and thereby give the clients better customer service in the future. For example, if the majority of clients were to say that they would like to do household repairs FRAC could consider expanding its current products to look at housing loans.

Of the twelve possible dreams in query ten, only two F (travel) and L (other) would most likely not have had a direct or indirect affect on their children's lives. How a caregiver talks, acts, and their plans for development are carefully observed by their children since birth and imprinted as a role model for the children to follow. Traveling in most cases would not have shared a relationship with child well-being (unless the traveling involved going to visit other family members and thus perhaps giving the child a better sense of "community"). Letter L may or may not have applied in assisting with child well-being since it is left open-ended in the case that the clients' dreams were not on the list. However, both letter A (having a better relationship with spouse and/or children) and letter B (having increased self-esteem) would most likely have had a trickle-down effect from the caregivers to the children and thus provided the children with a better sense of emotional security. Letter C (children's education) focused on the caregivers' dedication to helping their children complete a career. Letter D (having better personal development and knowledge of how to do more things) would most likely have had a double positive affect in caretakers' lives: providing increased self-confidence and more earnings. Once again, this would probably have created a trickle-down effect to increase the children's emotional and physical well-being. Letter E (having one's own home or doing home improvement projects), letter K (living with more security), and letter H (having good health) were linked the physical comfort and safety of the clients and their families. Letter I (buying better things) also offered physical comfort, but simultaneously showed that the family was interested in gathering some material assets which could be sold in a financial emergency. Letter G (not having any dreams/goals) scanned for clients who were in very bad emotional situations and who did not have any hope for the future. Such a response would have been a red flag that the clients' needs were not being met and that with this attitude they would most likely not be providing the children with the emotional support that they required. This answer would have been an indirect violation of the category "Children are Loved and Protected" since in general people who were unable to take care of and love themselves would have had a hard time providing emotional support for others. Letter J (having savings) showed that the caregivers wanted to be prepared for any unseen circumstances that might occur in the future and/or that they had a long-term dream (ex: sending their children to university) that they were striving towards.

The inquiries of number 11 and 12 were follow-ups of question number 10. Question 11 asked clients to pinpoint their most important dream so that FRAC would know in what direction it should focus its resources in order to best assist its clients. Number 12 demonstrated how far reaching FRAC's current framework was in helping clients reach their dreams. Obviously there were some areas where FRAC had

⁶ In pilot studies previous to this one, many of FRAC's clients expressed their desire to have better health.

⁷ These dreams were created mainly based on past pilot studies with FRAC clients in other regions.

the potential to have more of an impact than in other areas. For example, FRAC could assist clients in having more savings by starting to create “a culture of saving.”⁸ This could be done via giving classes with tips on how to save and distribute their household and business money. However, it would be out of FRAC’s reach to help clients live with more security (outside of the financial security provided by a loan company).

Question 13 focused on what the goals of FRAC’s clients’ children were for themselves. The main concern here was if caregivers were aware of what their children’s aspirations were for themselves. The answers given here were to investigate if children were active participants in their own lives. Most children begin to speak of their goals at a very young age (ex: what they would like to be when they grow-up). Thus, if these children were to have a voice within their household that was listened to, it would be most probable that their caregivers would know the answers to question 13. To the contrary, letter C (I do not know what my children’s goals are) would have been required. This inquiry was yet another indicator of where FRAC should be centering its attention to further help children.

Letter A (live and form a family in the community) was a measurement of how closely children were tied to their families. It would have been unlikely that children who feel uncared for would want to stay in their towns. Letter B (work the land or the family business) showed the continuation of informal education. The importance of such education could not be overlooked as it is the basis of what millions of Mexican families live off of on a daily basis; whether it is how to shine shoes or how to weave clothing for tourists. This type of knowledge is arguably even more valuable to many Mexican children than formal education itself. It is also a great deal more accessible than formal education. Letter E (learning a new trade) could have been placed in a similar category as clients often complain that there was not enough market diversity and for this reason sales are often so low. Letter D (going on vacation abroad) and letter E (working in the USA) both involved expanding one’s mind through travel. However, opting for wanting to leave the community and work in the USA would point to a lack of opportunity, and arguably a failure on FRAC’s and governmental programs to provide the general public the structural support Mexicans need to prosper within their homeland. Letter G (studying a formal career) focused on children’s desire to enter the formal working sector and hopefully to have access to a steady wage. Having a career in the formal sector would greatly help with one of the biggest disadvantages to learning the family business (often an informal sector) – irregular sales and thus uncertain income levels. This is a well-known issue which frequently plagues the working poor. Letter H was designed for caretakers who had extremely small children who would most likely not have been able to voice what their goals were for the future.

Question 14 asked what FRAC’s depth of reach was in regarding helping children reach their goals. However, if a client answered either letter C (did not know) or letter H (too small to know) question 14 was automatically discarded as this inquiry would not apply.

Both questions 17 and 18 were used as wrap-up questions. Question 17 was an open question which allowed clients to express any other changes (positive or negative) that they experienced after being with FRAC for several loan cycles. These comments were frequently used as back-up documentation to support the answers given throughout the rest of the questionnaire. Question 18 was used as a method of verification that clients’ answers (as a group) were consistent. For example, if the majority of the clients marked off in the boxes in questions 4, 6, 7, 8, 9, 12, 14, and 15 that FRAC had greatly helped them but then marked off on question 18 that FRAC was not helping at all, it would be a clear red flag that the data FRAC received from its clients was not accurate.

⁸ As a general rule, the vast majority of Mexicans do not tend to put money aside for emergencies. There is a typical, “Spend it if you have it” attitude which predominates in Mexican culture. Obviously this mentality needs to be changed so that families are better able to cope with occasional financial shocks.

Limitations of This Study and Future Recommendations

Before and during the implementation of this social impact study on children's lives, it became clear that there would be limitations to the data that was recorded. Some of these confines were simply unavoidable and would have been found in any similar study. The other ones are to be taken as a word of caution and are suggestions for improvement regarding future studies on child well-being via the social impact of loans.

One of the most difficult parts of designing this questionnaire was due to the Mexican government providing health and educational support to many of FRAC's clients through a program called *Oportunidades*. It was thus impossible to completely untangle exactly how much FRAC's loans were helping clients to prosper in health/education vs. how much assistance was based on governmental systems. However, *Oportunidades* did not invalidate this study as families would not have continued to take out loans if they did not need additional support. *Oportunidades* is simply mentioned here as it played a major role in the assistance that FRAC's clients received at the time of this study and thus had the potential to be counted as outside influence.

The most obvious pitfall of this study was that it only included active clients, and failed to capture the responses of those who have dropped out of FRAC's lending program. For example, past clients could have left due to receiving poor customer service, being unskilled at managing businesses, trying family circumstances, etc. However, according to field staff, it would have been difficult to track such clients down as they would most likely have been unwilling to spend their time answering questions for a service in which they were no longer involved. Thus, it must be remembered that this study only showed part of the full picture. It would have been necessary to invest additional money and large amounts of time in order to obtain the other half of the portrait that the data in this report represents. Nevertheless, due to the large amount of time that the majority of FRAC's clients had with the company, it can be assumed that most people who entered FRAC were satisfied with their loans and the services they received or they would clearly not continue to take out loans.

The biggest challenge to undertaking a survey such as this one was not even so much in the phrasing of the questions or the interference of governmental programs. Rather, it was gaining the trust and confidence of the clients so that they would be able to openly express themselves vs. just giving "white lies." One part of the study that varied greatly from region-to-region was that Megan (the only American) distributed more of the surveys in some regions than in other places. The region where Megan conducted the most surveys (Zitácuaro) rated as having the lowest percentage of positive impacts in seven categories. Thus, the results of this influence can only be speculated on regarding whether she had a positive or negative influence while trying to discover how much the loans have actually helped FRAC clients. One supervisor⁹ mentioned that clients might be more prone to paint their circumstances in a negative light when talking to an American. Perhaps they would mentally compare their lives to what they imagine Americans' lives were like and would then downgrade their responses. On the other side, clients may have felt more comfortable giving responses to an outsider. For example, it is quite common that people will talk more openly to outsiders who they presume they will never see again vs. people who are part of their daily landscape and thus could produce more serious repercussions for them.¹⁰ As an American, clients would most likely have assumed that (and some directly asked) Megan would not be working at FRAC for an extended amount of time and would be returning to the USA. Most clients probably would have reasoned that if they responded with a negative answer, the likelihood of it having

⁹ This supervisor was from a region of FRAC that was not involved in this study.

¹⁰ At times while working in the field clients have indulged Megan with information on their personal lives of which the credit officers/supervisors were not aware. Examples have been stories of horrendous acts of violence committed against some of FRAC's women clients by their husbands (ex: beating a pregnant woman until she had miscarriages, having to take strong drugs in order to sleep because of being worried about husband's violence, etc.)

harmful repercussions would not be as heavily weighted as if they responded negatively to a credit officer. As such, with Megan directly doing the surveys there was a possibility that clients would not have been as concerned about losing access to their line of credit as if a credit officer was conducting the same survey.

Another limitation was that this data was not collected completely at random. FRAC's credit officers chose who to give this questionnaire to based on which groups they would be visiting and if these groups fit within the two requirements for conducting the survey (that clients had three or more loan cycles and had dependent children). Thus, it was possible that credit officers chose to give these surveys to the clients who they thought would provide the most "positive" responses.

As collecting information on FRAC's social impact was a new procedure for FRAC, it was possible that both credit officers and/or clients may have felt pressure to provide positive answers on the questionnaires. The supervisor and credit officers may have worried about what repercussions turning in negative answers might have caused (ex: job sanctions, etc.). Clients may have also been concerned that responding negatively would affect their access to future credits. In order to combat these possible negative thoughts, an in-depth presentation on the necessity and benefits of social impact studies was given to all of FRAC's supervisors approximately six weeks previous to conducting this study. In turn, the supervisors of each region should have been able to offer concrete answers to their credit officers' doubts about conducting child well-being social impact studies.

The main recommendations for the improvement of this study focus on the wording and/or content of some of the questions as they caused some minor confusion for clients. This was most commonly seen on numbers four and five. As FRAC is primarily a microfinance company, it does not outwardly express Christian beliefs or values as openly as ADPs do (ex: handing out religious pamphlets, Bibles, etc). However, FRAC employees hope to serve their clients with a Christ-like attitude. However, question four (Does FRAC give me good service as a Christian organization?) was interpreted in a variety of unintended ways. Some clients chose to focus on the "service" part of the questionnaire and used this word to grade FRAC as, "No, A Little Bit," or "A Lot." Still other clients were perplexed and made comments such as, "We aren't Christians. We are Catholics. Does that mean you will not loan to us in the future?" (This is despite the fact that within FRAC's offices no preference is shown between denominations of faith). Question four may have better results in the future and avoid multiple interpretations if it were to be reworded focusing on the specific Christ-like values FRAC has vs. using the word, "Christian." In fact, using the word "Christian" seems to be a sensitive topic for many of FRAC's clients – even though the majority of them are religious and Christians. FRAC would then need to ask about customer service in a separate area of the questionnaire.

Question five focused on the relationship created by a family's finances and their children's educational situation. It also needs to be reworded for a clearer and more direct answer to this question. For example, the first possible answer in number five was, "Before starting in FRAC, I had enough money to send my children to school." This was the opposite of the third possible answer, "Before starting in FRAC, I did not have enough money to send my children to school." Some caretakers marked off the third answer (not enough money) on the survey simply because they did not have all the money they wanted for school supplies (notebooks, uniforms, registration fees, etc). This was regardless if their children were actually in school (or had been) before they began to take out loans. For future studies, it would thus be beneficial to divide question five into two different questions. The first question should simply be directed towards if school-aged children are attending school or not (regardless of financial circumstances) and how many of these children in each household are doing so. The second question should then be geared towards the children who are *not* in school and the possible causes of this circumstance. For example, probable answers of the second question could include the following:

- A) My children stopped going to school because I need them to work.
- B) My children are not in school because there are no schools close to where we live.

- C) My children do not attend school because they do not wish to do so.
- D) My children are unable to go to school due to health issues.
- E) My partner and/or I do not think that formal education is necessary/important.
- F) Other

At this point on the survey it would be good to leave some blank lines for additional comments and for a FRAC staff member to have an informal conversation with the caregivers about why the children are not in school.

The last possible difficulty regarding the wording of the questions regards how they were positively phrased vs. having a neutral tone. For example, question nine says, “My business earnings have *improved* the quantity and quality of the food that my family eats.” Ideally, this question should have been phrased as, “How have your business earnings *changed* the quantity and quality of the food that your family eats?” The purpose of wording the questions in a neutral tone would be to allow the interviewee to answer either positively or negatively without feeling that the question was leading him/her to answer in a certain way. However, the decision to phrase the questions positively was determined as all of the Mexican FRAC employees who were asked about this said that a neutral tone would be confusing for clients to understand. One employee commented that the phrasing was not so important in the end because, ‘Clients would answer whichever way they felt would benefit them the most.’ As such, it was FRAC’s hope and belief that the majority of clients did feel the trust needed to provide FRAC with accurate results.

In conclusion, this questionnaire served as a good starting point for future studies. While there were some unavoidable limitations to this study (*Oportunidades*, level of trust between credit officers/supervisor and clients), there were also some points that can be reexamined for future surveys. This was most commonly found in the phrasing of the questions. However, the few questions that resulted complicated for FRAC clients to answer were minimal compared to the survey in total. Nevertheless, in the future FRAC hopes to use this survey as a springboard to create better questionnaires and hence customer service.

Results and Analysis

The outcomes from these 18 questions proved that FRAC was having a positive effect in the lives of its clients. Nevertheless, it should also be noted that questions that were left unanswered were registered as, “No” (numbers four, eight, nine, eleven, twelve, fifteen, sixteen, and eighteen). This was done because within the context of Mexican culture if someone does not want to answer a question it is a sign that the response is not a positive one. However, it was deemed necessary in some cases that “Unanswered” was left as a possible answer. This was done on questions where it would have been difficult to separate a negative answer from other factors in clients’ lives. Examples of these factors would be caregivers who left the questions about education blank because they were only in charge of children who had not yet reached school-age (numbers five, six, and seven). The same response was also valid for question fourteen that dealt with the children’s dreams since some children were too young to know their future plans.

Question #4:

Question four regarding if FRAC provided good service as a Christian organization had the majority of votes as “A lot,” but it was rated as the second-lowest overall category. The lowest of the four regions was Zitácuaro with a negative 50% response rate. The highest was Tijuana with a 65% positive (“A lot”) response rate.

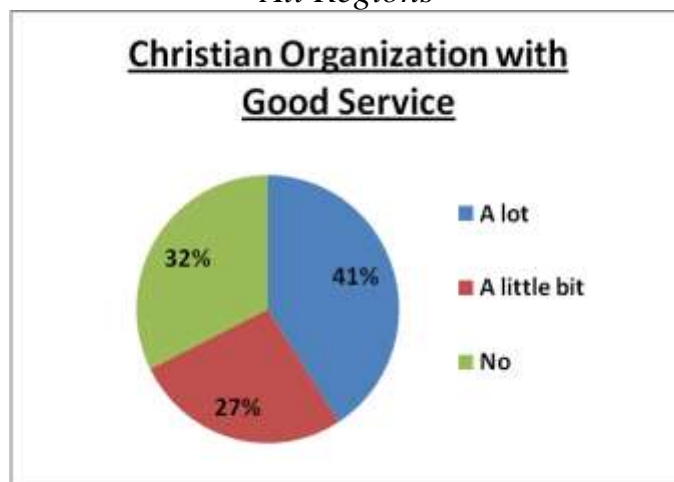
Christian Organization with Good Service

	All Regions	Zitácuaro	Tijuana	Ecatepec	Ometepec
A lot	41%	26%	65%	54%	24%
A little bit	27%	24%	21%	15%	37%
No	32%	50%	14%	31%	39%

Before FRAC conducted this survey, it was assumed that this would be one of the lowest categories. FRAC staff members were surprised that overall 41% of caretakers said that they felt FRAC was helping them, “A lot,” in this aspect of their lives, and 27% said, “A little bit.” The only religious-based activity that FRAC does directly with its clients is to give them a prayer card each time clients receive their new loans. This prayer is then read aloud in the group directly before the loan is dispersed. It reads, “Lord, we give you thanks for providing us with the opportunity to come together and receive this money. These loans will be used to invest in economic activities which will greatly help to improve our quality of life and those of our children. We ask for your blessing in making good use of this loan. Please give us health and wisdom. In the name of our Lord Jesus Christ. Amen.”

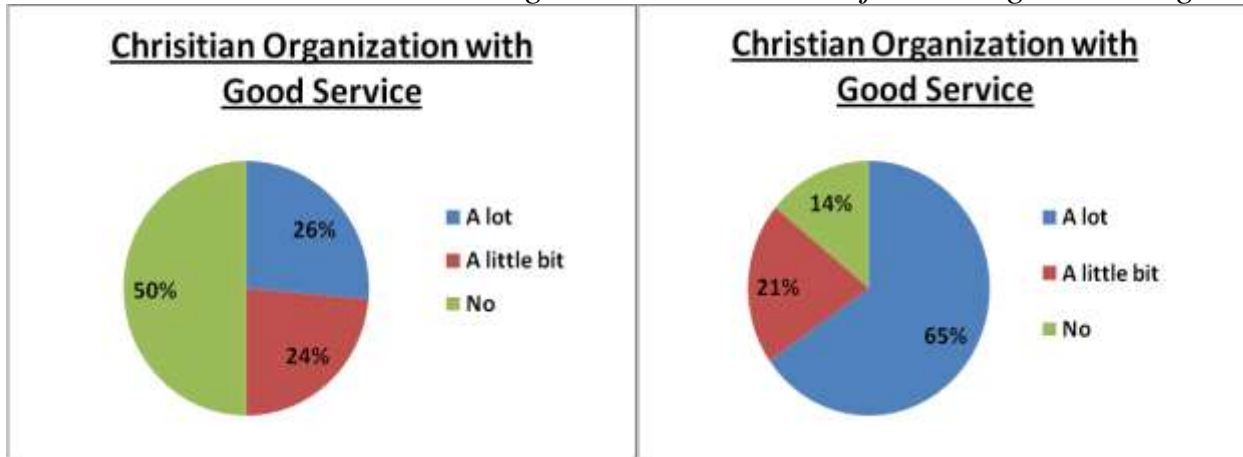
Due to the religious hostility in some areas of Mexico, FRAC prefers to keep the amount of explicit religious content in the organization to a minimum. This is done so that FRAC does not limit certain populations from having access to economic assistance simply because of their beliefs. As FRAC works with everyone from indigenous tribes to Evangelicals to Catholics, directly mixing religious aspects with financial ones is not recommended. For example, many clients in Zitácuaro commented that they preferred to keep these two aspects completely separated. Thus, FRAC employees generally show Christian values through a more internalized form of thought that they hope to show through their daily interactions with their coworkers and clients. These Christian values are: hard-work, service-based attitudes, compassion, and transparency in and commitment to fair pricing. FRAC’s employees want clients to experience God’s love for them via their actions and good customer service. Despite the fact that this was FRAC’s second lowest category due to the lack of explicit religious instruction, it appears that the more internalized Christian values that FRAC promoted in its employees were shining through via the good service that FRAC’s clients felt that they were obtaining. One client from Tijuana reported, “FRAC has made a positive change in my life. Now I am more secure and have less stress. As Christians we know that God will not abandon us and He has supported us via FRAC’s support.”

All Regions



Zitácuaro: Lowest Rating

Tijuana: Highest Rating



Question #5:

Inquiry number five regarding school attendance was undoubtedly one of the most challenging responses to analyze (see limitations of study). It is unclear if the 15% of unanswered questionnaires was due to clients being confused by the wording of the question or if they did not want to give a negative answer (aka more children were actually working the family business than reported in this study, etc.)

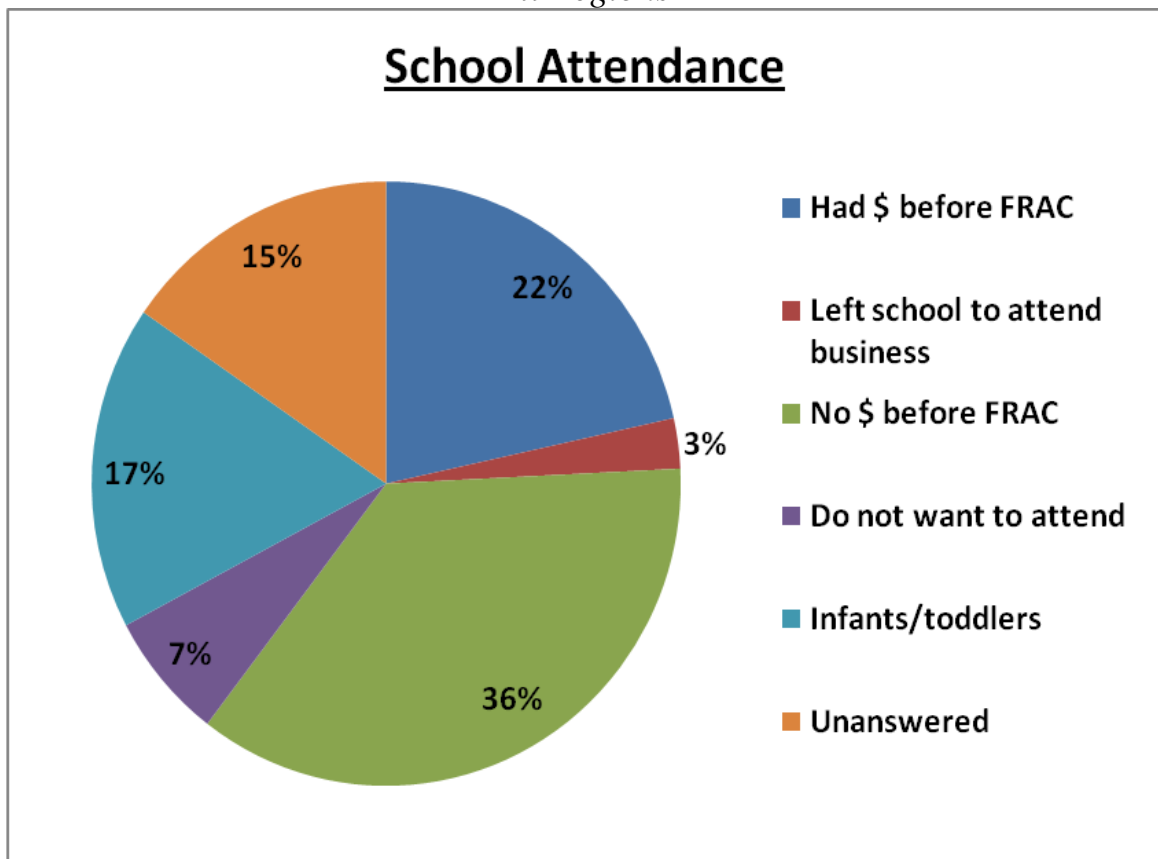
School attendance (or lack of) varied from region to region. It appears that FRAC has had the biggest positive impact in Tijuana, where 40% of caretakers reported not having enough money to send their children to school before they began working with FRAC. Zitácuaro was a close second-place with 38% of clients not having money to send their children to school and only 1% of children have left their education simply because they did not want to study. Undoubtedly, Ecatepec was the region with the most school attendance difficulties with 4% of clients reporting that their children have stopped going to school in order to attend the family business. However, 20% of clients reported that their children simply did not attend school because they did not wish to do so. It is frightening that one-fifth of the children in this region have made this decision, but perhaps it is not surprising given the level of uncertainty and violence which predominates in Ecatepec. In addition, due to Ecatepec’s proximity to Mexico City, there are a lot more distractions which might have interfered with children’s desires to study (more people to go out with, movie theaters, etc.) which would not be as prominent in small towns. Ometepec was the branch where the least amount of change was observed with 33% of clients saying that they had money to send their children to school before involvement with FRAC. Nevertheless, 32% of clients from this same region reported that they did not have enough money to send their children to school beforehand. One woman proudly claimed, “I have been with Fundación Realidad for 18 loan cycles and I am very happy with their loans. My son wants to study in Mexico City for business administration. I have been putting aside part of my income from my business for quite awhile so that I will be able to send him. I want him to be able to accomplish his dream.”

School Attendance

	All Regions	Zitácuaro	Tijuana	Ecatepec	Ometepec
Had \$ before FRAC	22%	30%	10%	2%	33%
Left school to attend business	3%	3%	2%	4%	3%
No \$ before FRAC	36%	38%	40%	35%	32%
Do not want to attend	7%	1%	6%	20%	7%
Infants/toddlers	17%	17%	15%	26%	17%
Unanswered	15%	11%	27%	13%	8%

Overall, 36% of clients reported that their children were able to go to school because of FRAC. This is fantastic news as 17% of children had not even reached school-age. Hopefully, by the time these younger children are able to go to school their caregivers will have been able to gain even more business stability and thus not have any difficulties sending these children to school either. As having the capability to study was the number one dream of clients throughout all regions of FRAC (see question 11), there is a good likelihood that the positive correlation between FRAC and education will continue to grow.

All Regions

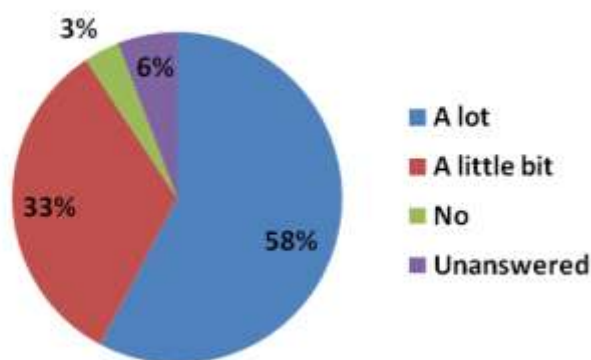


Question #6:

Aside from question number five (which examined just school attendance), was the question of how well clients had been able to fulfill other educational needs for their children. Such items included things such as registration fees, notebooks, pencils, shoes, uniforms¹¹, etc. These items are clearly essential in order to participate in formal education, but they can cause excessive amounts of stress for Mexican families who live with limited financial resources. Thus, support for educational needs was FRAC’s highest rating for an individual category at 58% of all regions saying that FRAC helped, “A lot.” Although many families received government support for their children’s education, the majority of people felt that the additional assistance they obtained from their business earnings was a great support.

All Regions

Education Needs



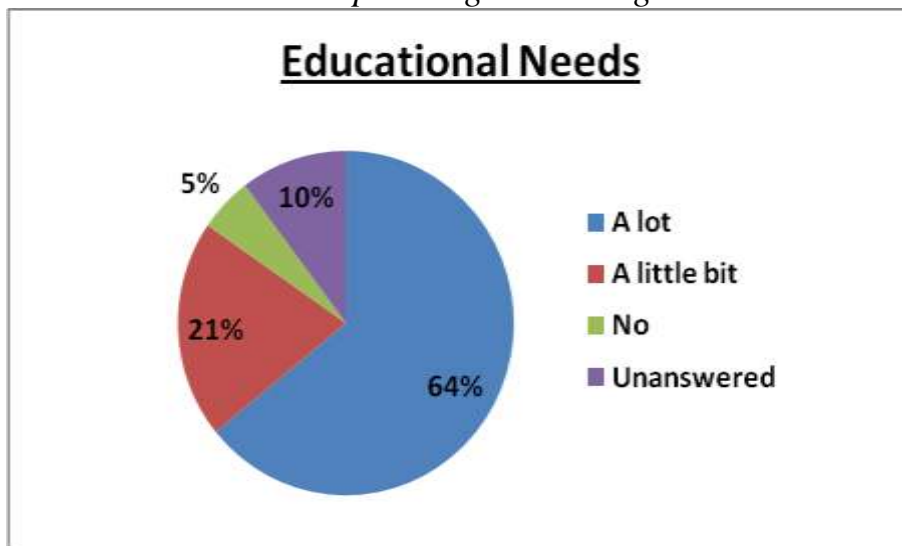
Education Needs

	All Regions	Zitácuaro	Tijuana	Ecatepec	Ometepec
A lot	58%	38%	54%	64%	23%
A little bit	33%	47%	40%	21%	70%
No	3%	11%	1%	5%	1%
Unanswered	6%	4%	5%	10%	6%

It is noteworthy that although Ecatepec had the most difficulty as far as school attendance, they also rated the highest at 64% voting for, “A lot,” in the amount of improvement they witnessed regarding educational needs. Thus, although the quantity of youngsters in school in Ecatepec left something to be desired, it was encouraging to see that the overall quality had increased. One lady from this region stated, “I now have more time for my children. I also have better economic stability so that my children are not lacking anything either at home or at school.” In addition, the 10% unanswered rate can be contributed to the fact that over one-fourth of the interviewed population in Ecatepec had very young children.

¹¹ It is a common requirement in Mexico that all children to have to purchase school uniforms before they can attend classes – regardless if it is a public or private school.

Ecatepec: Highest Rating



Question #7

One of the most pleasant and unexpected responses while conducting this survey was that the majority of caretakers reported that after investing their loans from FRAC in their own businesses they actually had “A lot” more time to spend assisting their children with their homework. The overall rating from the four different regions came in at 50% of clients saying that they had “A lot” more time to spend with their children and 37% reporting “A little” more time. Thus, FRAC had an overall 87% positive rating! Many clients made the comment that this increase in time was due to being able to work from home instead of looking for work elsewhere. As woman from Tijuana stated, “I am a single mother of two children. Since I started with FRAC, I have had more time to be with my children. I am not constantly worrying about them and working extra hours in order to be able to provide them with their schooling and nutritional needs.” Another client from Tijuana claimed, “I no longer have as many personal problems. I have been able to grow both in my business and as a person. I am also happy because I don’t have to leave my children alone for such long periods of time now.”

More Studying Time

	All Regions	Zitácuaro	Tijuana	Ecatepec	Ometepec
A lot	50%	46%	66%	56%	38%
A little bit	37%	35%	30%	28%	46%
No	8%	15%	2%	3%	10%
Unanswered	5%	4%	2%	13%	6%

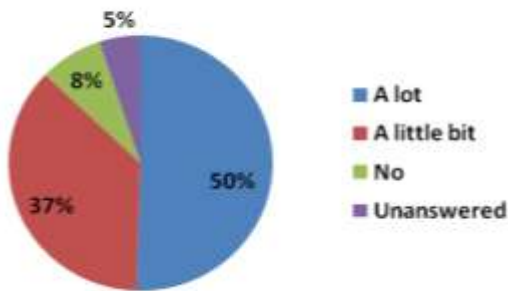
FRAC’s loans gave more structural support in the children’s lives. Within Mexican culture, family is one of the top-most priorities. It is encouraging to note that FRAC has promoted the positive value of family time via the loans they provided while simultaneously enabling parents to indoctrinate the type of attitudes that they wish to see in their children. One client from Ometepec commented, “My business earnings have improved and I am now able to spend more time with my children. My children

have been positively impacted because they are now more responsible than before.” In addition, if children witness their caretakers making homework time a priority, these children will most likely believe even more so in the power and significance of education in their lives.

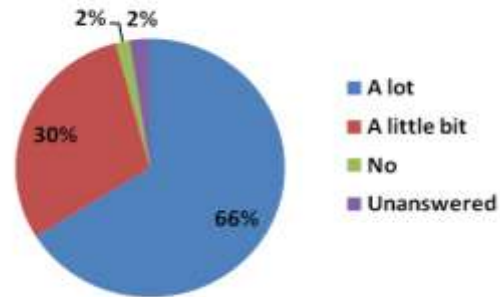
All Regions

Tijuana: Highest Region

More Studying Time



More Studying Time



Question #8

Inquiry number eight examined if clients were better able to handle medical expenses after being with FRAC. The question encompassed everything from routine doctor visits and medicine to operations. As such, many clients commented that they were able to pay for small medical expenses more easily with 56% saying, “A little bit.” A handful of people (11%) answered, “No” on this question. This could be attributed to three different factors. Some people already had health insurance or were sponsored under another family member’s insurance plan. Others had government assistance. Still other caregivers answered this way as they had their doubts about paying for a major operation. 33% of people throughout all regions were very optimistic and claimed that FRAC had helped, “A lot.” One such woman in Ometepec said, “These loans have enabled me to establish a stable business. In turn, this business has first and foremost provided me with the ability to give my children the healthcare they need. One of my two children suffers from Nephritic Syndrome. This means that we frequently have to spend about \$120 US/person on travel costs going to Mexico City for specialized treatment.”

While filling out the questionnaire, another lady from Ometepec remarked, “I am grateful for these loans because they help keep my mind focused on my business and not on the current stressful family situation I am facing. One of my husband’s lungs exploded from a mysterious build-up of liquid recently and he has been out of work for a couple of months. The doctors were never able to explain why this happened. We are unsure when he will be able to go back to work and he has to go for treatments in Acapulco. I also have a four-year old child who has Down-Syndrome and demands specialized attention. This is in addition to the eight-month year old son I am currently nursing. My business earnings have helped me to keep-up with these demanding healthcare costs.” Thus, while both of these women’s experiences were towards the extreme end of healthcare costs, they also demonstrated how much they depend on their business earnings.

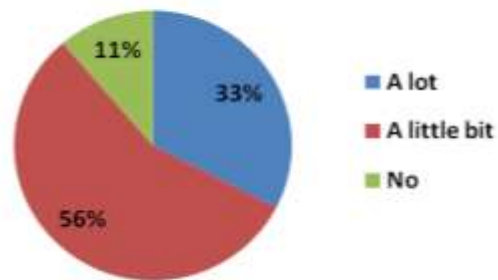
Medical Expenses

	All Regions	Zitácuaro	Tijuana	Ecatepec	Ometepec
A lot	33%	24%	45%	57%	21%
A little bit	56%	58%	48%	33%	68%
No	11%	18%	7%	10%	11%

All Regions

Medical Expenses

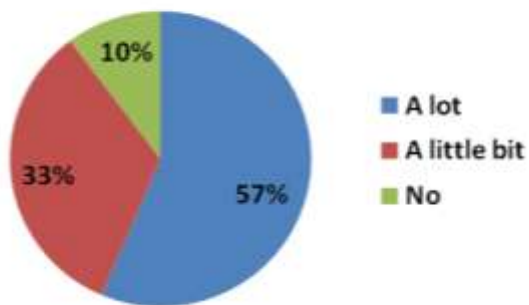
Ecatepec had the highest positive response for medical expenses with, “A lot,” rated at 57%. In all of the other regions, “A little bit,” was the most common response. Zitácuaro rated the lowest at 18% declaring no improvement.



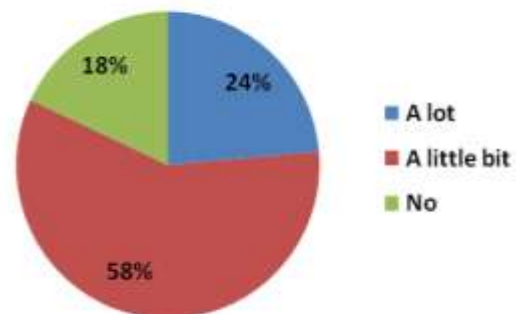
Ecatepec: Highest Rating

Zitácuaro: Lowest Rating

Medical Expenses



Medical Expenses



Question #9

Nutritional improvement (quality and/or quantity of food) was another area where FRAC’s support positively changed families’ lives for the better. Only 6% of caretakers reported that their business earnings had not helped them improve this area of their lives, while 46% said that they had progressed, “A lot,” and 48% said, “A little bit.” This overall increase is encouraging news as having better nutrition helps families to contribute to the physical and mental development of their children.

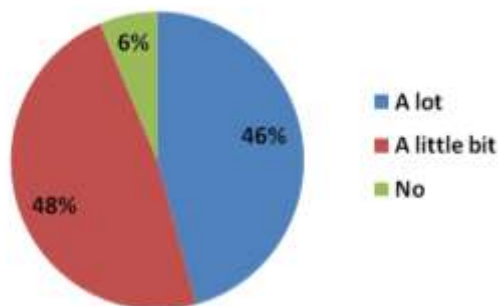
It is interesting to note at this point that in previous studies,¹² the majority of FRAC clients did not conceptually link good nutrition with limited income as a primary indicator of poverty. Most clients placed housing as the number one indicator which would demonstrate if a person lived in poverty or not. Housing was followed by if a person could afford medical expenses. Thus, it would be safe to say that the majority of FRAC’s clients did not have drastic problems with food intake, although the quality (especially before having their business earnings) may have left something to be desired.

Nutritional Improvement

	All Regions	Zitácuaro	Tijuana	Ecatepec	Ometepec
A lot	46%	39%	58%	72%	32%
A little bit	48%	50%	39%	20%	62%
No	6%	11%	3%	8%	6%

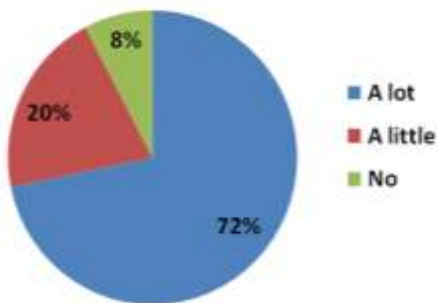
Ecatepec made the most positive advancements with nutritional improvement with 72% reporting, “A lot.” Zitácuaro reported the least amount of change with 11% stating, “No improvement.”

Overall Rating
Nutritional Improvement



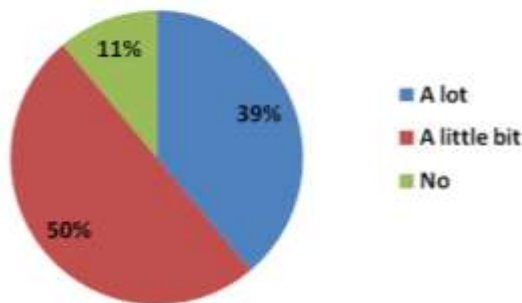
Ecatepec: Highest Rating

Nutritional Improvement



Zitácuaro: Lowest Rating

Nutritional Improvement

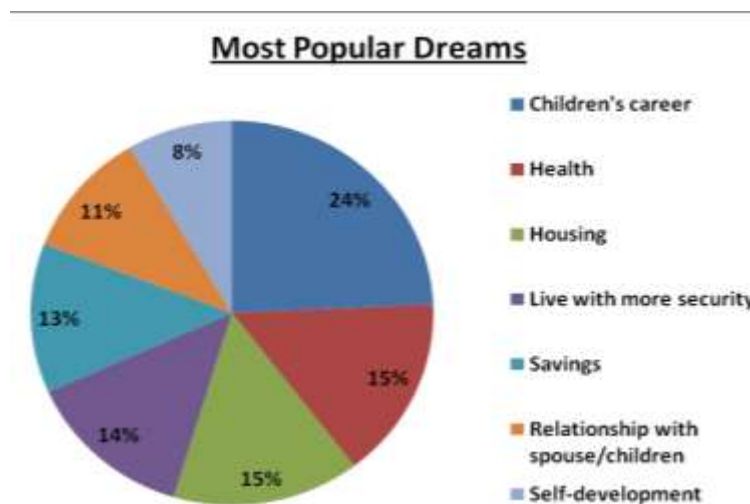


¹² These studies were carried out in Cuautla, Morelos and Zitácuaro, Michoacán.

Question #10

Question ten examined what clients chose as their four most popular dreams from a predetermined list. The below pie graphs first take a cumulative look at all of the regions and then breaks them down individually region by region. In all of the different regions, what clients most desired was for their children to have a career. This was the only dream that was constantly in the same position across all regions. This is great news as it points to the child well-being indicator that, “Children are loved and participate in their own lives.” FRAC’s clients realized the value of education and wanted to give their children the best pathway to success that they could. Health and housing were the next most popular dreams, and thus were the most prominent issues that clients felt have kept them trapped within the vicious cycle of poverty. Obviously health and shelter are two of the most basic necessities for human survival, and thus it was not unusual to see them as having such a prominent rating. Many people made the comment, “Without our health, we cannot do anything.” Some people even suggested that FRAC could greatly improve their customer service via attending to health-related issues – clinics for women’s health, life insurance, etc. Another 14% of clients wanted to live with more security. This is not surprising considering the amount of growing violence throughout Mexico. 13% wanted to have more savings, which is most likely a byproduct of the values that FRAC wants its clients to develop. (FRAC works with ALCANCE to impart vital information to its clients such as the importance of money management, savings, how to avoid being overindebted, etc.) By and large, the vast majority of Mexicans are not accustomed to saving money. The proof that saving money for emergencies is a relatively new idea in Mexican culture could be witness in the study results. To start, savings was within the four most popular¹³ dreams at 13%, yet it dropped to the bottom of the list in each of the regions when clients were asked in question eleven what the most important dream was. In Zitácuaro, people did not even include this in their most important dreams. 11% of clients hoped that they would be able to accomplish a better relationship with their partners and their children, and only 8% wanted to possess better self-development skills. It is somewhat ironic that self-development was placed as the last dream on the list as generally this would be how people manage to get ahead and earn more money – by understanding how to do diverse activities and create quality work. As such, it would be much easier for them to accomplish what they marked-off as their number one dream – children’s career.

All Regions



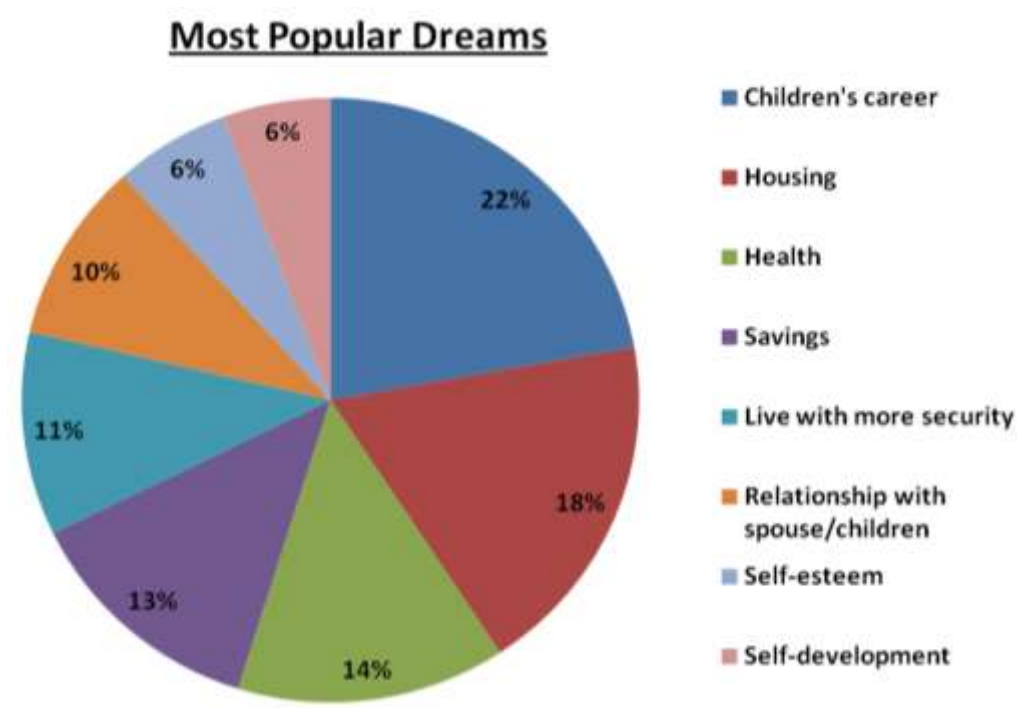
¹³ For the purpose of this study, the word “popular” is used as a synonym for “most frequent” when used to talk about clients’ dreams.

However, as the CEO of Fundación Realidad, Marco Alvarado, commented, “Our clients tend to answer such questions with their hearts and not with their heads. As such, they tend to not focus on the logical steps they need to take to arrive at a certain goal and need encouragement from FRAC employees to analyze the stepping stones of how to best arrive at their goals.” In compliance with this statement, FRAC’s non-financial service department is currently collaborating with clients so that they are able to grow in their capacity for self-development so that they will one day be able to achieve their hearts’ desires. On a concluding note for how the below pie graphs were organized, the dreams that were not marked frequently were not included in the pie graph. These commonly included travel, better self-esteem, more things, other dreams, and not having any dreams at all.

Zitácuaro’s most popular dreams were very similar to the dreams within the rest of the regions, with the exception of self-esteem. Having better self-esteem was rated at 6%, whereas it did not even make it into the most popular dreams in the other regions. The three most popular dreams also stayed relatively the same with children’s career, housing, and health. The only difference was that housing was more of a priority in Zitacuaro than in the other regions. One elderly indigenous lady in Zitácuaro confessed, “I didn’t use my loan to invest in my business like I was supposed to do. I use it to take care of my health and housing needs. But I always pay back because my grown children send me money from Mexico City.” In addition, a handful of other clients made similar statements. Clearly, these types of comments were not what FRAC was hoping to hear from its clients since developing economic self-sufficiency is one of its topmost priorities. However, it also pointed to the need to expand the services that FRAC currently provides for its clients to encompass more than just business loans. If people are having a challenging time just meeting their basic needs for things such as shelter, health, and/or food, there will be an automatic response to use the most tangible and fast solution available without much thought to the future. For this lady, the fulfillment of basic needs was a daily game that had to be carefully juggled while using whatever tools were available.

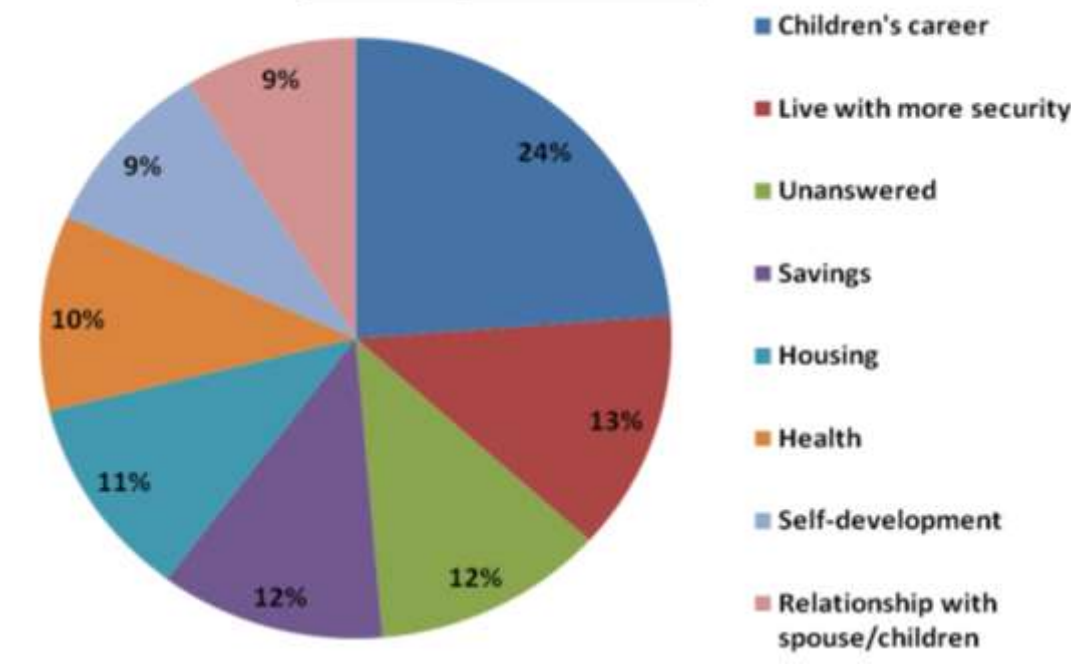
Zitácuaro

Most Popular Dreams



The following pie graph shows the four most popular dreams that clients in Tijuana had. As in other pilot studies done throughout regions in FRAC, the response with the highest frequency was that caregivers wanted their children to have a professional career at 24%. The most popular dreams that followed this one were almost identical in their percentages ranging from 13% to 9%. The second most popular dream was to live with more security at 13% - which could be expected along the border where violence is so prominent. The third most popular categories were “Unanswered” and “Savings” at 12%. It should be noted that the response rate of 12% was largely due to clients not following the directions and instead of choosing four dreams, they chose four or more. In many cases, clients marked-off that they would like to have all of these dreams. Thus, these unanswered responses cannot be interpreted as a marker that clients were unable to dream of a brighter future. To the contrary, it appears that in Tijuana many people had a great number of dreams they would have liked to achieved and thus had trouble deciding where to start! Housing at 11% and health at 10% were rated a great deal lower than in the overall picture of all of the regions. Both self-development and improving family relationships came in at 9%.

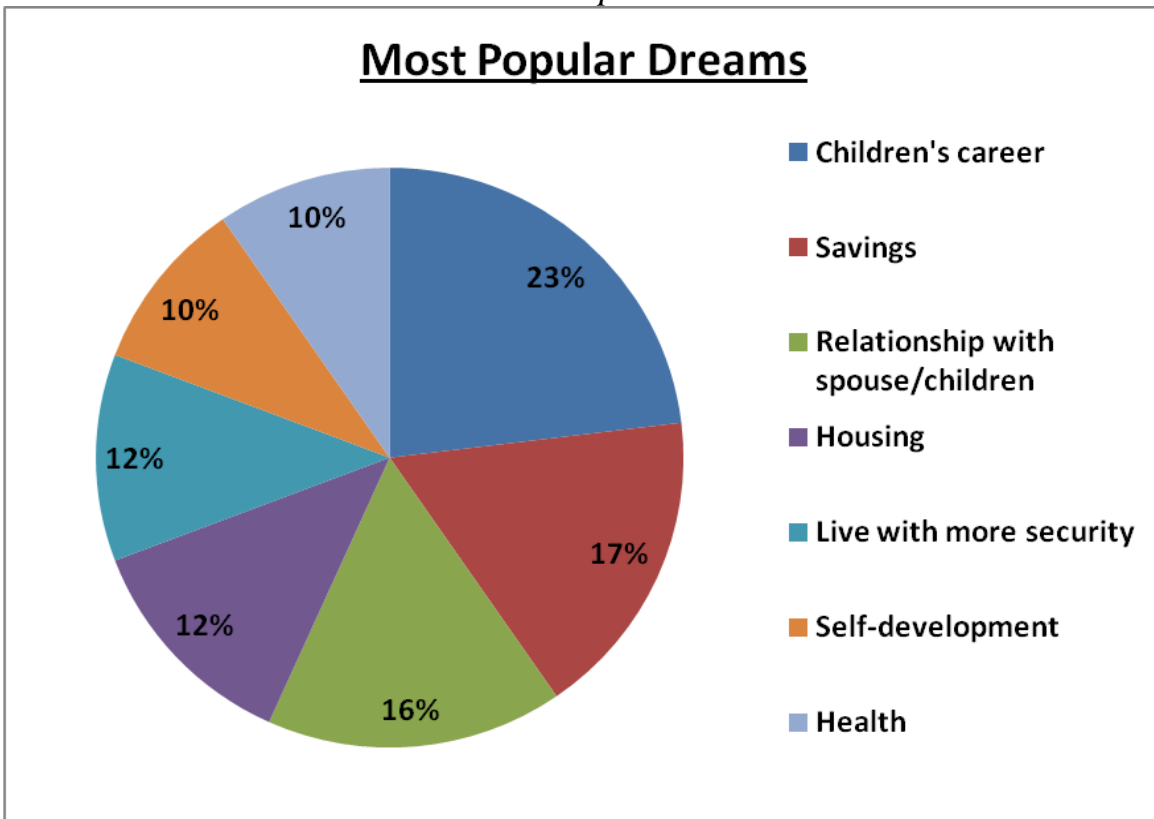
Tijuana
Most Popular Dreams



Ecatepec was the most untraditional in the way that caregivers answered their questions. Ecatepec gave far more priority than the other regions to savings at 17% and their family relationships at 16%. One client said, “I have learned how to have a better relationship with other people. I now feel much more confident in making both personal and economic decisions.” From the amount of violence in Ecatepec, it was interesting that, “Living with more security” did not place higher on the list. Indeed, it was only rated at 12%. Perhaps people in Ecatepec had simply grown accustomed to the daily muggings and kidnappings since it formed a part of their daily scenery. One example of this was witnessed while Megan Graham was conducting an interview with one of the client. During the course of the interview, the supervisor in Ecatepec and the client started casually conversing about how this client lived by a

large ditch where criminals come to dispose of dead bodies brought from Mexico City. Perhaps such comments were based on rumors, but the verification of such casual statements would not be surprising as FRAC employees in Mexico City have also heard of such a ditch. Thus, perhaps clients in Ecatepec chose to direct their energy and dreams into facets of their lives that they did have control over such as interpersonal relationships. One client affirmed, “There has been a positive change in my life since joining FRAC. My economic situation has changed a lot, and my family is now a lot more united than before.” Self-development and health were towards the end of the list at 10%. In general, people in Ecatepec have an easier time obtaining decent health care than people who live in other Mexican states due to their proximity to Mexico City. As such, this was not an extremely popular dream in Ecatepec since it was something to which clients most likely already had access.

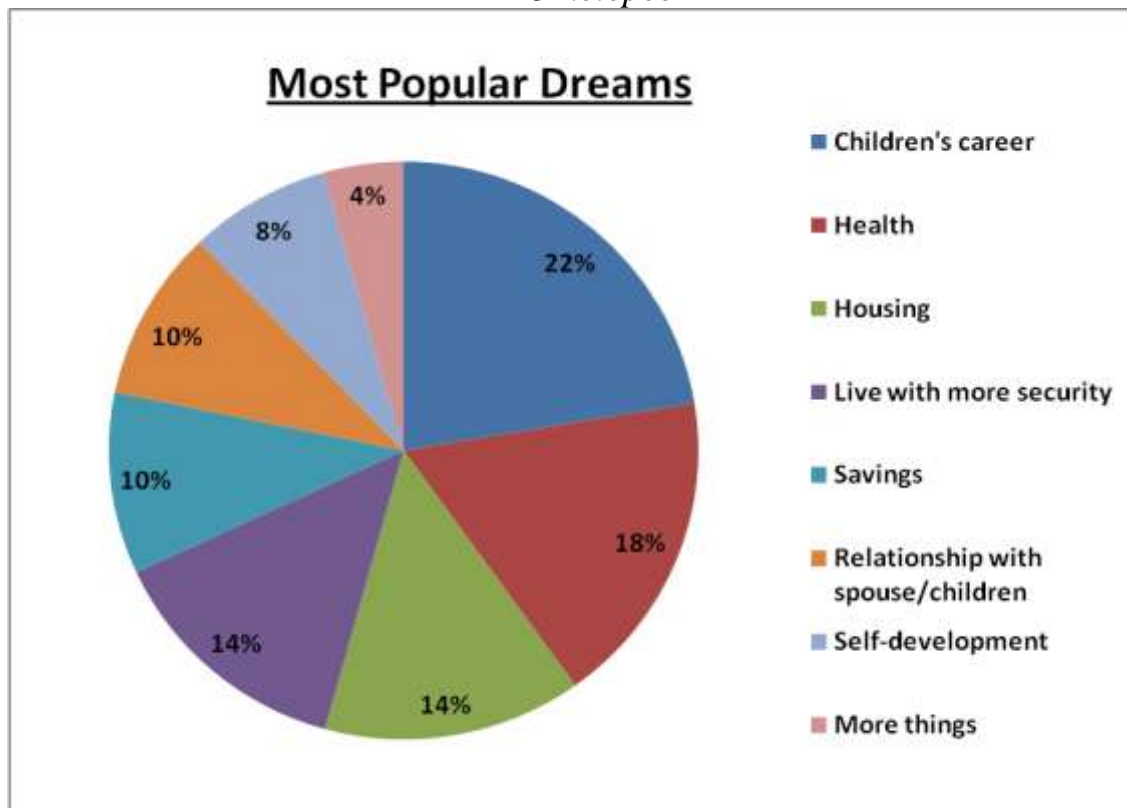
Ecatepec



Ometepec’s most popular dreams was placed in the exact same order as the overview of all of the regions, and demonstrated only slightly different percentages of importance. This was to be expected as the majority of clients were from Ometepec and thus carried the most weight in the percentages for the pie graphs. The biggest variation between the two graphs (Ometepec vs. all regions) was only a 4% change in health as this was rated with a slightly higher priority in Ometepec than in the overall total of the regions. It is intriguing to observe that although this was the calmest region included in the study, clients actually placed security as being slightly more important than in all of the other regions (which are undoubtedly more troubleprone). Although there are a few local gangs, more research would have to be conducted to give an accurate analysis of the causes of this answer. One possible explanation would be that since it was the calmest region, perhaps FRAC clients felt that there was more important hope that the situation could be better controlled whereas in other regions the violence was so commonplace that

clients did not dream of this as much because it seemed as though it would be an intangible dream to achieve this.

Ometepec

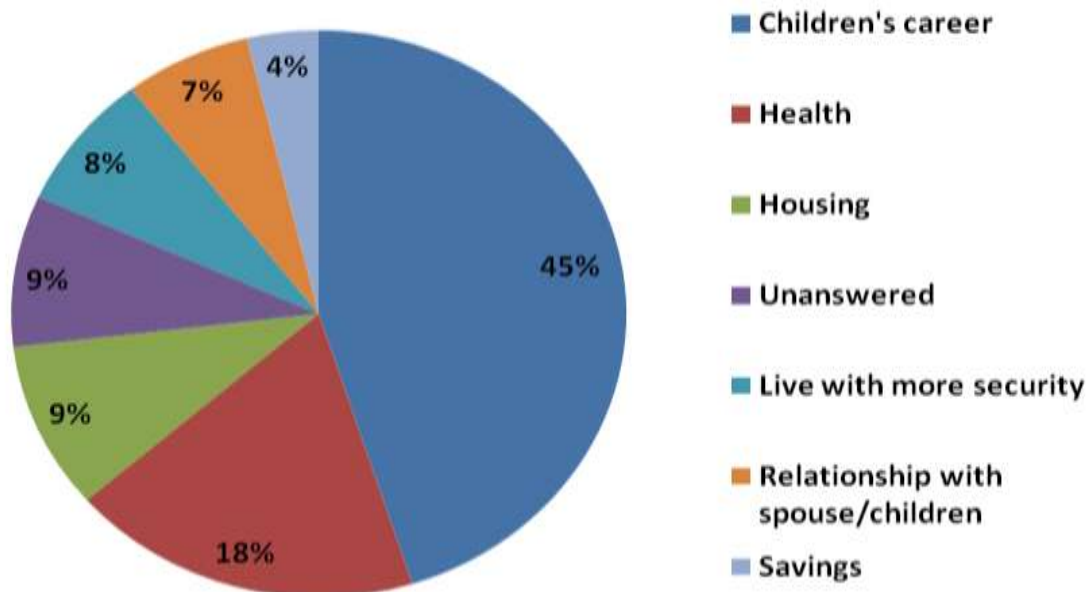


Questions #11 and #12

Question 11 examined what caretakers' most important dreams were when deciding between their four most frequent dreams in question number ten. As in the above question, the first pie graph demonstrates the most important dreams in all of the regions. This is followed by a smaller pie chart reflecting the answers from question 12 regarding how much clients perceived FRAC to have assisted them in obtaining their dreams. It is important to note that although FRAC would most likely have had some influence on the answer to number 12, it was also possible that some clients would wish for dreams that were completely out of FRAC's control.

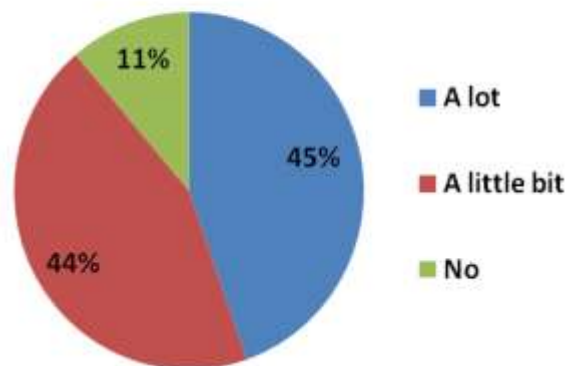
Throughout all of the regions, the order is basically the same between the most frequent dreams and the most important dreams. Children's career, health, housing, and living with more security concerns dominate the pie chart. Once again, the 9% unanswered rate was due to either the question being left blank or caretakers writing multiple answers since they were unable to chose the most important dream. The relationships with one's spouse/children became just a notch higher than where it was listed on the most frequent dreams list, while the priority of savings dropped slightly. In addition, self-development was cut out completely from the list of most important dreams.

All Regions
Most Important Dream



In question twelve, caretakers responded positively that they felt that FRAC was supporting them in achieving their dreams. 45% replied, “A lot,” 44% “A little bit,” and 11%, “No.” These responses could also be (roughly) cross-checked with answers that clients gave in separate areas of the questionnaire. For example, the majority of clients said that their ability to provide for educational needs for their children had increased, “A lot.” As the number one dream for clients was that their children study, it fits that the majority of clients said that FRAC was greatly helping them with this aspiration. The next most important dreams were health and housing. As these were extremely expensive dreams, it also coincides that FRAC would be helping a little under half of its clients, “A little bit.” These were reasonable numbers given that FRAC would have been able to have more of an influence on some dreams vs. others. For example, it would have been unreasonable to assume that FRAC could help its clients to, “Live with more security,” when the violence in Mexico is widespread and thus requires governmental interference and solutions. In addition, there were conflicting reports about if FRAC’s had a direct impact in helping clients to have a better relationship with their families. One lady in Ometepec wrote in her comments, “I now feel more stressed-out than before since

All Regions
FRAC Support of Clients' Dreams

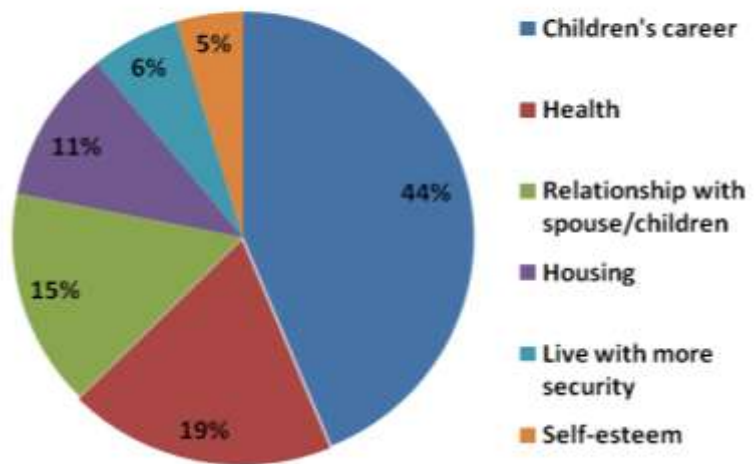


I have to pay on a weekly basis and it is sometimes hard to get the money together. This pressure to constantly keep up with repayments does not allow me to spend more time with my family. This situation affects me a lot.” However, many people also commented that their family situation had progressed for the better both on an emotional and financial level since joining FRAC.

In Zitácuaro, the order between the most frequent dreams and the most important dreams changed slightly. “Children’s career” and “Live with more security” were the same between the two categories. However, health moved up in priority on the pie graph to be the second most important dream while housing was placed as the fourth most important priority. The desire to have better family relationships was the third most important dream, whereas before it was posted at number six in the most frequent dreams. In fact, Zitácuaro rated as placing the most priority on relationships between all of the regions. One lady exclaimed, “FRAC’s support has created very positive changes in my life. My family’s economic situation has improved, and thus so has my family and personal situation. At first my husband was against the idea of me taking out loans. However, as time progressed he realized that I was assisting in the family expenses with my business earnings. I gained his respect for doing so. I now have better self-esteem and hope that I can keep progressing.” Such a response gives validity to the common claims in the field of microfinance that it provides an avenue for women to gain increased confidence as a result of having more financial control within the family. Lastly, when clients were asked about their most important dream, the percentage of responses in relation to clients’ desire to have increased self-esteem stayed practically the same. However, both self-development and savings were completely dropped.

Zitácuaro

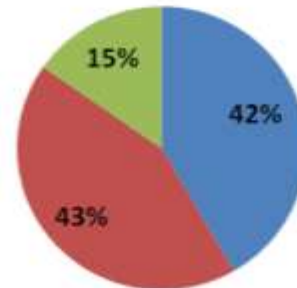
Most Important Dream



Zitácuaro

FRAC Support of Clients' Dreams

■ A lot ■ A little bit ■ No



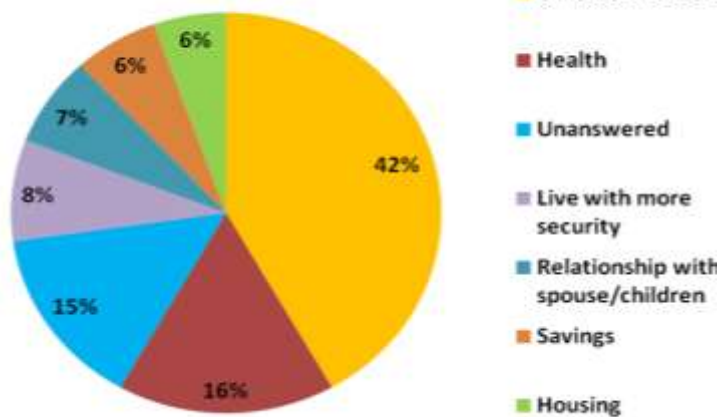
FRAC had a high overall rating in Zitácuaro with 42% of clients saying that FRAC had supported them, “A lot,” in relation to their dreams while 43% said that FRAC had supported them, “A little bit.” This was the third highest rating of the “A lot” category between all of the different regions. 15% said that FRAC had not been able to support them in their dreams. These numbers indicate that FRAC is off to a good start in enabling its clients to achieve their dreams, but there is clearly room for improvement (ex: with health, etc.).

In Tijuana, the majority of caretakers at 42% said that their children’s studies were the most important dream. Health was the second biggest concern at 16% of clients, whereas it was originally placed in position number six for the most frequent dreams.

Once again, 15% of the questionnaires were left unanswered because clients were unable to decide on a single answer and put multiple answers or they simply did not answer the question. Living with more security rated at number four with 8% of the caretakers’ votes going towards it. However, it was previously rated as the second most popular dream. Clients’ relationships with their partners/children also became more important with 7% saying it was the most important dream. One client commented, “I have changed a lot with my family and in my home. I have learned how to treat other people and be more understanding of what happens around me. I have learned how to be a better human being. I am so grateful for your help and confidence in both my family and me.”

Tijuana

Most Important Dream

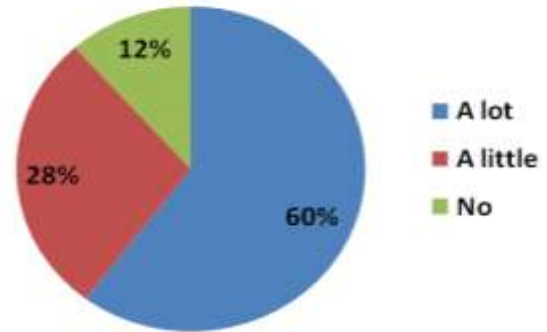


Savings fell in priority from 12% of clients saying it was the most frequent dreams to 6% declaring it as the most important dream. The same situation occurred with housing as it went from 11% of clients in the most frequent dreams to 6% of clients saying it was the most important dream.

Tijuana

Tijuana had the second highest percentage of clients (within the four regions) who felt that FRAC was helping them to achieve their dreams. 60% of clients held that FRAC had supported their dreams, “A lot,” and 28% said, “A little bit.” Only 12% said that FRAC had not supported them at all in accomplishing their dreams.

FRAC Support of Clients' Dreams



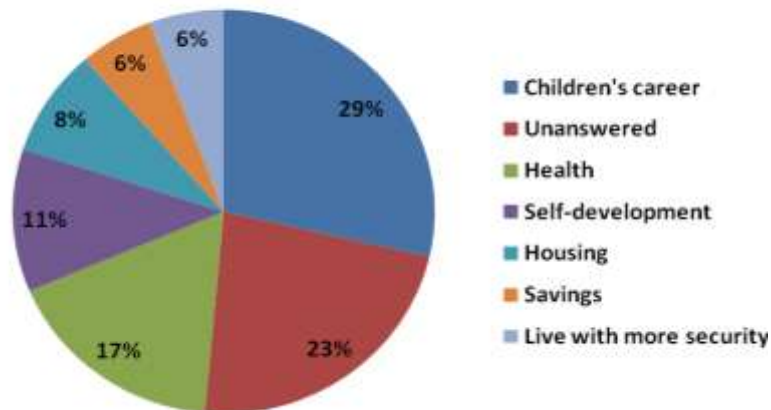
Clients in Ecatepec rated their most important dream as their children having a career at 29%. Another 23% decided not to answer this question. Health climbed significantly in priority with 17% saying that it was the most important dream as compared to it rating at 10% within the most frequent dreams. Self-development stayed almost

the same between the most frequent dream (10%) and the most important dream (11%). Housing dropped by 4% between the most common dreams (12%) and the most significant dream (8%). Savings took the most significant hit between the most common dreams and the most important ones going from 17% to only 6%.

Ecatepec

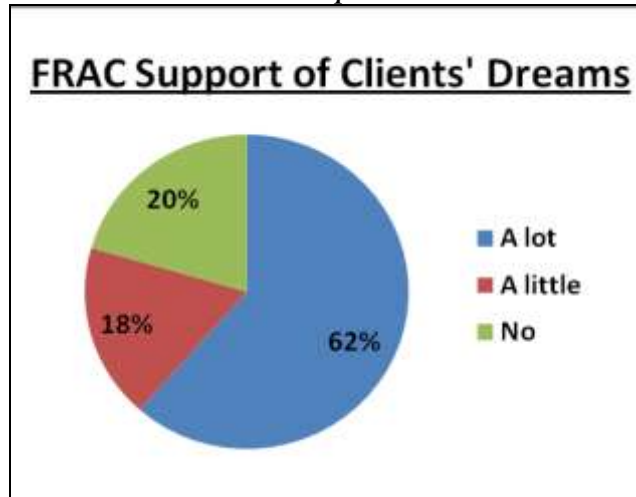
A similar pattern was seen within the category of, “Living with more security,” as it went from 12% in the most common dreams to 6% in the most important dreams. One client (out of 39 total in Ecatepec) stated that he/she did not have any dreams at all. Another interesting note is that family relationships did not even enter into the most important dream in Ecatepec. (All of the other regions had family relationships placed as one of the most important dreams).

Most Important Dream



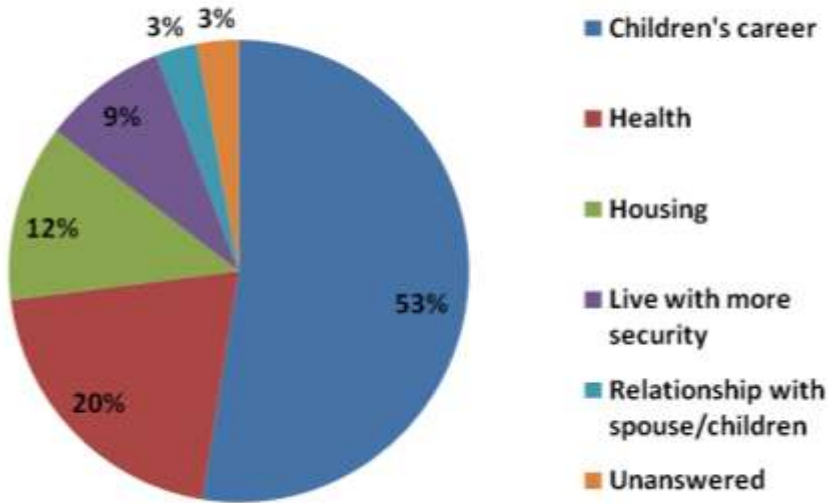
Ecatepec

In relation to FRAC’s support of dreams in Ecatepec, the answers varied quite a bit. On one hand, the results demonstrated the highest number of clients (in comparison with all of the other regions) saying that FRAC supported their dreams, “A lot,” at 62%. On the other hand, it also rated the lowest with 20% of clients saying that FRAC had not supported them at all in reaching their dreams. In Ecatepec clients were at one extreme or the other regarding if FRAC was helping them or not. Only 18% said that FRAC was helping them, “A little bit.” This percentage for, “A little bit,” was significantly lower than in any other region. (The other regions ranged from 28% - 66%).



Ometepec

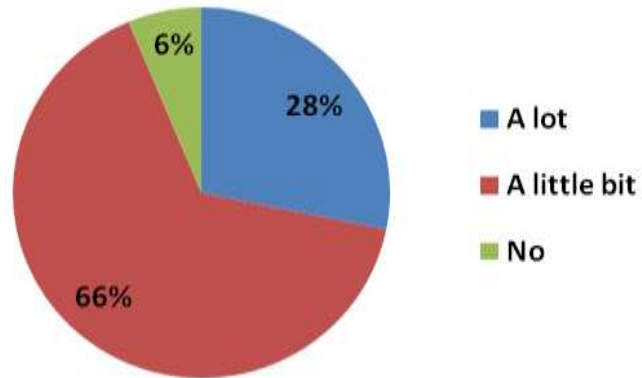
Most Important Dream



Ometepec incurred only slight changes in the ordering between caregivers’ most frequent dreams and their most important dreams. Children’s career, health, housing, and living with more security all stayed in the exact same order. Savings and self-development was dropped completely from the list of most important dreams, whereas they were previously included in the most popular dreams. Family relationships also came in extremely low at only 3%.

Ometepec

FRAC Support of Dream



In relation to the amount of support for their dreams that FRAC clients felt that they received, in Ometepec only 28% said that FRAC helped, “A lot.” This was much lower than in any other region (whose ranges for, “A lot,” went from 62% to 42%). However, 66% said that FRAC helped, “A little bit.” One client stated, “I feel much better after starting to work with FRAC. They have confidence in my business and this same confidence has a trickle-down effect which enables me to better support my family.” These numbers were perhaps the most trustworthy between all of the regions since FRAC does not have service to directly support the second and third

most important dreams (health and housing), which undoubtedly can be very expensive dreams. Only 6% of caretakers reported that FRAC had not assisted them at all towards achieving their dreams.

Questions #13 and #14

Inquiry number 13 focused on if caregivers knew what their children’s future goals were. This falls into the World Vision child well-being category that children are, “Active participants in their own lives.” As previously mentioned, if caretakers showed interest and were knowledgeable about what their children’s goals were for the future, this would demonstrate that children’s opinions were taken into account in this aspect of their lives.¹⁴ Question number fourteen related to if clients felt that FRAC was assisting their children in achieving these dreams. As in the previous sections, there is a pie graph showing the total sum of all of the regions and then each region’s responses is shown individually in table format as to what children’s goals were. This is followed by an individual pie chart for each region showing how much caregivers perceived FRAC to be supporting their children’s dreams.

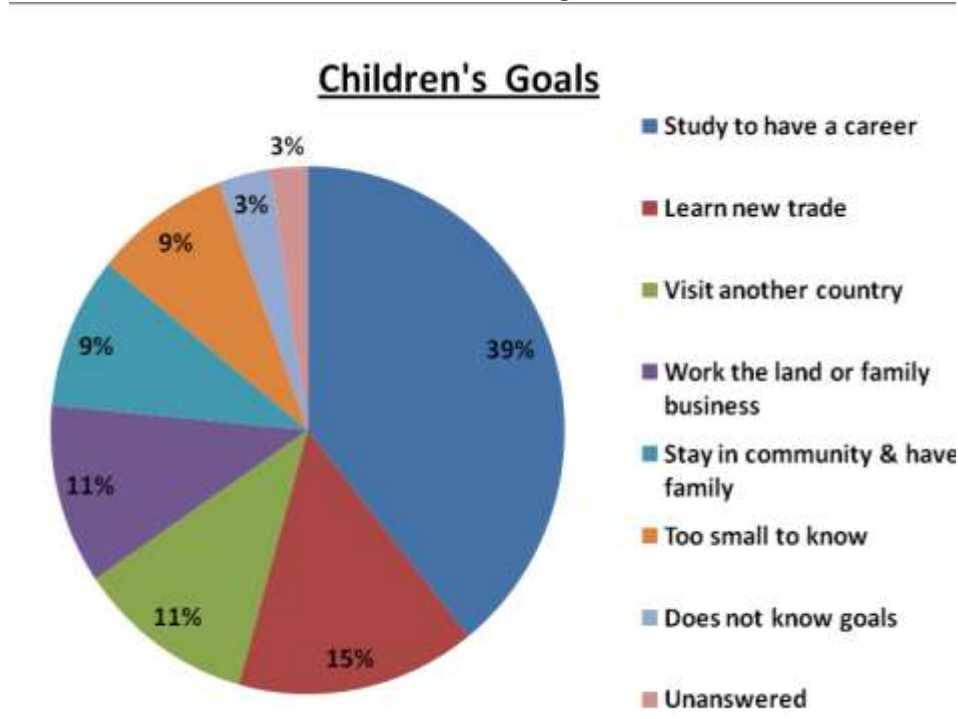
The total sum of children’s goals in all of the regions showed that 39% of children wanted to study to have a career. This high percentage corresponded to what caretakers reported as their own number one priority in the clients’ dream section as well. This fact shows clear dedication from both the parents and the children to wanting to improve the children’s future via education. Next, 15% of children felt that learning a new trade was important. Some caregivers made comments that there was a lack of market for the items they produced and/or that their children were not interested in learning their same trade. Interestingly, 11% of children hoped to vacation in a foreign country, whereas the percentage of children who wanted to immigrate to the United States was too small to be included on this pie chart.

¹⁴ Many times in informal chats that Megan Graham had with FRAC clients (previous to this survey) the majority of clients did know what their children’s goals were and children who were present were also able to clearly answer what their aspirations for the future were. Thus, it was unlikely that caregivers simply invented goals for their children in this study.

11% also wanted to work the land or family business, which would undoubtedly be the most practical option for many of these children. 9% wanted to stay in the community and have a family or they were too young to know (under five years old). Only 3% of caretakers commented that they did not know what their children wanted to do and another 3% were left

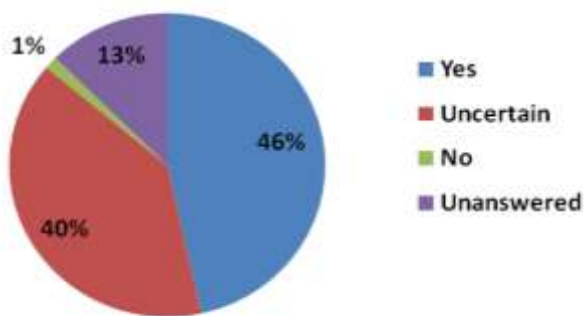
unanswered. The fact that only 3% said they did not know what their children's goals for the future were was encouraging to see. Thus, in many families there was efficient communication about children's aspiration for the future. This pointed to the successful measuring of two of the child well-being indicators: children being loved and of them being active participants in their own lives.

All Regions



All Regions

FRAC Supports Children's Goals



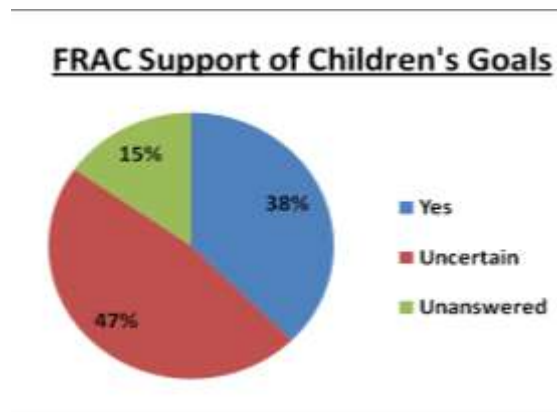
46% of clients across all regions said that FRAC was definitely supporting their children in achieving their goals. 40% were uncertain about if FRAC helped or not.¹⁵ Only 1% reported that FRAC did not help at all. 13% was left unanswered, which would be expected as a large portion of the children were too young to know.

¹⁵ The categories of “I do not know” and “Possibly” on the original questionnaire were summed together and calculated in order to get the “Uncertain” response rating.

In relation to children’s goals, Zitácuaro tied with Ecatepec for first place on how many children had goals to obtain higher education at 43%. Zitácuaro and Ecatepec also had the same percentages of children whose goal was to learn a new trade at 16%. 12% of children wanted to visit a foreign country, and 10% were too young to have goals. Of the four regions, Zitácuaro rated the lowest on the percentage of children who wanted to work the land/family business at 7% and also for the number of children who wanted to stay in the community and have a family at 6%. Zitácuaro rated as the highest in the amount of caretakers who did not know what their children’s aspirations were for the future at 6%. The caregivers’ lack of knowledge about their children’s goals is somewhat incongruous as Zitácuaro placed more importance on family relationships than other regions.

38% of caretakers in Zitácuaro felt that FRAC was definitely helping their children on their pathway to achieving their goals. 47% were uncertain about FRAC’s role in this area of their lives and how FRAC might be helping. Zitácuaro was the region that had the highest percentage of, “Uncertain,” answers. Another 15% of clients decided not to answer. As 10% of children were too small to know, this would be a logical figure to obtain. The remaining 5% could most likely be divided between people who did not think FRAC was assisting at all (but did not have the trust with FRAC employees to share this information) and/or those who were confused by the question.

Zitácuaro	
Study to have a career	- 43%
Learn new trade	- 16%
Visit another country	- 12%
Too small to know	- 10%
Work the land/family business	- 7%
Does not know goals	- 6%
Stay in community & have family	- 6%



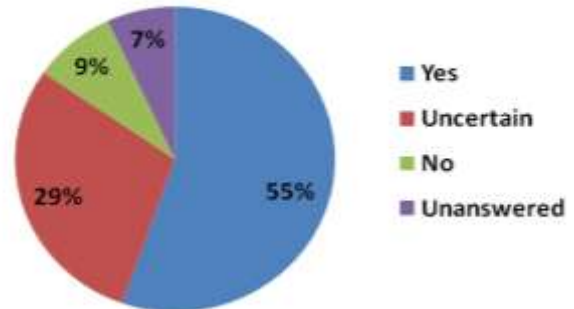
Tijuana also had a very high number of caregivers (40%) who reported that their children’s goals were to study at a university. 15% of children had, “Learning a new trade,” as their goal, and this was a similar rate across all of the different regions. Tijuana also had the highest number of children who wanted to visit another country. This would have been expected due to its proximity with the US. Work the land/family business followed with 11% of children having this as their goal and another 10% of children wanting to stay in the community and have a family. 6% of children were too young to know, and another 5% of the questionnaires were unanswered. It is unclear if caretakers did not answer because they were confused by the question or if they simply did not know their children’s goals. However, the caretakers in Tijuana who outright said that they did not know their children’s goals were too small to even be measured in the below data.

FRAC had a wide range of answers in Tijuana concerning FRAC’s support of children’s dreams. 55% of caretakers claimed that FRAC was clearly helping their children to reach their dreams. 29% of clients were uncertain about FRAC’s role. 9% of caretakers said that FRAC had not assisted them at all with their children’s goals. This was by far the most negative rating across all of the regions in this category. (Zitácuaro and Ecatepec did not have any, “No’s”). While such a response initially provoked concern, it is also simultaneously showed that there was a great deal of trust between the credit officers in Tijuana and the clients they served while doing this survey. As such, the trust that credit officers in Tijuana have built with the cliental should be tapped into in the future and be considered as a rich source of information to improve customer service. The remaining 7% of clients did not answer this question.

Tijuana

- Study to have a career - 40%
- Learn new trade - 15%
- Visit another country - 13%
- Work the land/family business - 11%
- Stay in community & have family - 10%
- Too small to know - 6%
- Unanswered - 5%

FRAC Support of Children's Dreams



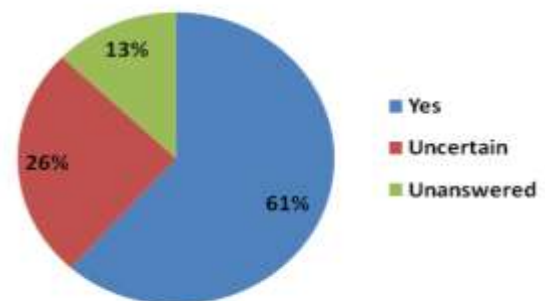
The order of children’s goals in Ecatepec was the same in both Zitácuaro and Tijuana for the first three categories: studying to have a career, learning a new trade, and visiting another country. In all of these categories, the percentages were similar between these three regions. These three were followed by, “Working the family business” with 9% of children in Ecatepec wanting to do this. Another 9% of children were too small to know. 8% of children wanted to stay in the community and have a family, while the remaining 4% of children had dreams that were not on the initial list. Ecatepec was the only region that contained, “Other goals.” These outlying goals mainly consisted of wanting to have better material goods, better relationships with God, etc. It is also noteworthy that caretakers *all* knew what their children’s goals were for the future in Ecatepec.

Ecatepec had an overwhelming positive response to if FRAC was supporting children’s dreams at 61%. This was the highest percentage between all of the regions and it is very encouraging to see this child well-being indicator being fulfilled so well in this region. The remaining 39% was broken down into 26% of clients being uncertain and the other 13% being unanswered.

Ecatepec

- Study to have a career - 43%
- Learn new trade - 16%
- Visit another country - 11%
- Work the land/family business - 9%
- Too small to know - 9%
- Stay in community & have family- 8%
- Other - 4%

FRAC Support of Children's Goals



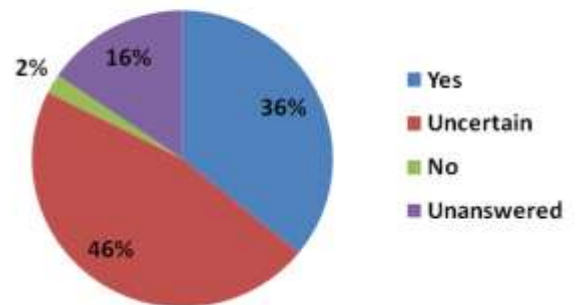
The amount of children who wanted to study a career in Ometepec was the lowest of all of the regions at 37%. This was followed by 15% of children wanting to learn a new trade. However, in Ometepec working the land/family business came out as the highest percentage between all of the regions at 14%. In addition, Ometepec also had the highest percentage of

children who wanted to stay in their communities and have families at 11%. This was followed by 10% of children longing to visit another country and 10% being too small to know. Only 3% of caretakers declared that they did not know what their children’s goals were. Thus, the vast majority of children were loved and active participants in their lives according to this child well-being category.

Ometepec’s clients responded with a 36% positive response rate that FRAC was indeed helping their children towards their goals. While this is encouraging news, Ometepec also had the lowest overall percentage throughout the regions in this same category. 46% of caretakers were uncertain. Only 2% said, “No,” and the remaining 16% of clients decided not to answer.

<u>Ometepec</u>	
Study to have a career	- 37%
Learn new trade	- 15%
Work the land/family business	- 14%
Stay in community & have family	- 11%
Visit another country	- 10%
Too small to know	- 10%
Does not know goals	- 3%

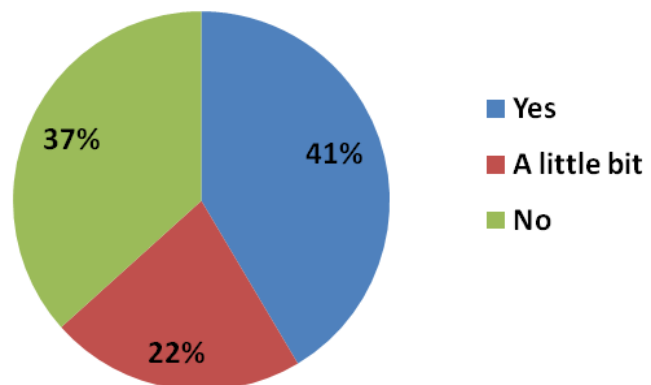
FRAC Support of Children's Goals



Question #15

Number fifteen dealt with if FRAC was supporting children in expressing their faith and love of God. Although more clients answered positively (41%) than negatively (37%) this was FRAC’s lowest rated category throughout the regions as a whole. Once again (as in question four), this lower rating was to be expected due to FRAC’s hesitancy to mix religious and financial perspectives. The area where clients felt that they received the most support was in Tijuana with 49% of clients saying that FRAC did support their children in their faith. The opposite was seen in Zitácuaro with 46% of caretakers saying that FRAC did not help at all. It should also be noted that many times the amount of religious perspectives that the supervisor wishes to share with clients is left to that specific supervisor’s discretion vs. FRAC as a whole.

FRAC Support of Children's Faith



FRAC Support of Children’s Faith

	All Regions	Zitácuaro	Tijuana	Ecatepec	Ometepec
Yes	41%	29%	49%	44%	40%
A Little Bit	22%	25%	30%	15%	16%
No	37%	46%	21%	41%	44%

Question #16

Inquiry sixteen asked if Fundación Realidad’s clients desired additional spiritual support for their families from FRAC. FRAC’s employees were surprised to see such an overwhelming positive response with an overall total of 78% saying that they wanted spiritual support. Only 22% declined this offer. In fact, in Ometepec 87% of clients wanted to have more spiritual support and only 13% of clients said, “No.” In comparison with Ometepec, Zitácuaro only had 57% of caretakers who wanted religious guidance and 43% of caregivers did not. Nevertheless, percentage of people who want religious guidance is very high in a nation known in great part for its religious beliefs. In Mexico, churches are a prominent part of the landscape and symbols of religious dedication prevail (rosaries, Virgins of Guadalupe, painting with scripture written on the bottom, etc.) Thus, results asking for increased spiritual guidance were completely unexpected. One credit officer in Ometepec commented that some people in the communities (including himself) were becoming very disillusioned with the churches. To him, it seemed that the churches had lost their vision for helping the people in most need and were more focused on becoming rich. This, perhaps, could be just one explanation to clarify such a phenomenon.

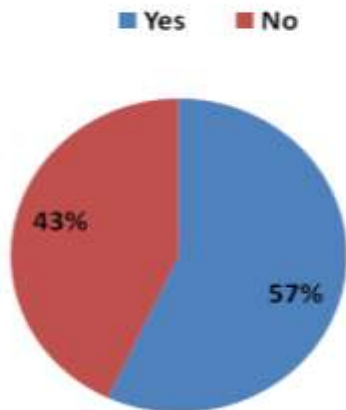
Wants Spiritual Assistance

	All Regions	Zitácuaro	Tijuana	Ecatepec	Ometepec
Yes	78%	57%	83%	67%	87%
No	22%	43%	17%	33%	13%

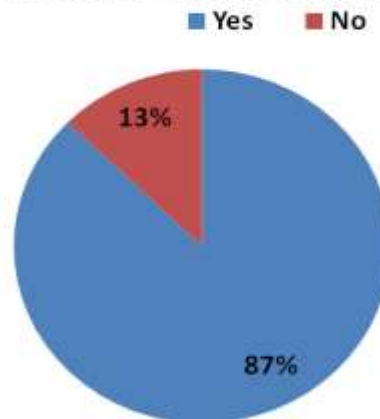
Zitácuaro: Lowest Rating

Ometepec: Highest Rating

Wants Spiritual Assistance

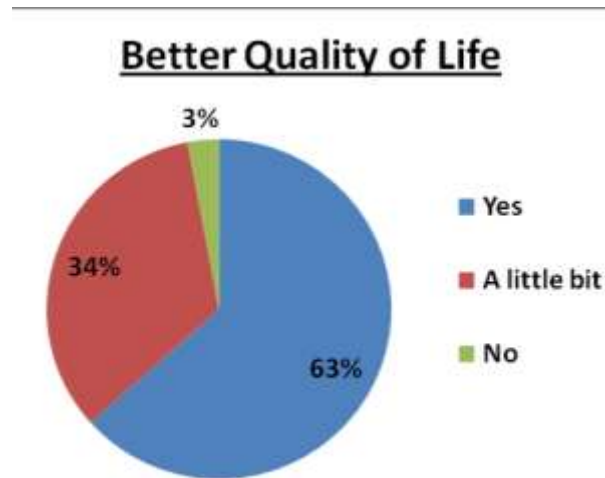


Wants Spiritual Assistance



Question #18

Question 18 (regarding overall improvement) was the highest rating that FRAC received from its clients saying that 63% had improved, “A lot.” 34% reported, “A little bit,” and only 3% said, “No.” Based on the other responses that were obtained in previous questions, clients gave a slightly more positive answer than what was expected. For example, although FRAC received overall positive ratings, from looking at the responses in the previous questions one would assume that the “Yes” column would be a few percentages lower and the “A little bit” column would be a little bit higher.



Better Quality of Life

	All Regions	Zitácuaro	Tijuana	Ecatepec	Ometepec
Yes	63%	64%	78%	80%	47%
A Little Bit	34%	33%	19%	15%	51%
No	3%	3%	3%	5%	2%

Proposed Improvements

Fundación Realidad hopes to continue to build better customer service and increase its outreach within the child well-being indicators scrutinized within this survey. Managers are still in the process of analyzing how to best incorporate the information contained within this report to best suit clients’ and their families’ needs. However, some initial ideas are underway. One possible idea is to start hosting summer camps where all aspects of the child well-being indicators would be reinforced. For example, children could practice their mathematics, reading, and writing skills in small groups to reinforce their formal instruction during the time that they are not in school. For health issues, children would be coached on the importance of good bodily hygiene. This would include topics such as how to brush their teeth and wash their bodies. Free gifts such as toothpaste, toothbrushes, and posters reminding children about how important it is to take care of themselves and their health would be distributed. To learn about God’s love for them, children could memorize songs and go on nature walks to appreciate God’s creation. Lastly, to help ensure that children are loved and active participants in their own lives, they could do drawings of the people in their lives that love them, their future aspirations, etc. Perhaps some type of art therapy where children could also draw-out and/or talk about issues that were bothering them would also be useful. Another option would be interactive theater.

Another option that is also in the process of discussion would be to provide specific health-care loans to families whose children have special health needs. Such needs would include vision, dental, and hearing issues. These loans would be provided to families at a much lower interest rate than regular

business loans.¹⁶ FRAC's hope is that families would be better able to take care of challenging medical issues while simultaneously promoting the child well-being indicator of health. In addition, such loans would be more in-line with FRAC's original line of business than the summer camps.

Conclusion

This survey aimed to discover Fundación Realidad's social impact on child well-being in the communities of and surrounding Zitácuaro, Michoacán, Tijuana, Baja California, Ecatepec, Estado de México, and Ometepec, Guerrero. It did so by examining the four different dimensions described in the body of this report: education, health, love of God and community, and children are loved and participants in their own lives. In all of the categories clients said that FRAC was achieving their child well-being goals. The strongest overall category was in relation to Fundación Realidad's support enabling caregivers to provide for their children's educational needs. The weakest overall category was FRAC's support of children's faith. This study had a positive response rate with 63% of clients reporting that FRAC had greatly enabled them to have a better quality of life for them and their children. FRAC is proud of the current role it has played in enabling the majority of its clients to improve their lives, and is striving to continually improve its customer service.

¹⁶ Initial talks were charging 1.5%/month for interest on health loans vs. the usual 3.5 – 5%/month for business-related loans.

Appendix

SOCIAL IMPACT QUESTIONNAIRE

(For clients with 3 or more cycles)

Instructions: Fundación Realidad is conducting this questionnaire because we hope to learn more about you and your family. We want to be able to give you the best service possible, but we need your help to make it possible! For this reason, we ask that you answer the following questions with the truth. This questionnaire will NOT include your name and will NOT have a negative impact on your future loans. If you do not want to answer the questionnaire and/or some of the questions, please leave it blank. If you have any doubts, please ask the personnel from Fundación Realidad. We appreciate your participation and trust.

1) **Loan cycle:** _____ **Region:** _____

2) **The number of children who are under 18 years old and depend on me are:** _____

3) **The number of my children who are sponsored by World Vision are:** _____.

4) **Fundación Realidad gives me good service as a Christian organization.**

No

A little bit

A lot

5) **What situation describes that of your family? Please put an X.**

Before starting with Fundación Realidad, I had enough money to send my children to school.

Some of my children have stopped going to school because I need them to help me with my business.

Before working with Fundación Realidad, I did not have enough money to send my children to school.

I have enough money to send my children to school, but some of them do not go because they do not want to attend school.

Some of my children are under 6 years old and they do not go to school because they are very small.

6) **The earnings from my business have improved my capacity to cover the educational needs of my children (ex: pencils, books, uniforms, registration fees, notebooks, etc.)**

No

A little bit

A lot

7) **Having my own business allows to me spend more time helping my children with their studies/homework.**

No

A little bit

A lot

8) **The earnings from my business have improved my capacity to pay medical expenses (doctor visits, medicine, surgeries, etc.) for me and my children.**

No

A little bit

A lot

9) **The earnings from my business have improved the amount and/or quality of food that my family eats.**

No

A little bit

A lot

10) *Please mark with an X all of the dreams that you have (4 maximum). If your dreams are not on the list, please write them under "Others."* **My dreams are:**

A) To improve the relationship I have with my spouse/children.

B) To increase my self-esteem

C) For my children to finish their degrees and have a career

D) To improve my own development (more training)

E) To have my own home and/or to improve the one I currently have

F) To travel

G) I do not have any dreams/goals.

H) To have better health.

I) To buy better things (T.V., car, refrigerator, washing machine, etc.)

J) To have savings

K) To live with more security.

L) Others: _____

11) **Of all the dreams marked in the previous question (#10), what letter is the most important? _____**

12) **I believe that Fundación Realidad is helping me to reach this dream.**

No

A little bit

A lot

13) Please mark with an X all of the goals that your children have for themselves (3 maximum).

My children's goals are:

- A) To stay living in the community and have a family
- B) To work the land or the family business
- C) I do not know
- D) To visit another country
- E) To learn a new trade
- F) To go the USA to work
- G) To study to have a career
- H) He/she is very small. He/she is under five years old and does not know.
- I) Other: _____

14) I believe that **Fundación Realidad** is helping me so that some of my children can reach these goals.

- I don't know No Possibly Yes

15) I think that **Fundación Realidad** helps me so that my children can express their faith in God.

- No A little bit A lot

16) I would like to have help from **Fundación Realidad** in order to better educate my children in their faith.

- No Yes

17) Have you observed any other changes (positive or negative) in your life, business, family, level of personal satisfaction/stress, etc. since you started taking out loans with **Fundación Realidad**?

18) In general I feel that being with **Fundación Realidad** has improved the quality of life for me and my family.

- No A little bit A lot

ENCUESTA DEL IMPACTO SOCIAL
(Clientes con 3 o más ciclos)

Instrucciones: Fundación Realidad está haciendo esta encuesta con el fin de aprender más sobre usted y su familia. Queremos brindarles el mejor servicio posible, ¡pero necesitamos su ayuda para hacerlo! Por lo tanto, le pedimos el favor de contestar las siguientes preguntas con la verdad. Este cuestionario NO lleva su nombre y NO va a tener un efecto en su futuro crédito. Si no quiere contestar el cuestionario y/o unas preguntas, favor de dejarlo en blanco. Si tiene una duda pregunte al personal de la Fundación. Agradecemos mucho su participación y confianza.

1) **Ciclo:** _____ **Región:** _____

2) **Número de niños menores de 18 años de edad dependen de mí** _____.

3) **Número de mis hijos(as) quienes están patrocinados por Visión Mundial** _____

4) **Fundación Realidad mi da un buen servicio como organización cristiana?**

No

Un Poco

Mucho

5) **Cual situación corresponde a su familia? Favor de poner una X.**

Antes de empezar con la Fundación, yo tenía dinero suficiente para mandar a mis hijos(as) a la escuela.

Algunos de mis hijos(as) dejaron de ir a la escuela porque necesito que ellos me ayuden en mi negocio.

Antes de trabajar con la Fundación, el dinero no me alcanzaba para la escuela de mis hijos(as).

Tengo dinero para mandar a mis hijos (as) a la escuela, pero algunos no van porque no quieren ir.

Algunos de mis hijos(as) tienen menos de 6 años y no van a la escuela porque son muy chiquitos.

6) **El ingreso de mi negocio ha mejorado mi capacidad de cubrir las necesidades escolares de mis hijos. (Por ejemplo: lápices, libros, uniformes, inscripciones, cuadernos).**

No

Un Poco

Mucho

7) **Tener mi negocio me permite pasar más tiempo apoyando a mis hijos(as) con sus estudios/tarea.**

No

Un Poco

Mucho

8) El ingreso de mi negocio ha mejorado mi capacidad de pagar gastos médicos (consultas, medicina, operaciones, etc.) para mí y mis hijos (as).

No

Un Poco

Mucho

9) Las ganancias de mi negocio han mejorado la cantidad y/o calidad de comida que mi familia come.

No

Un Poco

Mucho

10) Favor de tachar con una X los sueños que usted tiene (4 máximo). Si sus sueños no están en la lista, favor de escribirlos en "Otros". **Mis sueños son:**

A) Mejorar mi relación de pareja y/o con mis hijos(as)

B) Aumentar mi autoestima

M) Que mis hijos(as) terminen una carrera

N) Mejorar en mi desarrollo (más preparación y más ocupaciones)

O) Tener casa propia y/o mejorar la actual

P) Viajar

Q) No tengo sueños/metás

R) Tener mejor salud

S) Comprar mejores cosas (tele, coche, refri, lavadora, etc.)

T) Tener ahorros

U) Vivir con mayor seguridad

V) Otros: _____

11) De todos los sueños que yo taché en la pregunta anterior (#10), qué letra es la más importante? _____

12) Creo que la Fundación Realidad está ayudándome a alcanzar este sueño.

No

Un poco

Mucho

13) Favor de tachar con una X las metas que sus hijos (as) tienen para ellos(as) mismos (3 máximo). **Las metas de mis hijos(as) son:**

A) Quedarse a vivir en la comunidad y formar una familia

B) Trabajar la tierra o el negocio de la familia

- C) No sé
- D) Conocer otro país (de paseo)
- E) Aprender un nuevo oficio
- F) Irse al Norte a trabajar
- G) Estudiar para tener una carrera
- H) Es muy chiquito(a). Tiene menos de 5 años y él/ella no sabe.
- I) Otros: _____

14) Creo que la Fundación Realidad está ayudando para que algunos de mis hijos(as) puedan alcanzar estas metas.

- No lo sé No Posiblemente Sí

15) Pienso que la Fundación Realidad me apoya para que mis hijos(as) expresen su fe en Dios:

- No Un poco Sí

16) Me gustaría tener ayuda de la Fundación Realidad para educar mejor mis hijos(as) en su fe.

- No Sí

17) Ha observado cualquier otro cambio (positivo o negativo) en su vida, negocio, familia, nivel de satisfacción personal/estrés, etc. a partir de que usted pidió un préstamo con la Fundación?

18) En general siento que estar con la Fundación ha mejorado la calidad de vida para mi familia.

- No Un Poco Sí