

Helping Poor Mexican Families Improve Income and Health



Magdalena Gómez Cruz, a member of IMIFAP's microenterprise program, prepares bread for her bakery with her husband Mario Cortés Gregorio in Santa Cruz la Unión Yodocono, Oaxaca state.

Overview

People in Mexico's poorest places need not only skills and opportunities to earn income, but help improving hygiene, family relationships and the communities they live in. IMIFAP's program equips women to start and manage small businesses and teaches good health practices, with effects that strengthen families and communities. Hundreds of families will benefit from increased income, better health and higher standards of living.

Expected Life Change Results

An investment of \$58,761 expands IMIFAP's program for income generation, health and life skills to an additional 500 women and their families in 25 communities. Expected Life Change:

- ▶ 400 women gain skills in small business and financial management, communications and decision making
- ▶ 1,600 women and family members increase household income and savings as a result of 400 small business startups
- ▶ 300 people gain family income from jobs created by business startups
- ▶ 1,600 women and family members adopt and maintain hygienic practices
- ▶ 1,900 people impacted – some in multiple ways – at a cost per life changed of \$30.93

What We Like About This Project

In IMIFAP's view, a successful income generation program also transforms individuals and communities. This project addresses one of Mexico's poorest states with a multidisciplinary intervention empowering women, helping families develop healthy habits and stimulating family and community economies. IMIFAP's programs are becoming models nationally and internationally as best practices for income generation in marginal communities. Its methodology is based on solid academic research, a strong focus on documenting results and a process of reducing external risk by gaining agreement from local authorities and other parties.

Project Profile

Organization:

Instituto Mexicano de Investigación de Familia y Población (IMIFAP, Mexican Institute for Research on the Family and Population)

Grant amount:

\$58,761

Geneva Global ID:

1-YEOT-0806

Project duration:

24 months

Expected Performance

DELTA SCORE

Measures relative grant effectiveness



GRANT PROFILE

Reflects aggregate project risk

CONSERVATIVE ——— AGGRESSIVE

Please refer to the FAQ at the end of this document for an explanation of the Delta Score and Grant Profile.

Project Location



To Fund This Project

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SECTOR
PERSPECTIVE

Poverty solutions

More than 1 billion people currently live in extreme poverty on incomes of less than \$1 a day. Another 2 billion live on only \$2 a day. That number has increased significantly over the last 20 years despite aid totaling tens of billions of dollars.

Microenterprise development is a proven solution to poverty for the working poor. Small loans, often accompanied by basic business training, enable poor families to set up or expand tiny informal businesses that provide ongoing streams of income.

Geneva Global finds and recommends programs that reach the poorest households in the poorest countries.

“When microenterprise reaches into poverty’s deepest levels, life-changing results are greater and costs are lower. Too many microenterprise programs focus on the collection of loans and institutional self-sufficiency when the true goal is increasing household income and improving lives. To us, changing lives ranks higher than the success of the institution.”

Robert Morrison
Geneva Global
Sector Manager

Need — *The Problem and Effects*

Poverty limits educational opportunities for Mexican families, and creates intergenerational cycles in which roles and patterns are repeated. Some of these patterns are related to a male-dominated culture in which women experience oppression and lack of opportunity or support for their own development.

Rural women often lack skills and knowledge to care for themselves and improve their living conditions. Children grow up in an environment which does not affirm their worth or develop their talents. Husbands often feel isolated trying to generate enough income for the family without considering the possibility of wives taking a more active role in developing a family business, according to Geneva Global associate regional manager Obed Arango, who has published research on indigenous communities in Chiapas and Oaxaca states.

The state of Oaxaca ranked 30th of 32 states and Mexico City’s federal district for human and economic development, according to a 2000 report by the Consejo Nacional de Población (National Secretary of Population). Of Oaxaca’s 3.5 million inhabitants, 56% live in rural areas and 37% are indigenous people living in marginal rural communities, according to Mexico’s 2000 national census.

Oaxaca’s level of investment from national and foreign sources, \$2,519 per capita, ranks 31st of 32 states, according to a 2005 report by Fitch Mexico, the Mexico City-based subsidiary of New York-based Fitch Ratings. Fitch also notes that Oaxaca is underserved by financial institutions, and that state tax revenue is inadequate for development, leading to heavy dependency on federal aid.

Local service alternatives

After seeing the results of IMIFAP’s program and evaluating its methodology, the United Nations Population Fund (UNFPA) chose to implement a similar program on a larger scale in the Mexican states of Chiapas, Hidalgo and Guerrero. IMIFAP serves as an advisor on program development.

IMIFAP and UNFPA are currently the two most important institutions in Mexico operating and developing programs that link sustainable, holistic development and psychosocial development for reducing poverty and promoting community transformation and development, Arango says.

Vision — *In Their Own Words*

“In 1985 a group of intellectuals and social psychologists of the Universidad Nacional Autónoma de México [UNAM, National Autonomous University of Mexico] ... united efforts for linking our scientific discoveries in the psychosocial area with the reality of poverty in marginal communities. In those days, nobody saw the relation between sustainable development and psychosocial research. ... We accepted the challenge of developing a holistic concept and finding practical ways to plan and implement programs in which psychosocial training could develop skills for empowering change in members of marginal communities. My vision was to link good public policies, professional multidisciplinary research and communities willing to transform themselves. ... IMIFAP was born with the purpose of developing holistic programs in the areas of education, health and psychosocial abilities, to transform communities and reduce poverty. The positive results of linking these two sectors have gained national and international recognition,” says Dr. Susan Pick, IMIFAP president.

Local Perspective

“The Mixteca region of Oaxaca is one of the most affected places in the nation in terms of human development. Indigenous people of that region have been discriminated against for a long time, and in many cases have not received the benefit of public services. Inhabitants of the Mixteca region at this point need an intervention that helps them not only to overcome financial poverty – they need to work in a psychosocial mind-set structured to overcome the situations in which they are caught. This region is in a great need of this program, and IMIFAP works to plan the way for obtaining positive results,” says *Dr. Gabina Villagrán Vázquez, professor of psychology, Universidad Nacional Autónoma de México (UNAM, National Autonomous University of Mexico), Mexico City.*

Strategy — *How to Meet the Need*

Communities have been receptive to IMIFAP’s two-year holistic community development program, which works with women to bring about positive change in themselves and their communities. Workshops encourage improved hygiene, health, establishment of community banks, a culture of savings and the creation and successful management of small-scale businesses resulting in increased household income. The program begins by working with women and then expands its focus to the rest of the family.

In 2001 IMIFAP developed *Emprender para Crecer* (Enterprising Growth), a microenterprise training program which combined skills training with loans for small business startups. The main objective of this project was to support a cooperative banking system for poor rural women of the Mixteca region of Oaxaca state, providing them the opportunity to save, borrow and establish businesses, contributing to their own well-being and that of their families and communities. Before receiving loans, each woman underwent training in the responsibilities of bank membership, the importance of savings and the process of writing a business plan.

IMIFAP piloted two strategies with the women. One group of women received training and loans, while the other underwent training only. Surprisingly, women receiving only training often succeeded as well as those who received loans and training. Those who did not receive loans pooled their savings to create a community bank and provide loans to members. The program helped 500 women create new businesses in its first two years. Within 16 months, a third of the new businesses employed paid staff; within 24 months, household income had increased as much as four times. None of the women defaulted on their loans.

Beginning in 2003, IMIFAP enhanced its microenterprise program with a complementary health and life skills program called *Si Yo Estoy Bien, Mi Familia También: Taller de Género, Empoderamiento y Salud Para Mujeres* (If I Am Well, My Family Is Also: Gender, Empowerment, and Health Workshop for Women). Women who have completed the program showed statistically significant increases in healthy habits. For example, IMIFAP reports that frequency of personal bathing and tooth brushing doubled, use of clean latrines increased by 62%, there was a 60% increase in disposal of garbage, and Pap tests increased by 51%.

The IMIFAP program has reached 78,552 women in the last two years. The key to its success has been that loans and training are part of a holistic intervention that includes developing vocational and psychosocial skills, health and family relationships, leading to better financial discipline, stronger family cohesion and improved health.

In developing projects, IMIFAP studies communities from psychosocial, economic and cultural aspects to design programs addressing each community’s needs. IMIFAP programs are designed to establish a system of self-sustainability in which local people, organizations and authorities develop a sense of ownership. IMIFAP focuses on communities with extensive socioeconomic needs, identified by official statistics as underdeveloped or marginal. In addition, IMIFAP focuses on marginal groups such as indigenous ethnic groups, women and children. IMIFAP proceeds with initiatives after approval by local authorities.

IMIFAP seeks to connect public policy and best practices for social development, and partners with recognized local organizations for greater effectiveness. The organization works closely with the Mexico City-based *Sistema Nacional Para el Desarrollo Integral de la Familia* (DIF, National System for Holistic Family Development), a national organization recognized by federal and state government which focuses on issues such as family crises, domestic violence, gender equality, women’s health and aid for children. DIF staff includes social workers and professionals in psychology, sociology, medicine and social development. DIF supports organizations such as IMIFAP by providing staff to be trained for project work.

Reference

“The projects IMIFAP implements in the Mixteca region of Oaxaca are very effective because [they] are highly contextualized and adapted to the conditions of the region. IMIFAP carefully analyzes the social environment and identifies the needs of the communities to design projects that will bring results in the sectors of economical development, health and psychosocial empowerment. Let me explain this term ‘psychosocial empowerment.’ IMIFAP tries to bring out the issues that are deepening poverty and damaging family relations and health, so IMIFAP empowers people to have control of their lives through practical training, self-esteem development, financial literacy, financial responsibility, small business management and personal and family care. IMIFAP helps develop the abilities of individuals, families and communities for their own benefit. I have seen how the lives of women and their families have improved and changed. IMIFAP workshops represent one of the most effective techniques in community development. ... The workshops are designed to discover abilities and to learn how to apply those abilities in daily life. Marginal indigenous communities in Mexico are related through oral tradition. Changes in health habits, improvement in community life, improved vocational skills and family business -- once they have been learned, they can be passed through generations and applied to problem resolution,” says *Dr. Gabina Villagrán Vázquez, a professor of psychology at UNAM.*

For its microenterprise, health and life skills program, IMIFAP worked through 25 local trainers affiliated with DIF. Many DIF trainers lived in or near communities where the projects took place, personally knew the women IMIFAP was targeting and often could use their status as community leaders to encourage participation.

IMIFAP has found that increasing women’s income, rather than that of men, produced greater benefits to families because women are more likely to spend income for children’s education, nutrition, health and clothing. According to a 2001 report by the Women’s Entrepreneurship Development Trust Fund of Zanzibar, Tanzania, 55% of women’s increased income is used to purchase household items, 18% goes for school, and 15% is spent on clothing. Also, greater economic independence increases women’s bargaining power in the household and helps them become partners with their spouses in decision-making.

Community banks: IMIFAP provided three eight-hour days of training to 25 local DIF health workers, social workers and financial specialists, focusing on business skills such as establishing savings, setting up a community bank and creating a business plan. DIF and IMIFAP staff in turn trained 500 women in groups of 20, providing each group 16 hours of training. After training, the women set up community banks funded with a minimum weekly contribution of \$2 from each member. These community banks created a source of credit for women, who were otherwise unable to obtain credit from traditional institutions.

Under the supervision of IMIFAP and DIF, each community bank elected officers and voted on regulations such as interest rates charged on loans. For the first 16-week cycle, the women focused on saving money. In the second 16-week cycle, they began making business startup loans at interest rates of 2% to 3% annually, considerably lower than typical market rates. Rules required that loans to all members be repaid with interest by the end of each 16-week loan cycle, or no more loans would be given. As a result, the repayment rate was 100%. Some women were able to start businesses on the strength of their accumulated savings, without requiring loans. New bank officers were elected each cycle.

Health and hygiene training: IMIFAP next provided the 25 DIF trainers an additional three days of training in promoting hygiene and health. DIF trainers returned to communities, training the same 500 women in groups of 20 in habits such as increased bathing, brushing teeth, boiling drinking water, putting garbage and animals out of the house, proper use of latrines and increased visits to doctors, especially for Pap tests (rural women are three times more likely to die of cervical cancer than urban women). These healthier habits helped prevent gastrointestinal infections and diarrhea in the children and in the family. This initiative also improved the health of communities as the women shared their new knowledge with others. In addition, about 1,000 men learned about construction and maintenance of latrines.

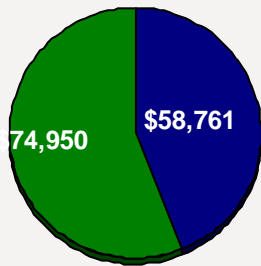
Business skills and self-esteem training: Finally, IMIFAP gave the 25 DIF trainers three days of training in business skills and self-esteem, which the trainers in turn relayed to the 500 women. This workshop focused on building skills such as decision making and communication. These skills are critical for starting and running businesses, but are often lacking among women in traditional rural societies.

Follow-up: IMIFAP and DIF provided intense follow-up visits to support community banks and new businesses. During the first 16-week loan cycle, IMIFAP staff or DIF trainers visited the bank members every two weeks to answer questions and suggest solutions to problems women may have in running their businesses. Such visits were gradually decreased to once every two months, with the aim of empowering the women to become self-sustaining. After two cycles, the banks and businesses were running smoothly on their own, though IMIFAP and DIF continued to monitor financial processes and records.

Reference

“I have closely followed the development of IMIFAP, principally observing their results in indigenous communities close to Mexico City. IMIFAP projects and their results have been published in the principal journals of humanitarian interventions. ... The reputation of Dr. Martha Givaudan is internationally recognized. She is a person of integrity and well-respected by her colleagues. She and Dr. Susan Pick are both leaders of integrity with deep interest in social transformation. ... I have talked on several occasions with Dr. Givaudan about IMIFAP methodologies. I have also attended conferences on poverty solutions in Mexico at which IMIFAP has been a point of reference for many other organizations. ... IMIFAP integrates teams of professional people and has been very successful doing it. Their experience is becoming an example of how academics, social institutions and communities can come together to create change. ... The most important change for the women beneficiaries is the empowerment they experience, because that is reflected in the whole family. Participation by women in the family economy, family reintegration, a cleaner environment and reduction of illnesses – these are just some of the benefits,” says *Dr. Sofía Rivera Aragón, a professor of social psychology at UNAM.*

Project Budget



■ Grant request
■ Other sources

In 2004, the IMIFAP program reached 46,692 women, benefiting a total of 238,178 people including women and family members. In 2005, IMIFAP passed part of its activities to UNFPA, but still reached 31,860 women, benefiting a total of 163,210 people including women and family members.

Proposed Action — *What This Project Will Do*

This grant will let IMIFAP expand its program into 25 additional marginal indigenous communities in the Mixteca region. Women will be empowered to start businesses and contribute to their families in roles of increasing equality with men. Men will commit to supporting their wives’ business efforts, learn to build and maintain sanitary latrines and learn to process household waste for sanitary disposal and income-generating recycling. Children will improve health and hygienic habits as a result of workshops for parents.

DIF will provide trainers and pay their salaries, while IMIFAP will cover costs of training and implementation. IMIFAP will invite about 10 volunteers, who have previous program experience, to help train DIF trainers and evaluate results.

Possible startup businesses include ice cream manufacturing, commercial baking, grocery stores and small restaurants. Over the two-year project period, beneficiaries will contribute a total of \$64,000 in weekly savings to community banks to provide startup loans to members.

Budget: \$133,711

Total budget for this project is \$133,711, of which this grant will cover \$58,761. Of the remaining \$74,950, \$10,950 will be in-kind contributions from DIF and \$64,000 will come from beneficiaries’ weekly loan fund contributions to community banks.

| Item | Grant request | DIF | Beneficiaries | Total(\$) |
|--|---------------|---------------|---------------|----------------|
| Loan fund contributions | | | 64,000 | 64,000 |
| Periodic IMIFAP follow-up (travel, food, lodging) | 11,954 | 3,700 | | 15,654 |
| Initial training for DIF trainers (salaries, travel, food, lodging) | 7,436 | 1,250 | | 8,686 |
| Health training for DIF trainers (salaries, travel, food, lodging) | 7,436 | 1,250 | | 8,686 |
| Business training for DIF trainers (salaries, travel, food, lodging) | 7,436 | 1,250 | | 8,686 |
| Evaluation of beneficiaries | 5,000 | 1,000 | | 6,000 |
| Project coordinator salary | 4,364 | 1,000 | | 5,364 |
| Field coordinator salary | 3,273 | 1,500 | | 4,773 |
| Telephone, mail | 3,163 | | | 3,163 |
| Initial IMIFAP visit to Oaxaca (travel, food, lodging) | 2,045 | | | 2,045 |
| Initial training for beneficiaries | 1,818 | | | 1,818 |
| Health training for beneficiaries | 1,818 | | | 1,818 |
| Business training for beneficiaries | 1,818 | | | 1,818 |
| Photocopies | 1,200 | | | 1,200 |
| Total | 58,761 | 10,950 | 64,000 | 133,711 |

A Changed Life

“I wanted so badly to have my own business, but I did not know how. I experimented with several small businesses, but could never get one to really take off. I normally made about \$28 a week and I lived in a one-room house, which had a roof that was falling apart. ... I was also afraid of my husband, a construction worker, who was always complaining about how I did things. I used to feel afraid to talk and felt I needed permission to do what I wanted. After participating in IMIFAP’s program, I feel my life has completely changed. I started a successful ice cream making business, where I make ice cream bars on sticks. I make an average of 180 ice cream bars daily and I sell about 500 a week, because here in Oaxaca during the summer is very hot. Sometimes I sell 300 bars a day. My income has quadrupled to \$110 a week. With my money I have been able to buy a larger refrigerator and molds to make the bars, as well as a car to deliver the bars to schools. I have also been able to buy construction material, which my husband is using to increase the size of the house, as well as fix the roof. I am happy also because I can afford to send my eldest daughter to secondary school. My relations with my husband have become better. I feel that he has more respect for me. I am also now organizing a group of town women to petition local authorities to shut down a brothel in the neighborhood,” says *Rocío Ramírez Córdoba of Concepción Buenavista in the Mixteca region of Oaxaca.*

Evaluation Metrics

Geneva Global’s forecast of results is located on the first page of this report. At the conclusion of the project, Geneva Global will issue a report comparing actual results to:

- 400 women gaining skills in small business and financial management, communications and decision making, as indicated by an IMIFAP report tallying beneficiaries, reporting observations from site visits and summarizing surveys before training and at the end of the project period
- 1,600 women and family members increasing household income by 300% and saving \$2 per week as a result of 400 small business startups, as indicated by an IMIFAP report tallying beneficiaries, summarizing community bank records, reporting observations from interviews, and summarizing surveys before training and at the end of the project period
- 300 people – workers and family members – gaining at least \$4 daily in family income from 100 jobs created by business startups, as indicated by an IMIFAP survey of business owners at the end of the project period
- 1,600 women and family members adopting and maintaining hygienic practices such as purifying drinking water, bathing and brushing teeth regularly, maintaining sanitary latrines, correctly disposing of household waste, using contraceptives and regularly visiting doctors for services such as Pap tests, as indicated by an IMIFAP report tallying beneficiaries, reporting observations from site visits and summarizing surveys before training and at the end of the project period

Geneva Global Services

Project discovery. In consultation with field experts, Geneva Global finds superior programs that correct situations of the greatest human need.

Field investigation. References are checked with independent sources who know the organization.

Site visit. Before recommending a project, a Geneva Global staff person or Geneva Global Network member visits the site to verify the information we gather.

Desk research. Best practices and other reference information are used as yardsticks to measure the project.

Peer review. During research, information gathered and the description prepared must pass three quality control checks.

Expert review. A Geneva Global sector manager checks findings and recommendations.

Deal structure. A Geneva Global researcher confers with the implementer to reach agreement on expected results, timetable and criteria for evaluation, use of funds and budget.

When you fund this project, Geneva Global will:

Document the agreement. Before money is sent to the project, a Memorandum of Understanding is signed that details expected results, timelines and acceptable uses of funds.

Assist with international funds transfers. As you require, Geneva Global will simply provide wire transfer instructions or will handle the entire process on your behalf.

Obtain receipt of funds. Geneva Global confirms when grant funds arrive with the implementer.

Check progress. Early in the project, usually about 90 days, Geneva Global confirms that the program is proceeding according to plan. The lead analyst is available to the implementer for advice and consultation throughout the project.

Measure results. Shortly after conclusion of the project, Geneva Global collects data from the implementer and compiles a concise analysis of project outcomes and lessons learned. For every project you fund, you will receive a Geneva Global Results Report.

A Changed Life

“I am a single mother of three children, and I live in the indigenous village of Santa Ana Tzacaula. I never finished elementary school, and then I felt embarrassed when talking to strangers and would generally avoid talking to them. I felt scared to do things by myself. ... I participated in the women’s IMIFAP program. ... Before I participated in the program, I used to drink water straight from the well and I practically never cooked vegetables. ... My children did not bathe regularly and when they did they did not use soap. They rarely brushed their teeth and often had bad diarrhea and intestinal infections. ... The program helped me to understand nutrition for my children and hygienic habits. Today I boil the water for drinking and I try to cook vegetables daily. My children wash their hands with soap and bathe and brush their teeth regularly. My children do not get sick as often as before. I feel better, and to see my family better helps me to think that I can do good things by myself,” says *Lucinda Martínez, San Juan of Santa Ana Tzacaula, Hidalgo state.*

Depth Analysis

Urgency: Few organizations address poverty through a combination of business skills training, income generation and self-esteem development. This effort is especially important to invigorate community life in underdeveloped indigenous communities of the Mixteca region. Score: medium.

Need: Communities in the Mixteca region suffer from problems affecting quality of life, ranging from poor health to widespread emigration for work. Women in this male-dominated culture suffer from low self-esteem. This multidisciplinary intervention will improve quality of life and stimulate communities. Score: medium.

Extent: This program transforms beneficiaries by empowering them to own businesses and helping them take better care of themselves and their families. Beneficiaries will improve their economic status and family relations, while becoming self-supporting. Score: medium high.

Permanence: Changes this program brings about in individuals can last a lifetime, and may have a positive effect for generations to come. Score: medium high.

Intensity: IMIFAP works with beneficiaries intensely at the onset of the program, decreasing its degree of service to a role of oversight and evaluation. Beneficiaries receive between 100 and 200 hours of service. Score: medium.

Risk Analysis

Concept: The program takes a multidisciplinary approach to progressive transformation of the community environment, and is becoming a model for poverty solutions, particularly in Mexico’s indigenous communities. Risk: low.

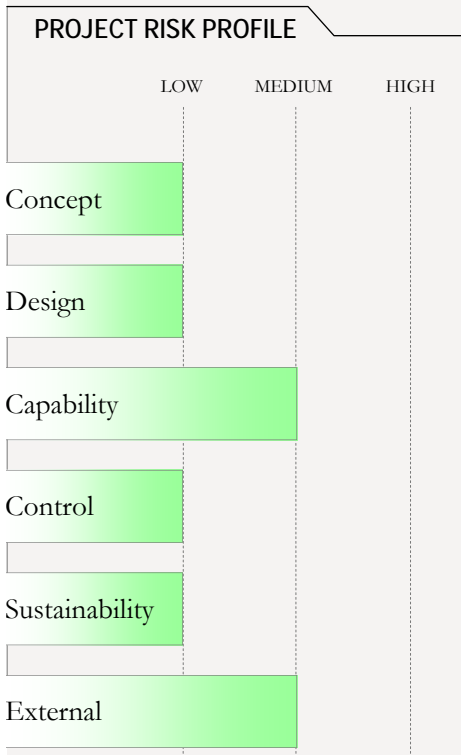
Design: The project replicates a successful two-year project, expanding it to new communities. Prior success has been based on professional community development practices, close monitoring of the process and careful financial management. Risk: low.

Capability: From the outset, IMIFAP has developed its program with the support of nationally recognized professionals such as DIF. IMIFAP continues to build on this solid base of professional staff and leaders. In this project, many DIF trainers will be working with IMIFAP for the first time. However, these trainers are qualified specialists in the areas in which they will work. Risk: medium.

Control: IMIFAP has stable management, independent governance, externally audited financial statements and secure fund transfer measures. Risk: low.

Sustainability: IMIFAP continues to extend its donor base and take steps toward self-sustainability. Each project in each region can become fully self-sustaining. Risk: low.

External: Upcoming national elections signal some risk of currency devaluation, though less this year than previously. Small businesses are vulnerable to unfavorable weather conditions, market fluctuations and theft. Risk: medium.





Mexico

Population: 103.8 million
 Population younger than 15: 32%
 Average annual population growth rate: 1.6% (compared with 1.2% in the U.S.)
 Urban population: 76%
 Languages: Spanish, various Mayan, Nahuatl, and other regional indigenous languages (CIA World Factbook)
 Life expectancy: female 78, male 73
 Maternal mortality (deaths per 100,000 live births): 83 (compared with 17 in the U.S.)
 Infant mortality (deaths per 1,000 live births): 23 (compared with 7 in the U.S.)
 Under-5 mortality (deaths per 1,000 live births): 28 (compared with 8 in the U.S.)
 HIV prevalence (ages 15-49): 0.3% in 2005 (same in 2001)
 People with HIV: 180,000 in 2005 (160,000 in 2001)
 HIV-infected children (0-14): 3,600 in 2001
 AIDS orphans: 27,000 in 2001
 HIV-related deaths (annual): 6,200 in 2005 (5,000 in 2001)
 Literacy (15 and older): female 89%, male 92%
 Gross national income per capita: \$6,790
 Population living on less than \$1 daily: 5%
 Population living on less than \$2 daily: 20%
 Mothers ages 15-19 (births per 1,000 females): 67 (compared with 50 in the U.S.)
 Children in the work force (ages 12-14): 15% (1996, compared with 0% in the U.S.)
 Unemployment rate: 3% (compared with 5% in the U.S.)
 Religions: Christian 96%, nonreligious 2%, traditional ethnic 1%, other 1% (World Christian Database)
 2005 U.N. Human Development Index rank: 53 of 177 countries

HIV and AIDS data are from UNAIDS. All other data are from the World Bank unless otherwise noted.

Organization

Instituto Mexicano de Investigación de Familia y Población (IMIFAP, Mexican Institute for the Research on the Family and Population)

Mexico City, Mexico

Founded

October 1985

Affiliations

- Baxter International Foundation, Deerfield, Ill.
- Elton John AIDS Foundation, London, United Kingdom
- Embassy of Finland in Mexico, Mexico City
- Axtel Foundation, Monterrey, Mexico
- Gonzalo Rio Arronte Foundation, Mexico City
- Instituto Nacional de Desarrollo Social (National Institute of Social Development), Mexico City
- Inter-American Development Bank, Washington, D.C.
- Mama Cash, Amsterdam, Netherlands
- Melbourne North Rotary Club: North Melbourne, Victoria, Australia
- Secretaría de Desarrollo Social (Ministry of Social Development), Mexico City
- United Nations Population Fund (UNFPA), New York, N.Y.
- W.K. Kellogg Foundation, Battle Creek, Mich.

Overall organization revenue sources (income) and spending (expenditure) in U.S. dollars*

| Income | 2002 | % | 2003 | % | 2004 | % |
|--|------------------|------------|------------------|------------|------------------|------------|
| United Nations | 464,950 | 35 | 869,487 | 46 | 488,074 | 41 |
| National Institutes of Health, Bethesda, Md. | 113,070 | 9 | 339,200 | 18 | 317,867 | 27 |
| Other donations | 749,470 | 56 | 667,595 | 36 | 376,607 | 32 |
| Total | 1,327,490 | 100 | 1,876,282 | 100 | 1,182,548 | 100 |
| Expenditures | 2002 | % | 2003 | % | 2004 | % |
| Programs | 481,727 | 36 | 825,552 | 46 | 365,527 | 32 |
| Salaries | 471,766 | 36 | 600,435 | 33 | 474,397 | 41 |
| Administration | 372,270 | 28 | 372,778 | 21 | 311,384 | 27 |
| Total | 1,325,763 | 100 | 1,798,765 | 100 | 1,151,308 | 100 |
| Surplus/(deficit) | 1,727 | | 77,517 | | 31,240 | |

*Exchange rates were 10.428 Mexican pesos (MXN) to \$1 in 2002, 11.222 MXN to \$1 in 2003 and 11.154 MXN to \$1 in 2004.

Financial statements

Prepared: Quarterly
 Reviewed by: Board of Administration
 Externally audited: Yes, year ending Dec. 31, 2004
 On file at Geneva Global: Yes

Complete bank wire transfer on file at Geneva Global: Yes

Active programs

| Description | Inception year | People helped, most recent year | Staff |
|--|-----------------------|--|--------------------|
| Health, life skills and microenterprise training for women in Mixteca region, Oaxaca state | 2001 | 31,860 | 31 full-time, paid |
| Life skills and HIV prevention program for teachers and students in Hidalgo and Campeche states | 2002 | 2,236 | 5 full-time, paid |
| Community development, sexual health and rights program for children in Hidalgo and Chiapas states | 2002 | 20,500 | 9 full-time, paid |
| Substance abuse prevention program for fourth-grade through ninth-grade students, Hidalgo state | 2005 | 9,292 | 5 full-time, paid |
| Small business training for women, Mixteca region | 2005 | 750 | 4 full-time, paid |
| Microenterprise program for rural women, Chocani, Oaxaca | 2005 | 20 | 4 full-time, paid |
| HIV prevention program for Mexican teachers and fifth-grade through ninth-grade students | 2006 | 150,000 | 9 full-time, paid |
| Microfinance program for women in extreme poverty, Mixteca region | 2006 | 600 | 4 full-time, paid |

Profile

Dr. Martha Givaudan, executive vice president, is a clinical psychologist with a master’s degree in social psychology and a doctorate in psychology from the Mexico City-based Universidad Nacional Autónoma de México (UNAM, National Autonomous University of Mexico), and a master’s degree with a specialization in the evaluation of interventions from the Catholic University of Brabant, Netherlands.

From 1980 to 1990 she worked as a researcher at the Mexico City-based National Institute of Perinatology, where she participated in a comprehensive study of child development. She is a member of the editorial board of the Inter-American Journal of Psychology, San Juan, Puerto Rico, and a member of the Scientific Advisory Network of the Mentor Foundation, Geneva, Switzerland.

Givaudan is also a member of the boards of the International Association of Applied Psychology and the Inter-American Society of Psychology, San Juan, and a member of the American Psychological Association, Washington, D.C. She is responsible for coordinating more than 50 projects related to sexual health issues including life-skills education, evaluation of health education and communication between children and parents. She has authored or co-authored more than 25 peer-reviewed articles, 24 chapters in specialized books, and 15 books on such themes as children’s development, sexuality, education and ethics.

Leadership

Governance

A Board of Administration meets three to five times a year to approve budgets, program plans, policies and reports presented by IMIFAP. A Consulting Board has no legal authority over IMIFAP, but provides advice, contacts and ideas to the Board of Administration.

Members of the Board of Administration are:

- Dr. Susan Pick, president (president, IMIFAP)
- Dr. Patricia Andrade Palos, treasurer (Universidad Nacional Autónoma de México [UNAM, National Autonomous University of Mexico])
- Rolando Díaz-Loving, secretary (UNAM)
- Dr. Patricia Madrazo Gómez (clinical psychologist)
- Esther Geifman (clinical psychologist)

Policies

Related parties in management or governance: Yes*

Staff and/or Board reflect the spectrum of ethnic groups or tribes: Yes

Women in supervision or management: Yes

* Dr. Sylvia Judy Pick Steiner, sister of Susan Pick, is a member of the Consulting Board, an advisory body with no legal authority.

Leaders

| Responsibility | Name | Title | Years of related experience | Years with organization | Years in current role |
|-----------------------------|---------------------|---------------------------|-----------------------------|-------------------------|-----------------------|
| Organization oversight | Dr. Susan Pick | President | 20 | 20 | 20 |
| Daily management | Dr. Martha Givaudan | Executive vice president | 20 | 15 | 5 |
| Administration and finances | Dr. Hector Perez | Vice president of finance | 23 | 14 | 14 |

Who is Geneva Global?

Geneva Global works for donors. We are not fund-raisers for charities. We do not promote our own projects. Rather, we are a service for thoughtful donors who want measurable results from the money they give. Geneva Global provides independent research, insightful analysis and grant management so our clients can invest where their giving changes the most lives. In short, we help you accomplish more with the money you give.

What is a *Delta Score* and how is it calculated?

The Delta Score is a universal measurement that makes it possible to compare projects, regardless of type or location. The Delta Score calculates the depth and breadth of Life Change from a project and compares it to the most common form of international giving, child sponsorship. The scoring system is calibrated so a Delta Score of 1 equals successful sponsorship of one child. This means a project with a Delta Score of 7 is expected to produce seven times more Life Change than if an equivalent amount of money were spent on child sponsorships.

What do you mean by *Life Change*?

One of the most serious flaws in traditional philanthropy is the lack of ways to measure success. How do you know whether your contribution did any good? Geneva Global uses Life Change to measure success in giving. We define Life Change as a direct, material and measurable difference in the quality of a person's life. A life is changed when an AIDS orphan is integrated into a loving family, when a mother achieves economic security by starting a small business, when an infant's life is saved by a vaccine, when a girl completes her education or when a slave becomes free from bondage.

What is the *Risk Adjusted Range*?

The comparable term in investing is "volatility." Every project involves risk. We assess up to seven categories of risk. The Risk Adjusted Range shows the range of likely Delta Scores for the project based on the combined risk. A project with low total risk will have a very narrow Risk Adjusted Range (for example, 7 to 9 with a Delta Score of 8), while a project with high total risk will have a broader Risk Adjusted Range (for example, 4 to 12 with a Delta Score of 8).

What is the *Grant Profile* and how is it determined?

We only recommend projects that, based on Geneva Global's extensive experience, have acceptable levels of risk. However, tolerance for risk varies among donors. The Grant Profile is a simple way of summarizing the total risk associated with a project. What is your personal giving style? Do you have an appetite for courageous projects that operate in difficult and even dangerous situations? Or do you value stability? Geneva Global finds, researches and recommends projects that range from daring to stalwart. The Grant Profile is an at-a-glance indicator of which giving style best matches the amount of risk for a particular project.

Who pays for Geneva Global's research?

Investigating projects in foreign countries is difficult and costly. The benefits, however, are tremendous. Geneva Global clients discover they are able to obtain 10 and sometimes as much as 30 times the results compared to traditional methods of giving. The increased results far outweigh the modest professional fees Geneva Global charges. Contact your Geneva Global advisor for fee details and information about all the services you receive.

Whom do I contact to fund this project or ask questions?

Contact your Geneva Global advisor.
If you don't have an advisor, please contact
Joan Cortright in Client Services:
866-7-GENEVA (toll-free in the U.S.)
610-254-0000
JCortright@GenevaGlobal.com

