Background: *Project Concern International (PCI)*

- Mission is "to prevent disease, improve community health and promote sustainable development worldwide"
- PCI currently operates in 16 countries in the areas of health and nutrition; water and sanitation; food and livelihood security; and humanitarian assistance and disaster risk management
Background: *PCI's Women Empowered (WE) Initiative*

- Objective is "to promote the economic and social empowerment of women through the formation of self-managed and self-sustaining saving groups"
- Done through creating Grass Roots building Our Wealth (GROW) groups in both rural and semi-rural areas around the world
Background: *Tijuana, Mexico*

- Total 2010 population: 1,559,683 with a 5.2% growth rate, fastest growing city in Baja California
- Major employment: Maquiladoras, other manufacturing or electricity
- Potential threats to citizens and city: narco trafficking/gangs, natural disasters, rapid growth, environmental degradation, marginalization of migrants
- Roughly 52% of people who live in Tijuana were born in another state or country
Microfinance in Latin America has been characterized as "clearly profit-driven and competitive landscape that differs widely from the peer-group style lending model championed by Grameen" (MicroCapital Institute).

One report notes that there is huge market potential in Mexico for microfinance:
- Only 10% of Mexico being reached by microfinance

Compartamos Banco is the largest microfinance institution in Tijuana that offers group loans, individual loans, savings, and home loans.
Background: Savings-led (micro-savings) programs in Mexico

- Micro-savings may be occurring in rural areas of Mexico with indigenous populations (i.e., Oaxaca), but there is little available research as to if it is occurring in the more urban areas.
- CRS seems to be the only other NGO with published materials on savings-led programs in Mexico, but mainly working in rural areas.
Key Stakeholder: PCI

Need & Interests

- Implementing NGO that will train all involved about GROW program implementation and provide support throughout the process
- Needs: Project implementation, beneficiary participation
- Interests:
  - Creating increased economic opportunities for target community
  - Empowering beneficiaries
  - Impact of intervention on target community
Key Stakeholder: GROW Group Members

Needs & Interests

- These are women (and possibly men) from target community who have joined GROW groups. Once part of the group, they become important stakeholders and drivers of program.
- *Needs*: Information about GROW, connection with community, local government and other related resources.
- *Interests*:
  - Knowing how GROW groups can benefit them and their family/community
  - Generating additional financial or social resources for their family/community
  - Access to small loans
Key Stakeholder: *Local/Municipal Government Leaders*

*Needs & Interests*

- Government officials or leaders who will possibly assist GROW groups in achieving their social action plan
- *Needs:* Information about GROW purpose, connection with GROW group members
- *Interests:*
  - How GROW impacts target community and wider audiences
  - Possible incentives for working with GROW groups
Conflicts Among Stakeholders

- Power struggles between groups (i.e. leaders & GROW members, jealously between GROW members and non-members)
Issue(s)

- Will GROW model work in Tijuana, a peri-urban, highly populated area with more financial and economic resources that are available (compared to rural areas)?

- How to measure GROW impact and performance in Tijuana?
Issue Analysis: *Tijuana Culture*

- Savings not inherent in Tijuana culture
  - Part of GROW methodology is training related to creating a culture of savings and the importance of group meetings,
- Individuals in Tijuana don't believe he/she can influence decisions within community
  - GROW groups meet on a weekly basis to build trust and work to help create a better community through social projects. Builds community solidarity
- Many of the communities on the outskirts of Tijuana (where project implementation would be) are composed indigenous people from other parts of Mexico, who are 'on the move' or moving to where there is work.
  - GROW has been implemented with pastorals and petty traders who were on the move'. Thus far, group members have save over $150,000 collectively
Issue Analysis: Proximity to International Border

- 60% of people in Tijuana work in factories, a job susceptible to economic downturns
  - The GROW methodology only requires a minimal amount of savings to begin and then can provide a cushion for those who lose a job or have unexpected expenses (although each group will decide what to do with the group savings)
- San Diego and Tijuana have multiple agreements on various levels. (i.e. Collaborative police efforts, business agreements etc.)
  - GROW groups leverage available resources, this could include working with family or friends across the border
- As stated in previous slide, it is possible that communities in Tijuana are 'on the move', even trying to cross the border (Or that is one of the reasons they came to Tijuana)
  - GROW groups can work even with mobile populations or member as seen in Ethiopia (previous slide).
Issue Analysis: Availability of resources

- Microfinance institutions are available in Tijuana, for example Compartamos Banco works with women's groups (and individuals) to provide low interest loans up to $30,000 per person
  - Instead of competing with MFI's it could be a resource in order to fund larger, group projects that require more capital
- Government sponsored social programs, such as Oportunidades, which provides cash payments in exchange for school attendance, visiting health clinics and nutritional support
  - GROW participants could use this money for savings, purchasing additional educational or health-related resources. But, GROW groups provide a social component that other programs do not, helping the participants and communities come together to create change
Relevant Standards, Criteria or best practice

● PCI specific criteria and best practices:
  ○ Enroll 100,000 women in WE Initiative by end of 2013
  ○ PCI seen as leader in gender-sensitive programming, including women's economic, social and political empowerment
  ○ Improve documentation, positioning and marketing of PCI's programming and results
  ○ GROW members are self-selected and from similar socioeconomic backgrounds
  ○ GROW program implemented in areas of high need
Information Gaps

- There is little or no information on the following:
  - Micro-savings or savings-led groups specifically in Mexico and Tijuana
  - Rigorous community needs assessment (project is still in the development phase)
  - Other economic and social empowerment strategies currently being implemented in Tijuana