



BY KARI COSTANZA  
PHOTOS BY JON WARREN

# TAKING

# FLIGHT

In Mexico,  
microfinance lifts  
families' hopes for  
the future while  
allowing them to  
stay rooted in a  
land they love. »



# ‘MARIPOSAS!’

cries 11-year-old Indra Ortega as a glorious splash of black and orange soars by. The *mariposas*, or monarch butterflies, are beginning to flutter to their winter home in Michoacán, the Mexican state that stretches east from the Pacific Ocean toward Mexico City.

Michoacán is famous for its monarchs. They created a worldwide marvel after a 1974 *National Geographic* magazine showcased photos of them blanketing the Oyamel fir trees unique to the region. Each year, 300 million monarchs make their way to Michoacán from places as far north as Canada. The butterflies, hatched thousands of miles away, fly south at the same time every year.

—continued on page 21



Indra Ortega (in photo on facing page), along with her siblings and cousins live in Michoacán, Mexico, a place of natural beauty and man-made hardship.





Youngest child Lupita, 4, wears a traditional dress to school.

—continued from page 18

## WHY THE MONARCHS FLY TO MICHOACÁN IS A MYSTERY.

Why Indra's father, Silverio Reyes, travels the opposite way of the butterflies is no mystery. Silverio, 32, has made the journey north three times to work in the United States. Michoacán may attract millions of monarchs, but good jobs are scarce here, making it difficult for Silverio to care for his family.

Silverio and his wife, Yolanda, live in San Mateo, a town nestled in Michoacán's mountains. San Mateo feels like a movie set. It is centered around a 400-year-old Catholic church. Men on horseback remove their hats in reverence as they trot by, sometimes cradling toddlers in their laps. The small plots of land deeded to families by the government are crammed with corn stalks that reach toward a big sky. And in autumn, millions of monarchs fly "home" to a place they've never been.

## IN SPITE OF ITS BEAUTY, MICHOACÁN IS BELEAGUERED.

Mexico's most powerful drug cartel, *La Familia*, or The Family, controls the state, spreading corruption through the system and terrorizing law enforcement—shooting up police stations, murdering federal agents, and delivering messages attached to the severed heads of their enemies for maximum impact.

The land itself is under attack as tree-cutting threatens the butterflies' habitat. And deep poverty keeps families down. Their government-deeded plots are too small for families to make a living by farming. Forty years ago, many of San Mateo's men began to make their way to the United States, looking for jobs in agriculture and construction, tearing the fabric of this close-knit society.

"It's a vicious cycle. No money and no jobs creates poverty," says Francisco Arias Yañez, the headmaster of San Mateo's elementary school. He says that as fathers head to the United States, kids drop out of school. "This place needs huge development to avoid emigration," he says. "San Mateo needs a miracle."

San Mateo is a peaceful place, but bullet holes dotting the police station in nearby Zitácuaro are reminders of drug-fuelled violence.

## IN A PLACE BRIMMING WITH BUTTERFLIES, MIRACLES CAN HAPPEN.

World Vision started working in San Mateo 10 years ago. At that time, says World Vision project manager Socorro Morales Rosas, "people kept their water in little tanks. Or in a tree trunk. Sometimes the tanks were made of iron, so it was unhealthy. Children had problems [with] their skin. They had allergies." Dogs and chickens would get into the water, making it unsafe to drink.

**"IT'S A VICIOUS CYCLE.  
NO MONEY AND NO JOBS  
CREATES POVERTY."**

**—FRANCISCO ARIAS YAÑEZ**



**RIGHT:** Yolanda and Silverio with their children. **BELOW:** Lupita in school. **FACING PAGE:** Indra reads her Bible from her sponsor. **FACING PAGE, BOTTOM:** Proud parents Yolanda and Silverio.



The homes in San Mateo had dirt floors, making children vulnerable to respiratory diseases. And the attitude of *machismo* kept women from reaching their full potential. Women worked hard, but they didn't understand their value or feel appreciated.

Through sponsorship, World Vision worked with the community to provide solutions: building home-water systems, cement floors, and a community center for leadership meetings; providing fruit trees and poultry to sponsored children's families; ensuring that each child receives school supplies and nutritional monitoring.

"Almost all of this town has the help of World Vision," says Silverio. His home is one of hundreds with a water system, a new roof, and fruit trees.

"I think that the most important change has been with the women," says Socorro. In the beginning, she says, all the community leaders were men. But today, leadership roles have reversed. The leadership committee is made up of 20 women and two men.

## SPONSORSHIP LAID THE FOUNDATION FOR CHANGE.

Indra treasures her relationship with her sponsors—a couple with two children from Florida who write her letters and send her gifts, including coloring books and a Bible in Spanish. Indra loves the Bible, which includes a bookplate with her sponsors' names. "When there was a flood [in Florida], I prayed for them," she says.

Indra is the second mother to the family. Mature, reserved, and peaceful at just 11, she keeps watch over her siblings. Her brother Jorge, 14, also sponsored, is an artist. He and Silverio created an exquisite drawing of Jesus that hangs over Indra's bed. Christofer, 6, is all action. He can climb to the top of San Mateo's high fences, somehow avoiding barbed wire along the way, and knows, as only little boys do, that corn stalks make great javelins. Yeimi Guadalupe, or Lupita, 4, has an impish sense of humor. Introducing herself as Yeimi Guadalupe, she adds with a twinkle, "But my real name is Stephanie."

Silverio, Yolanda, and their children live in a three-bedroom home. In their living room, the family gathers to look through the pictures of their lives: baby Lupita's first steps, Indra's first communion, Silverio in New York—including his startling pictures of the Twin Towers aflame on 9/11.

Silverio has mixed feelings about New York City, where he shared a two-bedroom apartment with 10 others. But he thought the city was magnificent. "When I walked on Fifth Avenue, I thought it was beautiful. I thought, *I would like my children to see this.*" He was amazed at how the city took care of people in need. "Even poor people have a place to stay and something to eat."





**“I THINK THE MOST IMPORTANT CHANGE HAS BEEN WITH THE WOMEN.”** —SOCORRO MORALES ROSAS

### FOR SILVERIO, SAN MATEO IS HOME.

“In New York City, there are no butterflies. There are no trees. The corn is very different,” he says. “Here, I breathe well. The sun is stronger. Here, it is so clean.”

Silverio grew up in poverty. His father had a drinking problem. “I had to work to help my mother,” he says. He quit school after second grade to become a delivery boy in Mexico City. “I had to learn to read a little to deliver to addresses.”

Like many in Mexico City, Silverio walked a path of pain. But Silverio, able to hoist a 90-pound bag of corn over one shoulder with ease, was strong inside. “I looked in the mirror and said, ‘No—my children will have different lives.’”





**“[YOLANDA] IS LOVELY, HARDWORKING, AND RESPONSIBLE. SHE HAS BECOME MORE INDEPENDENT. SHE HAS MORE SELF-ESTEEM. THE LOAN HAS MADE HER A BETTER WIFE, MOTHER, AND WORKER.”**

**—SILVERIO REYES**

## NOW LIFE IS BETTER, THANKS TO A MICROFINANCE LOAN.

Like 100 other families in San Mateo, Silverio and Yolanda have a microfinance loan that has helped give the family newfound security. Microloans, provided through microfinance institutions, give the entrepreneurial poor small amounts of capital at competitive rates.

“There is a ‘before’ and ‘after’ with a loan,” says Perla Amayo Arriaga, 25, a loan coordinator with World Vision’s microfinance institution in Mexico, *Fundación Realidad*. She says that families with sponsored children fare better through microfinance because their basic needs are already met.

Vision Fund, World Vision’s microfinance subsidiary operating in 42 countries worldwide, provides loans to hardworking people living in poverty that they could never get from a bank. Vision Fund serves more than 600,000 borrowers worldwide, 17,000 in Mexico, including Yolanda and Silverio.

“The bank will deny me credit because we are poor,” says Silverio. The alternative, local lenders, gouge poor clients with high interest rates—120 percent a year.

*Fundación Realidad* searches out and invests in clients they know can succeed—go-getters with some prior business experience or a willingness to be trained. The majority of *Fundación Realidad*’s clients are women, and when their loan is paid, 80 percent of them get another loan.

## THE CYCLE OF POVERTY BEGINS TO CRUMBLE.

Yolanda is part of a solidarity group of five women who take out loans together and collectively guarantee repayments. They have just taken out their fifth loan through *Fundación Realidad*. Loan officer Perla says Yolanda’s group is one of the best. “We choose people who are responsible, hard workers,” says Yolanda. “We feel like a family. And we always pay our loan one day before it’s due.”

Yolanda will use her portion for the thriving taco stand she runs near her church. She and Silverio used part of a loan to fund a successful *carnitas* (pork) business as well, and Yolanda makes beautiful handicrafts to sell.

It’s a world away from her difficult childhood. “When I was a little girl, my father died,” says Yolanda, taking a quick break from frying *flautas* stuffed with chicken, shredded lettuce, and a savory white cheese. “My mother was left with 10 kids and one on the way. I had the dream to study in secondary school but had to drop out when I was 12.”

Things began to turn around for Yolanda and Silverio when World Vision started sponsorship and community development in San Mateo a decade ago. And two years ago, when they took out their first loan and their fortunes began to rise, Yolanda knew she could go back to school. “I got my secondary education degree when I was 30,” she says, her eyes sparkling.

## FAMILIES’ DREAMS TAKE FLIGHT.

Silverio and Yolanda’s income has quadrupled since they began taking out loans—from \$75 to \$300 per month. “I am a very happy woman,” Yolanda says. “I thank God every day because I have so many things. I always dreamed of having a family and children.”

Silverio walks in from the corn field, machete in hand, to visit with Yolanda. “She is lovely, hardworking, and responsible,” he says. “She has become more independent. She has more self-esteem. The loan has made her a better wife, mother, and worker. All of it has worked for good.”

In turn, Silverio has become a better husband and father. “My brother can stay in Mexico because he has the little [taco] stand,” says Silverio’s brother, Adrian. “He doesn’t have to go away anymore. His family has more chances.” Adrian admires his brother. “He doesn’t smoke. He doesn’t drink. Everything he does is for his family.”



**FACING PAGE:** Christofer waits for an after-school snack. **TOP:** Yolanda's solidarity group signs for another loan. **LEFT:** Silverio and Indra harvest corn. **ABOVE:** Christofer washes with water from a tank provided by child sponsorship.

Yolanda is the same. “I want [my children] to become someone in life,” she says. “I tell them I will pay for school until the last grade they want to study. It doesn’t matter if I have to sell tacos.”

On Sunday, Silverio and Yolanda take their children to the 400-year-old church for worship. On this day, two nuns are bidding the congregation goodbye after 40 years of service. They say this community has grown in its faith and that it’s time for them to move on.

But for Silverio, Yolanda, and their children, San Mateo has become a place to remain. “The butterflies make things special,” says Indra. And thanks to her family’s security through sponsorship and microfinance, she will be able to watch them fly home every year. ■

*Norma Angélica Ruiz Moncayo, a child sponsor and volunteer for World Vision in Mexico, contributed to this story.*

**BELOW: Yolanda, Silverio, and the children worship at their church in San Mateo, a community that has grown in its faith.**



## MICRO: MAKE THE CONNECTION

Micro is a World Vision Web site that allows you to connect with entrepreneurs in the developing world and help them meet their economic goals. Select pre-qualified borrowers by country, business type, gender, or loan amount, read about them, and donate to help. You can track their progress and share in their success. Thanks to the loan repayment rate of 98.7 percent, your donation recycles over and over to support more entrepreneurs in the same country.

» **LEARN MORE** about Micro at [www.worldvisionmicro.org](http://www.worldvisionmicro.org)



# MICROFINANCE



The loan is **REPAID**, and the money is recycled for other entrepreneurs.



A struggling entrepreneur with good ideas but little capital **APPLIES** for a microloan.



**CHILDREN THRIVE** as parents can provide more nutritious food and school fees.



Before receiving the loan, the client receives **TRAINING** in basic business skills.



Families become **SELF-SUFFICIENT**, no longer needing to borrow money at high interest rates.



The microloan is given, providing **START-UP MONEY** for a small business or farming venture.

## HOW IT WORKS



The business thrives, creating jobs and **GENERATING GOODS** and services for the community.



Clients continue to receive business **COACHING** and training in agricultural and trading practices.



The business begins and **EXPANDS**.