Microcréditos en hogares de hasta tres deciles

Microloans in households of up to three deciles

Microcréditos em casas de até três decis

Aurea Judith Vicente Pinacho
Universidad de la Cañada, México
covi49@hotmail.com

Resumen

En México el crecimiento de la población en pobreza pasó de 53.3 millones de mexicanos en 2012 a 55.3 millones en 2014, lo que representa 46.2% del total nacional, (CONEVAL, 2014) los datos reflejan la realidad económica del país, y con esos resultados muchas instituciones buscan establecer estrategias para mejorar las condiciones de estas personas, ya que tienen muchas situaciones especiales: el grado de educación es muy bajo, están en comunidades alejadas, no tienen servicios públicos o son deficientes, no tienen acceso a un empleo formal por falta de instrucción o porque no hay entidades económicas que puedan emplearlos, sin embargo y ante este escenario tan deplorable, sucede lo extraordinario la población sobrevive algunos de ellos afortunadamente llegan a tener movilidad social se insertan en la economía y su nivel de vida cambia lo cual es extraordinario, sin embargo para el resto la falta de dinero para atender sus necesidades básicas es una constante, en el presente trabajo se muestra el efecto del crédito en hogares que acceden a este en mejorar su calidad de vida, y con ello se determina si el destino del microcrédito ejercido mejora las condiciones de vida de la población en estudio en la comunidad de Teotitlán de Flores Magón, Oaxaca, México.

Palabras Clave: Hogar, Microcrédito y calidad de vida.

Abstract

In Mexico the growth of the population in poverty went from 53.3 million in 2012 to 55.3 million by 2014, representing 46.2% of the national total, (CONEVAL, 2014) the data reflect the economic reality of the country, and with these results many institutions seek to establish strategies to improve the conditions of these people, since they have many special situations: their degree of education is very low, are in remote communities, do not have public services or these are deficient, they have no access to formal employment for lack of education or because there is no economic entities that may employ them, However and in this scenario so deplorable, what happens it extraordinary, the population survives. Some of them, fortunately, come to have social mobility, are inserted in the economy and their standard of living changes, which is extraordinary, for the rest, however, the lack of money to meet their basic needs is a constant. In the present work it is shown the effect of the credit in households that have access to this, improving their quality of life, and with this is determines if the destination of the microloans exerted improves the conditions of life of the population in study in the community of Teotitlán de Flores Magón, Oaxaca, México.

Key words: home, microloan, Quality of life (QOL).

Resumo

No México, o crescimento da população em situação de pobreza caiu de 53,3 milhões de mexicanos em 2012 para 55,3 milhões em 2014, representando 46,2% do total nacional (CONEVAL, 2014) dados refletem a realidade económica do país, e com estes resultados muitas instituições procuram estabelecer estratégias para melhorar as condições dessas pessoas, pois eles têm muitas situações especiais: o nível de educação é muito baixo, estão em comunidades remotas não têm serviços públicos ou são pobres, não têm acesso ao emprego formal por falta instrução ou porque não há entidades económicas que podem utilizá-los, no entanto, e este cenário lamentável acontece as pessoas extraordinárias sobreviver alguns deles, felizmente vir a ter mobilidade social são incorporados nos padrões de economia e de vida mudar, que é extraordinário, mas para o resto da falta de dinheiro para satisfazer suas necessidades básicas é uma constante, neste estudo o efeito do crédito em domicílios que acessam isso para melhorar sua qualidade de vida é mostrado, e é

determinado se o destino microcrédito exercido melhora as condições de vida da população do estudo na comunidade de Flores Magon Teotitlan, Oaxaca, México.

Introduction

The financial system is very important for the development economic of a country, because in it converge supply and demand of economic resources; the first expect receive a profit by their resources and seconds use these resources to create new projects with growth expectations.

National Institute of Statistics and Geography (INEGI by its name in Spanish), considers households as "the set of people that can be or not a family, that share the same housing and share a common expenditure." A person who lives alone is also a household" (INEGI, 2010).

Households are studied as an entity that creates a link between the individual and society, wich determines its behavior in different areas (economic, social, cultural and political). One of them aspects of greater relevance is the economic environment, since it allows to know the levels of production and of consumption in a determined period, as well as the strategies implemented given the situations of economic instability, considering that not all the households have the same features but each one of them moves in different strata. So, we can distinguish the features of the more vulnerable households that are found in the deciles I, II, and III, usually they are individuals who work in the informal economy, whose quarterly revenues ranging from \$6 269.00 and \$14 972.00 pesos, to cover their basic needs. Considering that the average nationwide of Mexican households is 3.8 people, where 37.6% has children and both providers do work, 25.80% of these resources are destined to the purchase of food and not alcoholic beverages, 19.8% to housing, water, electricity and

gas, 12.90% to the transport and 38.60% to miscellaneous. Finally, households only spend 3.0% on health services (INEGI, crimped, 2012).

When considering statewide statistics and specific to the state of Oaxaca, the average annual expenditure per household is $ 116 425.00, while the average annual consumption per person is $ 30 209.00 pesos, of which 32.2% goes to the costs of food and non-alcoholic beverages.

In the municipality of Teotitlan Flores Magon there are a total of 8,966 inhabitants, of whom 4,275 are men and 4,691 women, 3,122 are also economically active population (INEGI, 2010). On the other hand, 48.3% of the population is in moderate poverty extreme, which corresponds to 4,229 people, while 28% have social needs, ie 2,456 people, indicating that there is still a high lag in population .

With regard to housing, Table 1 shows that 364 homes lack adequate floor. The figures in public services are 155 homes that lack drainage, 63 who do not have piped water and 56 homes without power, so it is necessary to cover them.

Table 1. Housing characteristics in its construction and utilities.

Características de las viviendas	Número de las viviendas	Porcentaje
Pisos de tierra	364	16.17
No disponen de drenaje	155	6.89
No disponen de agua entubada de la red pública	63	2.80
No disponen de energía eléctrica	56	2.49

Source: Instituto Nacional de Estadística y Geografía e Informática, 2010

Within education, Table 2 shows that there are 641 illiterate (can not read or write), ie 10.38% of 100%, ie 8966 inhabitants of the population. In addition, 586 people do not have school education, which becomes a big problem as it is now very important for society.

Table 2. illiterates and unschooled**.**

Características en	Número de
educación	personas
Analfabetas	641
Sin escolaridad	586

Source: Instituto Nacional de Estadística y Geografía e Informática, 2010

With regard to health, the population has no access to sum service 3,103 people, representing 34.60% of the population, so it is necessary to identify the strategy or actions to be implemented so that people have the necessary services.

In the analysis on housing, health, education and economically active population it identifies families of Teotitlan Flores Magon need to increase their financial resources. They have no sources of employment, training is low, poverty levels are high and the needs are pressing, so that financing has become an alternative to meet their needs.

Objective

To determine the effect of microcredit in the quality of life of households Flores Magon Teotitlan, Oaxaca, Mexico.

Popular sector

The sector Savings and Loan (ACP), is a financial institution whose origins date back to the early fifties and whose purpose was to provide financial services credit unions communities and popular sectors that are not served by traditional banking .

As pointed out by the National Banking and Securities Commission, the principal objective of ACP industry "it is to facilitate access of the population of middle and low income to financial intermediaries that meet their financial and social needs, through efficient management of operations credit, savings and investment; as well as expanding the supply of microfinance services to a majority of the population "(CNBV, 2014).

To this end, the National Banking and Securities Commission authorizes and supervises the following financial intermediaries:

- Cooperative Societies Savings and Loan
- Popular Financial Companies
- Community Financial Corporation

The CNBV performs this classification considering the level of operation in each case, depending on their activity; also such intermediaries require authorization from the CNBV to change their level of operations and expand its activities.

Credit

Currently the credit is used as a funding strategy to address economic problems or simply to undertake new projects; therefore, the interests are subject to this financial operation.

The Great Encyclopedia of Economics defines credit as a synonym for loan or borrowing, which is a credit transaction that involves the transfer or temporary transfer of the creditor to the debtor of a right of ownership of the former over a particular good (usually money) for the second dispose of it in the way that suits for a certain time. A term will be returning to the debtor along with their interests.

The interest rate is linked directly to credit and is a key indicator in the credit decision, as evidenced by the theories of economic thought, as the theory keynesina roots, which states "the effectiveness of monetary tools to influence the market interest rate, which immediately affects decision making by investors both in the financial sector and the productive, the latter as a generator of employment and able to increase the purchasing power of the working class. "

Home

Since the origin of the first societies, humans have banded together in an effort to generate a mutual relationship to improve relations wellness through activities such as hunting.

INEGI considers the home as "those groups that are formed by people who may or may not relatives, who share the same household and hold a common expense."

Households are classified into two categories:

- **Private home.** It is the person or group of people living under one roof and at least for food depend on a common background. These people often make the unification of their income, through the establishment of a common budget and establish sharing durable or non-durable goods.

  Typically, this group is composed of a group of people linked by family ties, but need not be relatives to meet the definition of home. A home is also constituted by a single person.

- **Collective household.** It is the group of people sharing the accommodation and food for work, study, discipline, health, among others.

Therefore it is advisable not to confuse home with housing as they have their meanings as defined by the INEGI: "Housing is any room, separate and independent, constructed or adapted for the shelter of people." The homes are classified in individual or collective, taking into account the type of household that occupies.

Sources of credit for households

Households use different forms of funding to meet their basic needs, among which are the formal and informal credit.

Funding is complex because not have data that allow credit analysis, especially in the informal system, as the heads of households rely on unregulated financial intermediaries such as moneylenders, family loans and batches.

This is paradoxical because the moneylenders charge a high interest rate, while loans granted by family, neighbors and employers no interest rate is charged.

Many homes go to financial institutions to borrow; however, they faced with the problem of not having the documentation to prove their income.

Quality of life

Another important element is the quality of life. If you try to define quality of life is necessary to understand the sense of quality through its semantic meaning: "Quality makes us think of excellence, a criterion of excellence associated with a human characteristic and positive values such as happiness, success, wealth, health, satisfaction "(Lindstromm, 1992).

The variables set OECD (Table 3) are used to measure the quality of life.

Table 3. Variables and definitions index for a better life.

VARIABLES	DEFINICIÓN
VIVIENDA	Es un sitio para dormir y descansar en el que las personas se sientan protegidas y gocen de privacidad y un espacio personal; en pocas palabras, un lugar donde puedan formar una familia.
INGRESOS	Contar con recursos económicos más altos ayuda a mejorar el acceso a la educación, servicios de salud y vivienda de calidad.
EMPLEO	El trabajo aporta beneficios económicos, pero tener empleo también ayuda al ser humano a permanecer conectado con la sociedad, fortalecer su autoestima y desarrollar capacidades y competencias.
COMUNIDAD	Es la frecuencia de nuestro contacto con la gente que nos rodea y la calidad de nuestras relaciones personales, define nuestro bienestar de manera determinante (proyectos sociales).
EDUCACIÓN	La educación desempeña un papel clave para proporcionar a las personas los conocimientos, las capacidades y las competencias necesarias para participar de manera efectiva en la sociedad y en la economía.

MEDIO AMBIENTE	La calidad del medio ambiente en que vivimos tiene un efecto directo en nuestra salud y bienestar. Un medio ambiente limpio es fuente de satisfacción, mejora el bienestar mental, permite a las personas recuperarse del estrés de la vida cotidiana y llevar a cabo actividades físicas.
COMPROMISO CÍVICO	La información sobre el quién, el porqué y el cómo de la toma de decisiones es esencial para exigir la rendición de cuentas de un gobierno, mantener la confianza en las instituciones públicas y garantizar reglas de juego equitativas para las empresas.
SALUD	Para las personas es sumamente importante gozar de una buena salud, así como de los muchos beneficios que esta aporta, entre ellos un mayor acceso a la educación y al mercado laboral, un aumento en la productividad y el patrimonio.
SATISFACCIÓN	Medir los sentimientos puede ser muy subjetivo, pero es un complemento útil de datos más objetivos, los datos subjetivos permiten incorporar una evaluación personal de la salud, la educación, los ingresos, la satisfacción personal y las condiciones sociales de un individuo.
SEGURIDAD	Es un factor determinante para el bienestar de las personas que incluye el riesgo de que sean víctimas de un asalto físico o de otro tipo de delito
BALANCE VIDA-TRABAJO	La capacidad de combinar con éxito el trabajo, los compromisos familiares y la vida personal es importante para el bienestar de todos los miembros de una familia.

Source: Organización para la Cooperación y el Desarrollo Económicos (OCDE, 2015).

Popular finance is a relatively new issue among academics and researchers, because although nonbank financial institutions emerged in advance even before the formal financial system, there have been many studies about the sector and especially of a as it is disintegrated like home.

Given the literature review has been carried out the following research addressing home from different approaches and are classified considering their contribution to the subject of study found.

The rural finance markets and popular in Mexico: a quick overview of their multiplicity and scope. The environment and the participation of households in the credit markets in Mexico studying the characteristics of the regions of the country and how the environment affects each share of credit in homes. The methodology used to conduct this study is mainly field observations, expert opinions information and secondary data, together with data from the National Survey on Living Standards Survey (MxFLS-2002), to describe the environment and households in different regions of the country. It is concluded that there are marked differences in the regions of the north, center and south, and levels of development are tripping over themselves more towards the north of the country, especially in the towns

Method

In a descriptive cross-sectional study allows to know the sample size, a finite population was considered, since in the community of Teotitlan de Flores Magon there are altogether 8,966 inhabitants, so the sample size was 72 households to survey. Tools for this descriptive and inferential statistics, as were used: graphics, mean, mode, median, variance and standard deviation, as well as the statistical program SAS version 9 for Windows, which helped determine the correlation and significance between eight variables: education, health, property, employment, security, community, environment and other (OECD) and the amounts requested. For data collection a mixed questionnaire with both open and closed questions in order to know the financial situation of households in the community where it has acquired a non-bank credit were integrated it was developed. It was also necessary to use statistical data 2010 source INEGI (National Institute of Statistics and Geography) to make use of socio-demographic data on the number of inhabitants, the total housing, the

types of services available to the population and the EAP (Economically Active Population).

Results

The results showed that in the homes of Teotitlan Flores Magon, non-bank loans represent a strategy to improve their economic situation and quality of life. By conducting surveys, in Figure 1 we can see that 43 households surveyed requested credits in Banco Azteca, while 17 households have obtained credits in Compartamos, 9 Perseverance, 1 Micro business, 1 in Bancoppel and 1 in finanse . Therefore, you can identify that most people prefer Banco Azteca, as it is one of the institutions which also covers the market lower class and has competitive advantages because it is located in the town of Teotitlán of Flores Magon

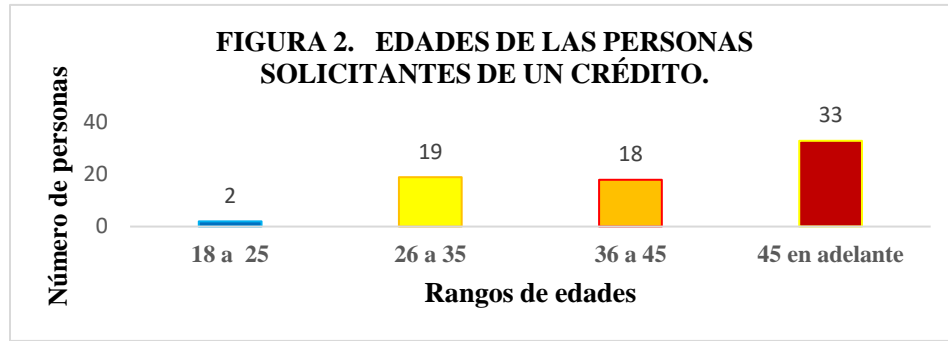**Figure 1.** Appropriations requested in savings or Banco Azteca Teotitlán homes.
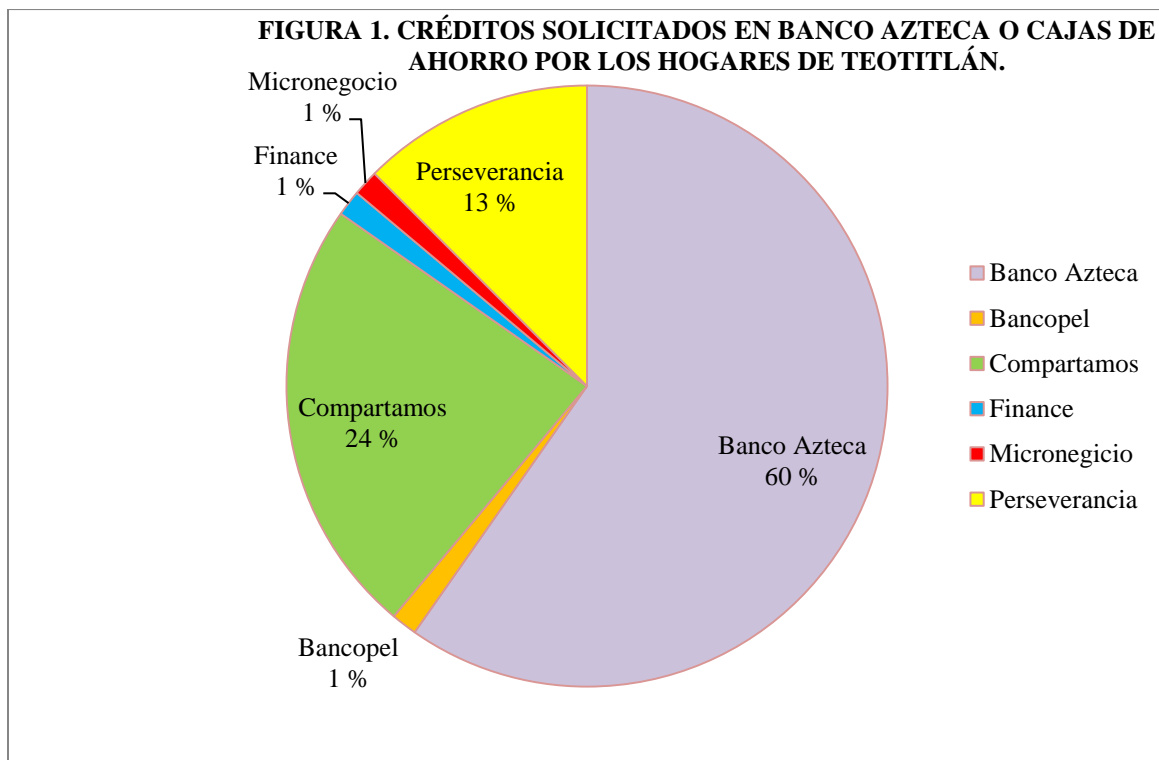
Source: Prepared with information questionnaire applied in Teotitlan Flores Magon

Could also identify the ages when most requested credit, as shown in Figure 5, where 2.77% is within the range of 18 to 25 years. On the other hand, 26.39% corresponds to the range of 26 to 35 years, 25% to the range of 36 to 45 years and 45.83% at 46 years and older.

There is a clear tendency for people of 45 years in front of borrow more because they have more responsibilities because of the children, plus expenses, and so on. Another important issue is that people lack a better quality of life because they do not perceive a secure income, which makes the alternative of seeking leverage to meet their needs.

Figure 2. Graphical representation of the ages of the people who have obtained a loan.

FIGURA 2.   EDADES DE LAS PERSONAS SOLICITANTES DE UN CRÉDITO.

Source: Prepared with information collected by applying a questionnaire in Teotitlan Flores Magon.

With respect to the terms of the appropriations requested, it can be seen in Figure 3 that 90.27% of the population has requested a short-term credit, 8.33% to 1.38% medium term and long term.
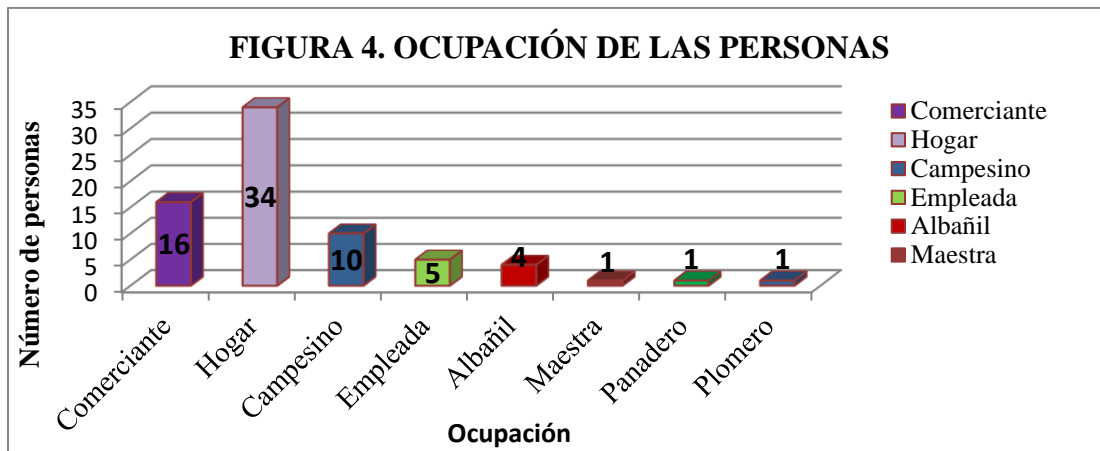
Figure 3. Credit terms requested by households.

FIGURA 3. PLAZO DE LOS CRÉDITOS SOLICITADOS

Source: Prepared with information collected by applying a questionnaire in Teotitlan Flores Magon.

With regard to the occupation of people applying for a loan, Figure 4 shows that of the 72 people surveyed who'd like more than one credit are housewives (47.22%) because they do not have a fixed income, and after them trade places with 22.22%. These two groups are the most representative in obtaining credit.
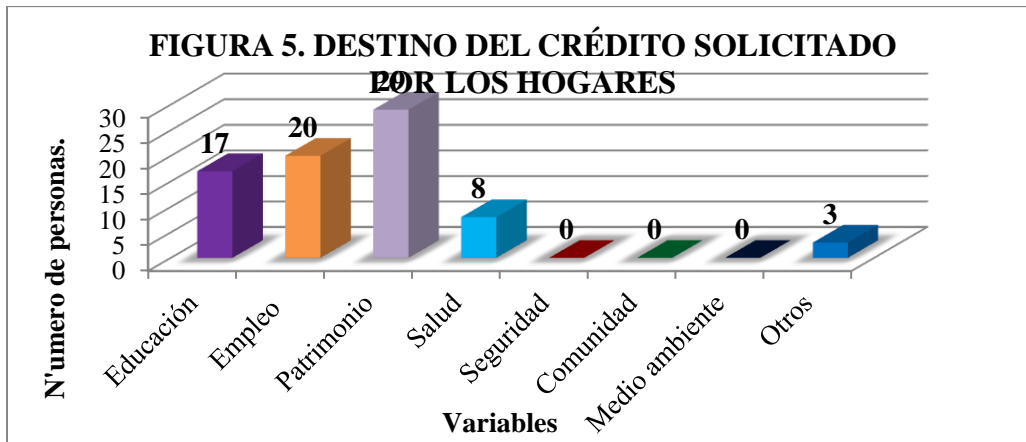
Figure 4. Occupation of people who have earned a credit.

Source: Prepared with information collected by applying a questionnaire in Teotitlan Flores Magon.

With regard to the implementation of the appropriations requested, Figure 5 shows that 40.27% of the population run for their heritage (improvement or construction of housing, food, etc.) and 27.77% run it for employment (trade, job creation).

Figure 5. Execution of credits earned on savings or Banco Azteca.

FIGURA 5. DESTINO DEL CRÉDITO SOLICITADO POR LOS HOGARES

Source: Prepared with information collected by applying a questionnaire in Teotitlan Flores Magon.

In a matter of requested amounts can be seen in Figure 6 that 71.83% requested a loan that is in the range of one thousand to five thousand pesos and 19.44% have applied for credit which falls within the range of 6000-10 A thousand pesos.

Figure 6. Amounts requested by households Teotitlan Flores Magon.
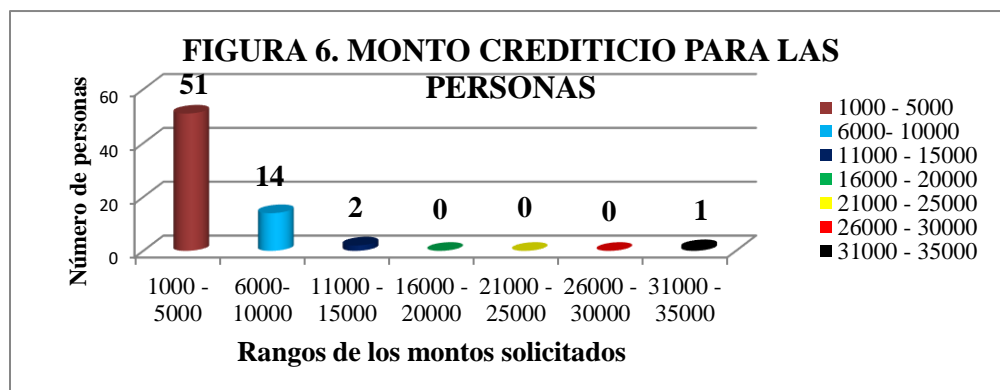
FIGURA 6. MONTO CREDITICIO PARA LAS PERSONAS

Source: Prepared with information collected by applying a questionnaire in Teotitlan Flores Magon.

If the variables used in the amounts requested are related, it identifies people who run your credit in your heritage ask an amount ranging from pesos to five thousand pesos short term, while in the employment variable ask a much larger loan ranging from six thousand pesos to ten thousand pesos in the long term, this means that those who run for their heritage meet

their needs, while for employment go beyond because they seek financing to invest and so we can create jobs and profits, as well as improve their financial situation.

SAS version 9 for Windows was used to know the correlation between the most significant variables. In Figure 7 shows the results of the different variables. Based on the correlation matrix Pearson ($p \leq 0.05$) a positive and highly significant correlation ($r = 0.85$) between the amount and employment variable, interpreted and found: the more the loan to employment is intended, more will improve quality of life. In other variables, no significant correlations were found, which means that the appropriations requested that this population do not improve their quality of life, but only learned their immediate needs.

Figure 7. Correlation of requested amounts and quality of life variables defined by the OECD

	Persona	Monto	Educación	Empleo	Patrimonio	Salud	Seguridad	Comunidad	Medio Amb.	Otros
Personas	1	-0.09222 0.441	-0.00097 0.9935	0.08193 0.4939	-0.01723 0.8858	-0.03472 0.7722	0	0	0	0.09849 0.4105
Monto	-0.09222 0.441	1	0.01556 0.8968	0.85789 <.0001	0.08158 0.4957	-0.14494 0.2244	0	0	0	-0.01732 0.8852
			1	0.17719 0.1365	-0.30144 0.0101	-0.14479 0.225	0	0	0	-0.09123 0.446
				1	-0.27883 0.0177	-0.13261 0.2668	0	0	0	-0.07318 0.5413
					1	-0.18776 0.113	0	0	0	-0.11863 0.321
						1	0	0	0	-0.03446 0.7738
							0	0	0	0
								0	0	0
									0	0
										1

Source: correlation model with data from the surveys.

Conclusion

Microcredits in the population with incomes up to three deciles and conditions of informality and lack of stable employment, represent in most cases an outlet for their many needs; however, rarely can improve the quality of life, especially in areas of health, wealth and education, and generally loans are short term and some of these investments the credit scheme would necessarily be granted long-term. Here we must make an observation: most nonbank subsidiary does credit differentiation as they offer expensive short-term loans without considering use. This hurt the pocket of this population because they do not offer a differentiated product according to your needs. This affects the leverage effect, making it more difficult to improve their quality of life. We can also conclude that this population does not use its resources in safety, community or environment, because their basic needs are barely remedied with the resources generated and are not permanently. It is necessary that non-bank offer ancillary products and services for this population with characteristics that allow them to improve their quality of life and the state to regulate the interest rate, because sometimes are extremely high and its committees are even more so. Under such conditions, people turn to them in an effort to meet their basic needs, so this study is further work to provide financial education to low-income population in an effort to improve their financial situation and thus fostering role of credit as leverage in households in this community and thus be a source of improvement in the community.

Bibliography

CNBV. (2014). *COMISION NACIONAL BANCARIA Y DE VALORES*. Recuperado el 20 de 10 de 2014, de http://portafoliodeinformacion.cnbv.gob.mx/estudios/Paginas/default.aspx

CONEVAL. (2014). *Medición de la pobreza*. Recuperado el 08 de 2014, de http://www.coneval.org.mx/Medicion/Paginas/Evolucion_dimensiones_pobreza_1990_2015.aspx

INEGI. (20 de 10 de 2010). Obtenido de http://www.inegi.org.mx

INEGI. (20 de 10 de 2010). *INEGI*. Obtenido de INEGI: http://www.inegi.org.mx/

INEGI. (2010). *Instituto Nacional de Estadística y Geografía e Informática.* INEGI.

INEGI. (2012). *ENGASTO*. Recuperado el 18 de 10 de 2014, de http://www.inegi.org.mx/est/contenidos/proyectos/encuestas/hogares/regulares/engasto/2012/default.aspx

Lindstromm. (1992). Calidad de vida. *Teoría*, 131-182.

OCDE. (2015). *¿Como va la vida?* Recuperado el 20 de 08 de 2015, de http://www.oecdbetterlifeindex.org/es/