

# FINAL TECHNICAL REPORT / RAPPORT TECHNIQUE FINAL

## FINAL TECHNICAL REPORT

Fundación Capital;

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IDRC Grant / Subvention du CRDI: 107968-001-Enhancing Economic Opportunities in Latin America: From Poverty Reduction Projects to Sustainable Livelihoods

# **Final Technical Report**

## **Enhancing Economic Opportunities in Latin America: From Poverty Reduction Projects to Sustainable Livelihoods**

**IDRC Project Number: 107968-001**

Fundación Capital

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## 1 ABBREVIATIONS AND ACRONYMS

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AECID	Spanish Agency for International Development Cooperation
CADEP	Center for Economic Analysis and Dissemination in Paraguay
CCT	Conditional Cash Transfers
CGAP	Consultative Group to Assist the Poor
CISS	Inter-American Conference on Social Security
FundaK	Fundación Capital
IADB	Inter-American Development Bank
IDRC	International Development Research Center
IFAD	International Fund for Agriculture Development
IPC-IG	International Policy Centre for Inclusive Growth
KPI	Key Performance Indicator
LAC	Latin America and the Caribbean
LE	Livelihoods Enhancement
OAS	Organization of American States
PSSN	Productive Social Safety Net
PMF	Producing for my Future
RCT	Randomized Controlled Trial
SEDATU	Secretariat of Agrarian, Land and Urban Development
STP	Technical Planning Secretariat
PS	Social Prosperity
TASAF	Tanzania Social Action Fund
TMF	Transforming my Future

## 2 EXECUTIVE SUMMARY

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The following report summarizes the progress to date of IDRC's grant "Enhancing Economic Opportunities in Latin America: From Poverty Reduction Projects to Sustainable Livelihoods." This project is also supported by the Ford Foundation as well as Uplift – Amplifier Strategies. The main objective of this grant is to adapt, test, evaluate and foster knowledge exchange on cost-effective approaches on Graduation, to move from pilots into government policies and scalable and sustainable programs that enhance livelihoods for the poorest. A more detailed account of the project's achievements can be consulted in the Graduation Report 2017 (Annex. 0), also submitted through IDRC's platform.

### **Progress by Country**

In Colombia, both the Producing for my Future and Transforming my Future programs successfully concluded after years of implementation, reaching more than 14,100 families. The final versions of the process evaluations and life stories for both programs, and the results evaluation for Transforming my Future have been finalized and are included in the Annexes of this report.

In Paraguay, we concluded the pilot of *Sembrando Oportunidades Familia por Familia*, with 850 families successfully graduating from the program. The pilot sits at the core of the National Poverty Reduction Program and incorporates an innovative component by establishing a private-public partnership (PPP), adding an important element to the evolution of designing productive inclusion programs. Also in Paraguay, we launched our first crowdfunding campaign to support the business of *Sembrando Oportunidades Familia por Familia* participants. Paraguay had general elections last April. The elected president, Mr. Mario Abdo Benítez, during his campaigning for presidency, proposed the scale up of "Seeding Opportunities Family by Family". Preliminary results of the Impact Evaluation are already available and are very encouraging since the program had a positive effect in asset building as well as savings, key variables for solving poverty in the long term. Also, the positive effects were consistent with all the participants who were engaged in the program. The evaluation results have been fundamental in the scaling up announced by the newly elected government, thus, being one of the most successful examples on the way research informs and shapes public policy.

In Mexico, the pilot program *De la Mano con PROSPERA* continued training participants, formed several savings and mutual help groups, and carried out the asset transfer, with which participants could strengthen their business ideas. Currently, PROSPERA is in the process of drafting a National Strategy for Productive Inclusion, in which *De la Mano con PROSPERA* is positioned as the entry point for the country's most vulnerable households. This decision stems from the government's conviction that Graduation should serve as the first step in addressing the needs of the most vulnerable Mexicans by supporting their productive inclusion. With its incorporation into the National Strategy, the Graduation

program is expected to be scaled-up, and could eventually reach at least 1.3 million households (i.e., the 20% poorest families in PROSPERA).

Lastly, the implementation of the Graduation pilot in Honduras called *Emprendiendo una Vida Mejor* has started, the baseline survey for the RCT has been conducted already, and the first activities to set up the program have been conducted. The enrollment of 840 families will take place in the first months of 2018.

It is important to highlight that the graduation project is being co-financed by both, IDRC as well as the Ford Foundation. Most implementations have finalized except Honduras, and some evaluations are underway. The activities and products that have not been finalized yet, will be carried out with funds from the Ford Foundation whose grant will close in December 2019.

**Table 1: Graduation Progress in each country**

COUNTRY		ADVOCACY	AGREEMENT	PROJECT DESIGN	PREPARATION	EVALUATION DESIGN	IMPLEMENTATION	SCALE UP
COLOMBIA	EXTREME POVERTY							
	ARMED CONFLICT							
PARAGUAY	RURAL							
	URBAN							
MEXICO								
HONDURAS								
TANZANIA								

Since it first started, more than 28,000 families have participated in Graduation programs designed by Fundación Capital. This includes more than 14,100 families in Colombia, 13,230 families in Paraguay, 400 families in Mexico, and 270 families in Tanzania (not part of this grant), totaling more than 145,000 individuals. In 70% of the cases, the direct participants of the program are women. Currently, as a result of Fundación Capital's advocacy work, governments have invested approximately USD 25 million in Graduation programs in LAC.

### First Results of the Evaluation Platform

The integration of the above-mentioned graduation programs into public policy by the partner governments is an important difference from the first generation of Graduation programs and constitutes the main research focus of the Learning and Evaluation Platform of the Graduation Program. The first results of the evaluations conducted by the Platform in 2017 are encouraging. Currently, the Platform has already delivered the final Life Stories report and the Process Evaluation of Producing for my Future and the final Process Evaluation and the Results Evaluation of Transforming my Future.

Preliminary results of the Impact Evaluation in Paraguay are already available and are very encouraging since the program had a positive effect in asset building as well as savings, key variables for solving poverty in the long term. Also, the positive effects were consistent with all the participants who were engaged in the program.

The platform also delivered the baseline report of the Results Evaluation of *De la Mano con PROSPERA* (Mexico). The baseline from Mexico (as well as the baseline in Paraguay) demonstrated that the programs' targeting process was effective in selecting families that are under the extreme poverty line.

Finally, the design of the RCT that will be conducted in Honduras during 2018-2019 was concluded, and the survey for the baseline took place in early 2018.

In Producing for my Future, using a life stories methodology for the evaluation, it was found that 73% of participants of the life stories evaluation report positive changes in their households' food security when considering the periods before and after the program. Likewise, 55% of participants increased their expenditures on food. When it comes to financial behavior, 73% of the participants report a positive change in their savings levels, either because they started saving during the program, resumed saving, or simply increased the amount saved. Additionally, 82% report positive changes in debt management. After finishing the program, many participants reported being able to pay formal and informal debts that they had contracted before the program. It is noteworthy that most of the participants (90%) invested all the money from the asset transfer in the acquisition of goods and productive assets (machinery, equipment, construction work) for their business. This demonstrates the participants' commitment in using the asset transfer to strengthen their business and adequately invest the money given by the program.

In Transforming my Future, two surveys were developed (baseline and end line) and applied to 60% of the participants, which allowed us to identify important changes after the program's end. 90% of the participants scored savings promotion training as excellent/very good, meaning they felt really motivated to save thanks to the program's activities. Likewise, the home visits by the program's coaches were considered very useful and generated a high commitment from the participants who, irrespective of their occupations, were consistently interested in attending the sessions. Consequently, the level of satisfaction with the coaches reached a high value (96%). Participants also valued the peer-to-peer learning strategy, since coaches were also victims of the armed conflict who used their own experiences and inspirational life stories to teach participants, and show that it is possible to overcome the difficulties from the past, and reconstruct their lives. With respect to their personal development, participants were able to expand their expectations and aspirations, which allowed them to define a life plan and ways to achieve their life goals. This represented an important source of empowerment, since participants felt more confident in their capacity to improve their conditions and be in control of their own lives. To quote one participant: "I had a very negative attitude, from this point on I started to reflect: whatever I want to do, I'm capable of doing it. I'm not useless, whatever I want to do, I will achieve it. I know I have the capacity to do it, I have changed my way of thinking."

Participants experienced multiple changes in areas such as i) personal development, ii) business management, iii) savings levels, and iv) debt management. Programs like Producing for my Future and Transforming my Future generate feelings of recognition and improved self-esteem, which end up being one of the most important drivers of the changes that will happen in the lives of the participants.

Process evaluations are crucial to improve the programs design for future implementations. The process evaluations that are currently being carried out with the support of IDRC and Ford Foundation will not particularly affect the design of the current pilots, since the evaluation results will only be out when the pilots are already in an advanced stage of implementation. However, the results will be crucial for scaling up the programs, since they provide a solid base for improving the design of each initiative.

Regarding the results evaluations, they are a fundamental piece in our advocacy work in promoting the graduation approach to different stakeholders.

Once evaluations are finalized, they will be an important tool to continue informing evidence-based policies, such as the case of the scaling up announced by the newly elected government in Paraguay, and to engage policy-makers in the efforts of expanding graduation programs.

In México, a permanent dialogue between the Iberoamericana University as well as Prospera has been very conducive for the appropriation of graduation by Prospera's officials. Preliminary results have been shared in several seminars and workshops through out 2017 and 2018. Currently, Prospera is in the process of drafting a National Strategy for Productive Inclusion in which "De la Mano con Prospera" (the graduation pilot program), is positioned as the entry point for the country's most vulnerable households. This decision stems from the government's conviction that graduation should serve as the first step in addressing the needs of the most vulnerable Mexicans by supporting their productive inclusion. This conviction is the result of the integration of sound evaluation of public policies. With its incorporation into the National Strategy, the graduation program is expected to be scaled up and could eventually reach up to 1.3 million households (i.e. Prospera's 20% poorest recipient families).

## PROGRESS TOWARDS MILESTONES

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### 2.1 OVERALL PROGRESS OF THE GLOBAL PROJECT

The project's overall development objective is to promote a process of social and economic inclusion of families in extreme poverty based on the improvement of public policies that help those families accumulate productive, human, social and financial assets.

The Graduation Project's general objective is twofold. First, to actively encourage and foster public policies on graduation in LAC through the co-design of tailored approaches to graduation for public policy with governments. It also aims at contributing to the global research agenda on graduation by co-creating, testing, evaluating, and fostering knowledge exchange on cost-effective approaches to graduation, which are able to create sustainable livelihoods for the poorest. To this end, progress so far includes:

- Our graduation programs have impacted 28,085 families by the end of 2017, including a pilot in Tanzania and an Urban Graduation Pilot in Paraguay, which are not part of this grant.
- Successful conclusion of the Producing for My Future (aimed at the extreme poor) and Transforming my Future (targeting victims of the armed conflict) programs in Colombia as well as the final versions of the process evaluations and life stories for both programs, and the results evaluation for Transforming my Future.
- Successful conclusion of Paraguay's pilot program *Sembrando Oportunidades Familia por Familia*. Preliminary results of the Impact Evaluation are already available and have been fundamental in the scaling up announced by the newly elected government after the April 2018 Presidential elections, thus, being one of the most successful examples on the way research informs and shapes public policy.
- The pilot *De la Mano con PROSPERA* in Mexico advanced as planned and has great chances of being scaled-up. The pilot ends at the end of June 2018 and the results of the process and results evaluation will be available by the end of 2018. The funds for finalizing this research are provided by the Ford Foundation who co-financed IDRC's grant.
- Particularly in Mexico and Paraguay, the pilots were fundamental to position Graduation as a core strategy for poverty reduction within the national social protection system
- Start of the pilot *Emprendiendo una Vida Mejor* in Honduras. Surveys for the baseline of an RCT were conducted through March and April 2018. A process evaluation is underway. The funds for analyzing and processing the baseline as well as for conducting the process evaluation are provided by the Ford Foundation who co-financed IDRC's grant.

The following table provides basic information about the pilots for each country.

**Table No. 1 – Basic Information About the Pilots in Each Country**

Country and project name	Year of first implementation	Direct participants	% Of participants who are part of a specific group	Committed budget by gov. by December 31 2016 (USD)	Main partners	Cash payments (average)
Colombia ( <i>Produciendo por mi Futuro</i> )	2013	11,000	69% are women	10.1 million	Prosperidad Social	155,428 COP (52 USD) bimonthly - CCT <i>Más Familias en Acción</i>
Colombia ( <i>Transformando mi Futuro</i> )	2014	3,185	100% are victims of the armed conflict 69% are women	1.01 million	Unidad para la Atención y Reparación Integral a las Víctimas	155,428 COP (52 USD) bimonthly - CCT <i>Más Familias en Acción</i>
Honduras ( <i>Emprendiendo una Vida Mejor</i> )	2018	840	TBC	1 million	Secretaría de Desarrollo e Inclusión Social, IADB	Max of 10,000 HNL (423 USD) per year - CCT <i>Bono Vida Mejor</i>
Mexico ( <i>De la Mano con Prospera</i> )	2016	400	50% are from indigenous communities 99% are women	515,000	PROSPERA, SEDATU, CISS	1,660 MXN (83 USD) bimonthly - CCT PROSPERA
Paraguay ( <i>Sembrando oportunidades familia por familia</i> )	2015	12,850	89% are women	13.1 million	Secretaría Técnica de Planificación, AECID, Public-Private Council	180,000 PYG (32 USD) monthly - CCT <i>Tekopora</i>
Paraguay (Urban Graduation Strategy)	2017	230	97%	122,000	Secretaría Nacional de la Niñez y Adolescencia, Ministerio del trabajo	PYG 348.750 (USD 62) monthly – CCT <i>Programa Abrazo</i>
Tanzania (LE Component of PSSN)	2017	270 (until Dec. 2017) 278,925 (expected 2022)	TBC (83% of household representatives are women in PSSN)	TBC	Tanzania Social Action Fund (TASAF), IFAD, Irish Aid	TZS 40,000 (USD 18) bimonthly – CCT of Productive Social Safety Net (PSSN)
<b>TOTAL</b>		<b>28,085</b>		<b>25.3 million</b>		

**Table No. 2 - Evaluations progress**

The following table provides an overview of the progress of the evaluations conducted by the Platform to date for each country.

Country and project name	End date of implementation	Type of evaluation	Evaluation status
Colombia ( <i>Produciendo por mi Futuro</i> )	May 2017	Process Evaluation and Life Stories	Process evaluation and life stories were completed and the final version was sent to FundaK on May 2018.
Colombia ( <i>Transformando mi Futuro</i> )	December 2016	Results, Process Evaluation and Life Stories	Process evaluation, results evaluation and life stories were completed and the final version were sent to FundaK on May 2018.
Honduras ( <i>Emprendiendo una Vida Mejor</i> )	December 2019	Process and Impact Evaluation (RCT)*	A preliminary version of process evaluation is expected in March 2020.  A preliminary version of the baseline report of the impact evaluation (RCT), is due on November 2018.
Mexico ( <i>De la Mano con Prospera</i> )	June 2018	Process and Results Evaluation	Process evaluation has not finished since the project is still being implemented. A preliminary version is expected in October 2018.  A preliminary version of the results evaluation is expected in October 2018.
Paraguay ( <i>Sembrando oportunidades familia por familia</i> )	June 2017	Process and Impact Evaluation	A preliminary version of Processs Evaluation is expected in October 2018.  A preliminary version of the impact evaluation was delivered in May 2018.

The funds for finalizing the research are being provided by the Ford Foundation who co-financed IDRC's grant. The Ford Foundation grant will expire on December 2019.

\* Also, please take into account that within the Platform, it was only covered the costs of the baseline of the RCT. All the organizations involved in the project are seeking additional financial resources in order to conduct the end line and finalize the evaluation.

## 2.2 PROVISION OF TECHNICAL ASSISTANCE FOR PUBLIC SECTOR

### 2.2.1 Objective

The first objective of this grant is to co-design, and provide evidence-based technical support for the preparation and implementation of the graduation initiatives with governments in Brazil, Colombia, Mexico, Paraguay and El Salvador. In the case of Colombia, technical assistance in this country is made through a separate grant provided to Fundación Capital by the Ford Foundation.

### 2.2.2 Achievements and Activities

The following table summarizes the activities and indicators proposed under this grant.

Specific Objectives	Activities	Result Indicators	Status of Results Indicators	Process Indicators	Status of Process Indicators
Co-design, with the governments of the LAC region, their graduation projects, and provide technical support for the preparation and implementation of their graduation initiatives. (The technical assistance for the Colombian pilots is made through a separate grant provided to Fundación Capital by the Ford Foundation).	To undertake concept and needs evaluations (including an analysis of the data of the social programs from the government, mainly the CCT programs).	Five graduation pilots are underway in the following countries: Colombia, Paraguay, El Salvador, Brazil (Río and Federal) and México.	Three graduation pilots were concluded (two in Colombia and one in Paraguay), and two pilots are underway in Mexico and Honduras	Concept and needs evaluations have been designed and implemented.	Concept and needs evaluations conducted in El Salvador, Mexico, Paraguay and Honduras
	Co-design the graduation project in Mexico and Brazil (Federal and in Río), through the creation of a working group with government officials. In the case that Ms. Rouseff is not reelected in Brazil, FundaK will need to reconfirm the political will of the new authorities to move forward with the graduation plans for the pilot’s preparation and implementation. In the case of El Salvador, the main components of the Project were agreed, but it is necessary to adapt the training materials and the guidelines for coaches.			Contacts were established with the new authorities in Brazil (Federal Government and Río), in case the political scenario changes, to engage them in working with Fundación Capital, the Ford Foundation and IDRC in order to promote graduation initiatives within their social protection programs. A new co-design for graduation with the Brazilian authorities (Río and Federal) was completed.	It was not possible to move forward in Brazil due to constant political changes
				A new co-design for graduation with the Mexican authorities was completed.	Co-design is completed
				Detailed guidelines for implementing the pilots were designed for the governments of Paraguay, El Salvador, Brazil and México.	Guidelines completed for Mexico, Paraguay and Honduras

	Adapt and share physical and virtual (e.g. cell phone and tablet-based) micro entrepreneurial training material that was originally designed and developed for Colombia to the culture (including language such as yopará in the case of Paraguay), habits and context of the other countries in the region. Include context-specific training modules (such as conflict prevention), in order to strengthen the human, social, productive and financial assets of project participants more appropriately.			Physical and virtual material for training the participants in basic entrepreneurship skills, financial skills and soft skills, were adapted and designed for all the countries that are part of this proposal (Paraguay, El Salvador, Brazil (Federal and Regional) and México)	Materials were designed for Mexico, Paraguay and Honduras by applying internal concept's evaluation.
	Accompany the governments of the region (including the Government of Colombia whose technical assistance is provided through a different grant - such grant will finalize in February 2015 - supported by the Ford Foundation) and provide training and technical assistance to its members and coaches in charge of implementing the graduation pilot. The technical assistance and training could combine an online course for the asset-building coaches with face-to-face training.			Assets of the families that will be part of the next pilots were increased: (Colombia (2,400 families) – (Supported with a separate grant from the FF), Paraguay (1,200 families), El Salvador, Brazil and México (To be determined)	Results evaluations were not delivered yet for all programs. In PMF's Life Stories report 73% of the participants report a positive change in their savings levels. Household assets also showed positive changes during the intervention; 64% purchased cell phones and 55% have increased the ownership of home appliances. Also, 64% have diversified their productive activities. Results for the other programs will be available in 2018.
				Technical assistance to the teams at the national level as well in the local level was provided.	Technical assistance was provided to the governments of Paraguay, Colombia, Mexico and Honduras

Progress to date under this objective includes:

1. Concept and needs evaluations were conducted in El Salvador, Mexico, Paraguay and Honduras as reported in the first (2015) and second (2016) reporting periods. These evaluations were fundamental to inform the projects' design and to localize the graduation approach to each country, considering local needs.

In Paraguay, we concluded the pilot of *Sembrando Oportunidades Familia por Familia*, with 850 families successfully graduating from the program. The pilot sits at the core of the National Poverty Reduction Program and incorporates an innovative component by establishing a private-public partnership (PPP), adding an important element to the evolution of designing productive inclusion programs. Also in Paraguay, we launched our first crowdfunding campaign to support the business of *Sembrando Oportunidades Familia por Familia* participants. Preliminary results of the Impact Evaluation in Paraguay are already available and are very encouraging since the program had a positive effect in asset building as well as savings, key variables for solving poverty in the long term. Also, the positive effects were consistent with all the participants who were engaged in the program. Paraguay had general elections last April. The elected president, Mr. Mario Abdo Benítez, during his campaign for presidency, proposed the scale up of "Seeding Opportunities Family by Family". The evaluation results have been fundamental in the scaling up announced by the newly elected government, thus, being one of the most successful examples on the way research informs and shapes public policy.

In Mexico, the pilot program *De la Mano con PROSPERA* continued training 400 participants, formed several savings and mutual help groups, and carried out the asset transfer, with which participants could strengthen their business ideas. Currently, PROSPERA is in the process of drafting a National Strategy for Productive Inclusion, in which *De la Mano con PROSPERA* is positioned as the entry point for the country's most vulnerable households. This decision stems from the government's conviction that Graduation should serve as the first step in addressing the needs of the most vulnerable Mexicans by supporting their productive inclusion. With its incorporation into the National Strategy, the Graduation program is expected to be scaled-up, and could eventually reach at least 1.3 million households (i.e., the 20% poorest families in PROSPERA).

Lastly, the implementation of the Graduation pilot in Honduras called *Emprendiendo una Vida Mejor* has started, and the first activities to set up the program have been conducted. The enrollment of 840 families took place in the first months of 2018 and the surveys for the baseline have been conducted already.

2. During 2017, we concluded the design of all the pedagogical materials that are being used in the participants' training in Honduras and delivered the materials to the Honduran government (AppTitute, participants workbook, calendar, coach's guide). The design of materials for Mexico and Paraguay was concluded in the previous reporting periods.
3. In terms of asset increase, the first results from *Producing for my Future* are encouraging. In the Life Stories evaluation, 73% of the participants report a positive change in their savings levels. Household assets also showed positive changes during the intervention; 64% of participants

purchased cell phones and 55% have increased the ownership of home appliances. Also, 64% of participants have diversified their productive activities. It is noteworthy that most of the participants (90%) invested all the money from the asset transfer in the acquisition of goods and productive assets (machinery, equipment, construction work) for their business. The Results Evaluations from the other programs will be delivered in 2018, and will allow us to have a broader picture in terms of asset accumulation.

4. In the technical assistance activity, Fundación Capital works to ensure that governments develop their own capacities in order to run the programs themselves. To that end, before a program starts, local teams are hired and trained and Fundación Capital assists the government in recruiting the local staff.

Fundación Capital has been working closely with the Mexican Government, more specifically with the PROSPERA team, both at the National and the Local level in order to guarantee the correct implementation of the program, which includes frequent supervision visits to the field. Similarly in Paraguay, Fundación Capital and the Secretaría Técnica de Planificación (STP) worked together to assess the quality of the program and training until the pilot's conclusion. Likewise, in Honduras we have started the selection process for the national and regional team.

### **2.2.3 Challenges and Solutions**

The success of this project depends, to some degree, on economic and political stability. Brazil's political and economic instability led to significant changes in government structures, priorities, personnel and budget. After the submission of a new adapted proposal focusing on youth and several intents to resume negotiations, the country's context proved not to be favourable to move forward with a Graduation pilot at this moment.

The start of the pilot's implementation in Honduras was delayed due to external factors, such as changes in government and long administrative procedures. However the program officially started its implementation in the field in November 2017. In order to minimize delays, during the waiting period, we advanced with the development of all the training materials.

## **2.3 EVALUATION AND THE RESEARCH AND LEARNING ARCHITECTURE**

### **2.3.1 Objective**

Another objective of this grant is to establish a regional research group, to inform the design and evaluation of graduation initiatives, and ensure lessons will be available globally.

### **2.3.2 Achievements and Activities**

Under this objective, the proposed activities and indicators included

Specific Objectives	Activities	Result Indicators	Status Results Indicators	Process Indicators	Status Process Indicators
<p>Establish a regional graduation evaluation platform composed of institutions, researchers and practitioners who will co-design and implement the evaluations required. This platform will share the results and findings not only in the region, but also at the global level in partnership with the learning community of practice supported by CGAP and the Ford Foundation.</p>	<p>Identify, with the FF and IDRC, an institution that will receive a sub-grant for coordinating and providing technical accompaniment on evaluation. The technical coordinating unit/institution will be in charge of the evaluation hub composed by a platform, an advisory committee as well as a group of individuals in charge of peer-reviews. The decision about the institution that will be in charge of coordinating the evaluating hub will be chosen by consensus among FF, IDRC and FK.</p>	<p>Evaluations for all of the pilots have been co-designed and are being implemented by a technical coordinating unit/institution. A baseline analysis for each country was performed, as well as for mid-term results. Key evidence was created in order to advance graduation in the region and move from pilots to public policy.</p>	<p>The Platform has delivered the final Life Stories report and the Process Evaluation of Producing for my Future; the final Process Evaluation and the final report of the Results Evaluation of Transforming my Future; and the baseline reports of the Results Evaluation of Mexico. A preliminary final Impact evaluation Report for Paraguay is available and the design of the RCT as well as the baseline survey was conducted in Honduras.</p>	<p>1. A technical coordinating unit/institution is created and is in charge of the evaluation hub and is composed by a research and learning platform, a research and learning advisory committee, and a group of peer reviewers. Prestigious members from the academic community as well as policy-makers are included in the platform as well as the advisory committee. The evaluation group will be based off a regional hub supported with local research centers.</p> <p>2. Process, and results evaluations have been co-designed with governments and selected members of the evaluation platform. They will be implemented for Paraguay, Brazil (Federal and Río), El Salvador and México.</p>	<p>1. The Evaluation and Learning Platform was established and is coordinated by Universidad de Los Andes. Advisory committee was created and has members from CGAP, Ford Foundation, IDRC and FundaK.</p> <p>2. Process and results evaluations are available for Transforming for my Future in Colombia. Process evaluation is available for Producing for my Future in Colombia. Process and results evaluations are being implemented in Mexico. A preliminary version of the impact evaluation in Paraguay is already available.</p>
	<p>One RCT for Colombia and five process and results evaluations for the countries that are described in the proposal will be produced with the management of the technical coordinating unit/institution.</p>			<p>The implementation of an RCT is ongoing in Colombia, and the intervention is about to finish. A paper was produced analyzing the baseline data from the Colombia RCT and a second paper analyzed mid-term results.</p>	<p>The design of the RCT that will be conducted in Honduras during 2018-2019 was concluded. The baseline survey has also concluded.</p>
	<p>To support the technical coordinating unit/institution in the co-designs that will be undertaken with each government of the region and follow up on the sub-grantee.</p>				<p>Fundación Capital has been supporting Universidad de los Andes in its work.</p>

Implement the RCT in Colombia for “Producing for My Future”, the graduation pilot undertaken by the DPS.	Foster cross-learning by facilitating the communication between institutions. In that framework, FK will ensure that evaluations and study results, even when financed by governments, will be made available to the global learning community, with no restriction whatsoever.				UniAndes created a channel to disseminate all the results and learnings from the Evaluation Platform. Additionally, FundaK has promoted exchange events and written articles to share its experience with Graduation with relevant audiences (events and articles are listed in the Knowledge Management section)
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Progress to date under this objective includes:

1. As described in the last grant report, Universidad de los Andes was selected to coordinate the Regional Research and Learning Platform. This was done through a request for a proposal.
2. The following tables summarize the ongoing evaluations and their current status.

	<b>Colombia (Produciendo por mi Futuro)</b>	<b>Colombia (Transformando mi Futuro)</b>	<b>Paraguay (Sembrando Oportunidades Familia por Familia)</b>	<b>Mexico (De la Mano con PROSPERA)</b>	<b>Honduras (Emprendiendo una Vida Mejor)</b>
<b>Type of Evaluation</b>	Processes and Life Stories	Processes, Results and Life Stories	Processes and Results	Processes and Results	Processes and RCT
<b>Executor (s)</b>	Universidad de los Andes	Universidad de los Andes	Universidad de los Andes, STP, CADEP	Universidad de los Andes, Universidad Iberoamericana	Universidad de los Andes, Espirálca
<b>Base Line</b>	N/A	Completed	Completed	Completed	Survey completed, analyzis underway
<b>Planned Reports</b>	Processes and Life Stories	Processes and Life Stories Results	Processes and Impact	Processes and Results	Processes and RCT
<b>Reports delivered by June 30, 2018</b>	Process evaluation completed Life Stories completed	Process evaluation completed Results evaluation completed	Preliminary version of impact evaluation	Baseline process and results evaluation	Evaluation design documents

		Life Stories completed			
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The process evaluations are crucial to improve the programs design for future implementations. The process evaluations that are currently being carried out with the support of IDRC and Ford Foundation will not particularly affect the design of the current pilots, since the evaluation results will only be out when the pilots are already in an advanced stage of implementation. However, the results will be crucial for scaling up the programs, since they will provide a solid base for improving the design of each initiative.

Regarding the results evaluations, they are a fundamental piece in our advocacy work in promoting the graduation approach to different stakeholders. Once evaluations are finalized, they will be an important tool to inform evidence-based policies, and to engage policy-makers in the efforts of expanding graduation programs.

3. Fundación Capital has been supporting Universidad de los Andes in brokering relationships with stakeholders, gaining approval from governments to conduct evaluations, designing and presenting methodologies to interested parties, and facilitating meetings with the Advisory Committee.
4. The first evaluations reports have been recently delivered to us and are being analyzed and organized. Universidad de los Andes has created a dedicated channel in English and Spanish to share the Platform's results and lessons learned (<http://plataformagraduacionla.info/en/>). Additionally, FK has promoted three exchange events and has written articles for high-quality publications from OAS and IPC-IG to share its experience with Graduation with relevant audiences (events and articles are listed in the Knowledge Management section).

### 2.3.3 Challenges and Solutions

The delivery of the first evaluations by the Learning and Evaluation Platform was delayed. Consequently, even though the implementation has ended or almost ended in most programs, we are just now getting the results from the baselines. For future interventions it will be necessary to rethink the timeline for evaluations based on this experience. Also FundaK is structuring a second series of blogs and is preparing a communications strategy for the second semester of 2018, where we expect to share with a global audience the results and the learning of the evaluations delivered in the first term of 2018.

## 2.4 KNOWLEDGE MANAGEMENT, EXCHANGES, LESSONS SHARING, OUTREACH AND COMMUNICATIONS

### 2.4.1 Objective

The last objective of this grant seeks to share the project's evaluations and research results with relevant stakeholders (policymakers, private sector actors, practitioners and researchers) and organize exchange of ideas and lessons learned.

## 2.4.2 Achievements and Activities

The grant proposal included the following activities and indicators for this objective:

Specific Objectives	Activities	Result Indicators	Status Results Indicators	Process Indicators	Status Process Indicators
Share (as widely as possible) the results from the project evaluations with interested stakeholders (policymakers, practitioners and researchers, global community of practice, among others) in the LAC region and around the world, and organize spaces for exchange of ideas and lessons learned to strengthen their work as it relates to graduation or similar areas.	To produce a concept note regarding the definition of graduation and its connection to the social protection system.			A concept note written with a renown researcher has been written and circulated among the learning community.	An article for OAS was published.  FK contributed with an article for the IPC-IG <i>In Focus</i> Publication about Graduation.
	Exchanges at a technical level among practitioners and others who would like to work on graduation strategies. That includes peer-to-peer knowledge sharing to disseminate lessons learned from graduation initiatives and to encourage the replication of graduation projects in the LAC region.	Results from all above-mentioned project evaluations have been shared as widely as possible with interested stakeholders (policymakers, practitioners and researchers, among others) in the LAC region and around the world. Spaces for the exchange of ideas and lessons learned have been organized (through field visits, workshops, online platform, etc.)	Dissemination channels have been developed, as well as articles and exchange events. First evaluation results have been recently delivered to us and are currently being analyzed and organized so communication can be strengthened.	At least five exchanges (one per country) at technical levels among implementers and others, who would like to work on graduation strategies, have been achieved.	A Graduation Field Visit and Workshop was organized in Mexico to share the progress of the Mexican Graduation Pilot and exchange lessons learned and future plans related to the adaptation of the Graduation model to public policy in Latin America.  In July 2018, two events will be held in Paraguay for sharing the results of the impact evaluation: a breakfast with the transition team of the newly elected government and a wider presentation of the results with different government entities as well as NOGs and cooperation organizations.  In January 2018 one exchange was conducted in Honduras with the members of the newly elected government in order to present the work and guarantee the continuity of the process.

					<p>A team of six researchers of Los Andes University, one from Mexico and Minister Molinas from Paraguay presented the results of the platform up to date in the Latin American Studies Association (LASA) Congress that took place in Barcelona in May 2018. Presentations are included in the Annexes.</p> <p>Together with IFAD in 2017 we invited partners to a three-day learning event in Tanzania on innovative tools and methods to promote rural financial inclusion and social protection programs. The results from the platform were presented.</p> <p>FK also supported the organization of a Learning Visit to Rwanda led by RESULTS in 2017. The results from the platform were presented.</p> <p>A dissemination channel was created by UniAndes to share information about the Platform.</p>
	<p>Present the results from the evaluations in regional and international events and share project results and evaluations with interested parties.</p>			<p>Results from the evaluations have been presented in at least four regional and international events, and project's results have been shared with interested parties.</p>	

<p>Continue advocating to policymakers for the design and implementation of graduation policies and programs in countries where graduation has not yet been adopted, and for scaling up existing graduation projects in countries where such projects are already being implemented. It is expected that FK, the FF and IDRC will not engage in new designs since more funding cannot be provided. What is expected is a spillover effect, where additional countries learn about graduation and by themselves embark on graduation policies.</p> <p>At least two studies per country (at pilot stage) with findings from the concept, as well as process and results evaluations will be developed. A paper will be produced analyzing baseline data from the RCT for Colombia as well as a paper which analyzes mid-term results from the RCT. Policy briefs will be developed by Fundación Capital based on the researchers' papers. While the learning and research platform will be in charge of producing the academic research and completing the research, FundaK will be in charge of transforming this research into more comprehensive material for a broader public.</p> <p>Two micro-documentaries will be produced for selected projects synthesizing key messages and lessons learned.</p> <p>All research and dissemination outputs will be made available through a dedicated project channel hosted at Fundación Capital's website.</p> <p>Every country will host one national round table in order to develop good practices and increase the knowledge of graduation within the region.</p>	<p>The results from the Platform are being disseminated through UniAndes dedicated channel.</p> <p>Additionally:</p> <ul style="list-style-type: none"> <li>- A FK's Medium channel about Graduation was published in the first trimester of 2017, to house all the Graduation information, including research, case studies and blog posts, in one location.</li> <li>- A new video explaining FK's adaptations of the Graduation strategy was developed.</li> <li>- A new video to explain the particularities of the program in Mexico was developed.</li> <li>- FK's Graduation program was featured in a Huffington Post article</li> </ul>

Progress to date under this objective includes:

1. Fundación Capital wrote the article "La Agenda de Protección Social y las Estrategias de Graduación: Experiencias Nacionales en América Latina y el Caribe," which appears in the book "Equidad e Inclusión Social: superando desigualdades hacia sociedades más inclusivas"

published by the Organization of American States' (OAS) book in Spanish.  
[http://www.redproteccionsocial.org/sites/default/files/equidad\\_e\\_inclusion\\_social-entrega\\_web\\_96dpi-19dic\\_final\\_final.pdf](http://www.redproteccionsocial.org/sites/default/files/equidad_e_inclusion_social-entrega_web_96dpi-19dic_final_final.pdf)

Fundación Capital also contributed to "Policy in Focus: Debating Graduation," a publication from the International Policy Centre for inclusive Growth (IPC-IG), with the article "Digital inclusion for the ultra poor: the Graduation Approach." [http://www.ipc-undp.org/pub/eng/PIF39\\_Debating\\_Graduation.pdf](http://www.ipc-undp.org/pub/eng/PIF39_Debating_Graduation.pdf)

In Focus **IPC IG Debating Graduation** - Volume 14, Issue No. 2 • July 2017'

Graduation in the the Huffington Post:

<http://www.huffingtonpost.com/entry/5911bb0fe4b056aa2363d8d7>

### **Fundación Capital Blog Series:**

These blogs explore the way in which the Graduation strategy, a program that helps families in extreme poverty "graduate" into sustainable livelihoods, is changing the lives of millions of families – and how Fundación Capital is changing and adapting the program to reach even more people. The series includes:

- **Second-Generation Graduation: New Ways to Scale a Proven Anti-Poverty Model** This blog explores how the Graduation model is evolving, and the adaptations they are implementing through increased government investment and innovative technological tools
- **Digital Tools for Impact and Scale to Reduce Extreme Poverty** This blog by Ana Pantelic at Fundación Capital outlines their view of technology as a key piece of growing effective programs at scale and at a lower cost.
- **An MVP for Africa: Adapting Poverty Solutions to New Continents and Contexts** This blog looks at how do you take what has proven successful in one context, and adapt it to another.
- **Peer Mentorships Helping Colombia Write Its Next Chapter** With the Colombian government, Fundación Capital is working to integrate peer-learning and Graduation approaches to help victims of the country's internal conflict define their own paths out of poverty. There is a video available with more details about Fundación Capital's peer-to-peer model.
- **Why These Are Some Of The World's Most Exciting New Entrepreneurs** This blog by Alan Wagenberg looks at how the world's most exciting new entrepreneurs look nothing like the Silicon Valley stereotype. They live in rural communities and support their families on less than one dollar and 25 cents a day. Yet many of these entrepreneurs are mapping their own road out of poverty.
- **Cash or Cow? Weighing Monetary vs. In-Kind Asset Transfer** This CGAP blog post by Austine Gasnier discusses the best approaches to Graduation. Fundación Capital have been part of the movement for in-cash rather than in-kind transfers, and strongly believe that cash transfers are preferable, which begs the simple question: Why?
- **Sowing Opportunities and Growing Possibilities in Paraguay** This CGAP blog looks at the partnership between Fundación Capital and the government of Paraguay which offers an example of how the Graduation program can be integrated into public policy in any region of the world where poverty exists. Paraguay provides a powerful model, demonstrating the potential of the Graduation Approach, particularly when paired with social protection programs, government allies, and private sector investment.

A second blog series is being planned and will highlight the evaluations results.

Key Videos about Graduation:

Videos: What does Graduation mean to Fundación Capital?

English: <https://www.youtube.com/watch?v=kBeMV3sMSrk>

Spanish: <https://www.youtube.com/watch?v=Tpt511gtGlo>

Portuguese: <https://www.youtube.com/watch?v=HC5sChWq9wE>

Videos: APptitude - Tablet-based Graduation Application

Spanish: <https://www.youtube.com/watch?v=okYyYe-JBhI>

Portuguese: [https://www.youtube.com/watch?v=S9Jx\\_ITmDPA](https://www.youtube.com/watch?v=S9Jx_ITmDPA)

English: <https://www.youtube.com/watch?v=Ocl7xdlyGiA>

Videos: Peer-to-Peer Learning in Graduation

English: <https://www.youtube.com/watch?v=8vINByGKZuQ>

Spanish: <https://www.youtube.com/watch?v=kQ67OEn2Y2Q>

Short version (eng): <https://www.youtube.com/watch?v=lx-CMtKVQkI>

Los Andes University also published several documents in their CEDE Journal. The publications are attached as Annexes of this report.

- Documento CEDE N° 62 - 2017. Cambios en bienestar subjetivo, aspiraciones y expectativas en participantes de programas de alivio a lapobreza: un análisis cualitativo de Produciendo por mi futuro en Colombia
- Documento CEDE N° 65 - 2017. Evaluación cualitativa del Programa de Alivio a la Pobreza Produciendo por mi Futuro en Colombia
- Documento CEDE N° 3 - 2018. Changes in subjective well-being, aspirations and expectations in participants of poverty alleviation programs: A qualitative analysis of Produciendo Por Mi Futuro in Colombia
- Documento CEDE N° 24 - 2018. Qualitative evaluation of the Poverty- Alleviation Program Produciendo por mi Futuro in Colombia

## 2. Fundación Capital promoted the following learning and exchange events:

**Mexico:** Fundación Capital and the Consultative Group to Assist the Poor (CGAP), in partnership with PROSPERA and with the support of the Ford Foundation and the International Development Research Center (IDRC), jointly organized a Graduation Field Visit and Workshop on June 13-14, 2017 in Mexico City to share the progress of the Mexican Graduation Pilot and exchange lessons learned and future plans related to the adaptation of the Graduation model to public policy in Latin America. The event aimed to convene a group of practitioners, funders, researchers, and policy makers already familiar with the Graduation approach to share experiences, draw lessons from, and enhance strategies for scaling up government and donor-

funded Graduation programs, while striving to maintain program quality and effectiveness. A field visit with participant households was organized in the Querétaro site. In total, 32 people from various countries such as Mexico, Colombia, Nicaragua, Guatemala, Uruguay, the U.S., and Bangladesh attended the event.

**Tanzania:** Finally, the International Fund for Agricultural Development (IFAD) and Fundación Capital invited partners to a three-day learning event (two-day workshop and one-day field visit) on innovative tools and methods, which have been tested in East Africa to promote rural financial inclusion and social protection programs. The event took place in Dar es Salaam, Tanzania from the 11th to the 13th of September. In total, 59 participants from public and private institutions from various countries, such as Tanzania, Gambia, Mozambique, Cameroon, Colombia and the U.S., attended the activities.

**Rwanda:** Fundación Capital also supported the organization of a Learning Visit to Rwanda led by RESULTS. During the visit, African policy makers were able to understand how the Graduation approach could help them accelerate the end of extreme poverty in their countries as well. The delegation was made up of thirteen regional Social Protection officials from Malawi, Burkina Faso, Kenya, and Tanzania, as well as two civil society stakeholders from Haiti. During the visit, officials were accompanied by two sector experts, Tatiana Rincón from Fundación Capital and Larry Reed from RESULTS, who conducted depth debriefs and discussions after field visits to three local Graduation projects. This event was part of the partnerships and alliances with Uplift members in order to advance Graduation programs worldwide.

Latin American Studies Association LASA Congress in Barcelona May 2018. With the participation of 6 researches from Los Andes University, one member of Iberoamericana University and Minister Molinas from Paraguay, an exclusive panel on graduation and the results of the evaluation platform were presented in the Congress. The presentations are included in the Annexes.

3. Universidad de los Andes has created a dedicated channel in English and Spanish to share the Platform's results and lessons learned (<http://plataformagraduacionla.info/en/>).
4. A Fundación Capital Medium channel was published in the first trimester of 2017: <https://medium.com/ascendant-citizen>. This channel houses all the Graduation blog posts in one location, and continues to grow with additional research, information, and results.

A new video explaining Fundación Capital's adaptations of the Graduation strategy is now complete. We were also able to complete a day of filming in Tanzania, allowing for the integration of images of the work in Africa into the video.

English: <https://www.youtube.com/watch?v=kBeMV3sMSrk>

Spanish: <https://www.youtube.com/watch?v=Tpt511gtGlo>

Portuguese: <https://www.youtube.com/watch?v=HC5sChWq9wE>

We also produced another video to explain the particularities of the program in Mexico: <https://youtu.be/sKq1cfju5Ac>

5. Mexico hosted a Graduation Field Visit and Workshop to share the progress of the Mexican Pilot as described in item 2.

### 2.4.3 Challenges and Solutions

So far, the biggest challenge is the timing when most of the evaluation reports were / will be submitted to FundaK, since we depend on them to be able to widely share results and learnings. The first results have been recently delivered to us and they are currently being analyzed and organized so communication can be strengthened. A dedicated channel to disseminate the Platform's information was developed by UniAndes. Additionally, a designated FK's Medium channel about Graduation has been created and is one of the components of the dissemination strategy. In parallel, we have been producing articles and communication materials, as well as conducting exchange events, and sharing knowledge with different stakeholders based on our strong field experience and lessons learned from each country.

## 3 PROJECT INDICATORS

Fundación Capital has developed its own KPIs in order to monitor and evaluate the progress of the Graduation project. These KPI's can be found in the table below.

	Total	Colombia - PMF	Colombia - TMF	Paraguay	Mexico	Honduras
Number of Pilots	5	1	1	1	1	1
Number of scale ups	3	1	1	1	0	0
USD Committed by Governments	25,3 million	10.1 million	1.01 million	13.1 million	515,000	500,000
Estimated average cost per participants (USD)	1,165 (excluding TMF)	Pilot: 1,170 Scale-up: 908	Pilot: 369 Scale-up: 455	Pilot: 902 Scale-up: 1,341	Pilot: 1,289	Pilot: 758
Number of families impacted by June 2018	27,585	11,000	3,185	13,000	400	840
Estimated number of people impacted (directly and indirectly) by June 2018	139.010	42,900	12,410	81,900	1,800	3.780

## 4 EVALUATION INDICATORS AND RESULTS

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The **Graduation Program's Learning and Evaluation Platform** is an initiative for the evaluation of the graduation programs in Latin America financed by the Ford Foundation and the International Development Research Center of Canada (IDRC). Currently, various graduation programs have been or are being implemented by the governments of Colombia, Mexico, Paraguay, and Honduras. The integration of the programs within the public policy of these countries is an important distinction from the first generation of Graduation programs and is, therefore, the platform's research area of interest.

Coordinated by the Universidad de Los Andes and implemented by an alliance of execution members in each of the countries or regions where the graduation programs are being developed, the Platform has formulated three types of evaluations with the intent of standardizing the evaluations performed in each case and comparing the programs studied in the region:

- 1) **Process Evaluation (PE)**: This is a systematic analysis of a program performed to identify how the processes and activities led to attaining the results defined in the design, as well as detecting bottlenecks and sound practices that could have affected the application of the processes and activities. By implementing the PE, recommendations can be made, and areas of opportunity can be identified for the program's improvement.
- 2) **Evaluation of Effects (EE)**: This allows us to see if—and to what extent—the intervention attained effective changes in the behavior and characteristics of its beneficiaries. That is to say that the EE aims to collect information and evidence of the real results of the program among its participants. This type of evaluation incorporates different methodologies and types of evaluations, including qualitative and quantitative strategies. The Evaluation of Results (ER) and the Impact Evaluation by RCT (Randomized Control Trial) are two of the methodologies of the Evaluation of Effects that are implemented by the Platform for the evaluation of the graduation programs.
- 3) **Life Story (LS)**: This is a qualitative research technique, which is part of the biographical method (Sanz, 2005) with which a story is constructed from an informant's account of his own life, along with the collection and analysis of additional context information gathered, for example, from documentary records and interviews with people from the social environment of the interviewee. In this case, the interviewee is a program participant selected to be evaluated. The purpose behind the incorporation of life stories in the Platform is for understanding the current attitudes and behaviors of the program participants who are under evaluation, as well as understanding how attitudes and behaviors are influenced by the intervention.

The research teams have carried out different activities in each country. Some of the results obtained to date are presented in the following sections.

## **4.1 A GENDER ANALYSIS OF THE AVAILABLE RESULTS**

The graduation programs designed by FundaK that are being evaluated through the Evaluation Platform are integrated within the cash transfer programs. Therefore, since most recipients of such programs are women, most graduation program participants are women as well.

In the case of “Transforming my Future”, the Colombian program that targets women of the armed conflict 73.85% of the participants are women and in Paraguay, 88.8% of participants are women as well. Therefore, the statistics that have been gathered are not necessarily representative for each sex and the differentiated effects are not conclusions, but rather they lay the ground for an initial analysis and debate.

In the case of “Transforming my Future”, it was identified a positive and significant change for men and women in terms of income for the household, income related to the productive activity and the reduction of aspirations and expectations for two and five years. In terms of income from labor, there is an important gap between the income earned by men and women, being 142,21 USD ppa. Also, the research found that 65% men kept their job between the moment of the baseline survey and the end line survey, while only 34% of women were able to keep their job. However, from the participants that started working during the intervention, 18.4% were women and 12.9% were men. Also, 32% of women and 13% of men remained without a job within the program implementation.

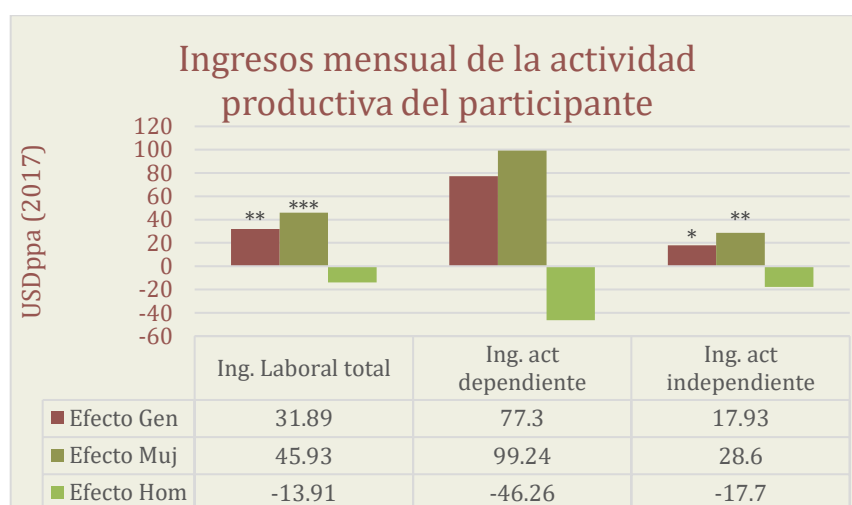
Also, another generalized result from the program was the improved perception of well being of all participants. The effect is reflected in the reduction of the gaps between aspirations and expectations in 2 and 5 years. The effect is stronger in women, indicating that they have a more positive vision about their future after the program ended. The reduction of the gap of expectations in two years for women is 32.4% while for men is not significant statistically.

The research also included indicators regarding the way participants take decisions within their household. The first indicator, Power of Decision within the Household, did not identify significant changes for any participant. Also, the research asked about joint decisions by the couple about money management, in which 45% of participants expressed that they did not have a partner, given that most of them lost their partner due to the conflict. Regarding the distribution of house chores, men and women increased the perception that each one “worked approximately what it corresponds”, therefore, this implies that women are facing better situations based on their own perception.

Women were the main participants of the program “Sowing Opportunities” in Paraguay, in which they represented 88.8% of the attended population. Given the high amount of women in the program, it is difficult to make conclusions about male behaviour since they were a minority.

The analysis of the variables indicates:

In terms of income there is an overall positive effect, that is stronger in women compared to men, as is showed in the graph below.



$p < 0.1$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$   
Source: Los Andes University, 2018

In terms of the households’ assets, there is a general increase. The positive effect it is due to a higher improvement of women’s conditions compared to men.

Regarding savings, there was an increase in 26%, being women the ones who save more (33%), compared to men who reported no savings (-04%).

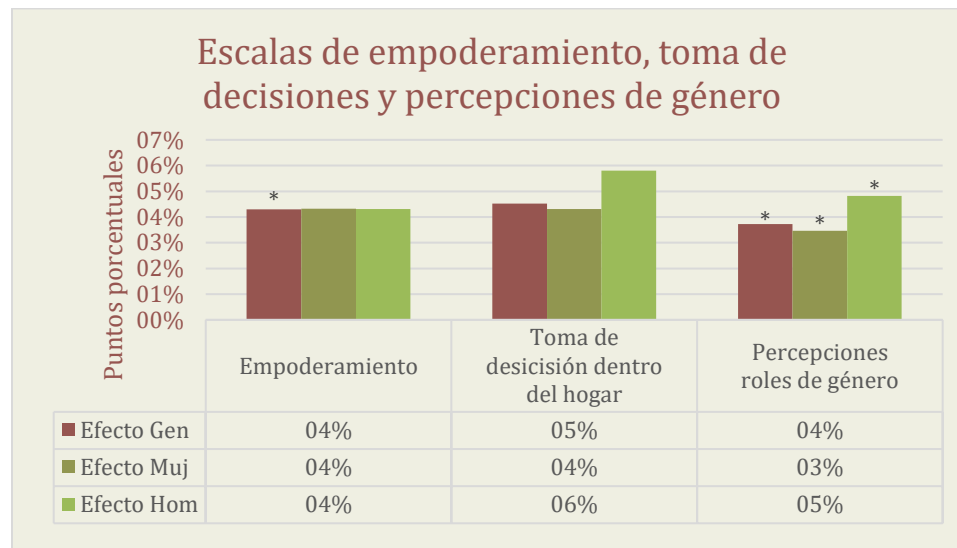
Regarding the time allocated in productive activities there is a significant increase overall, but it is associated with men’s participation, while the effect on women it is not significant.

Also, the researchers analyzed gender relationships within the households and they built three indicators:

Empowerment,

Decision-making power within the household

## Perceptions about the gender roles



\*  $p < 0.1$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$

Source: Los Andes University

Each of the indicators is measured in a scale between 0 and 1. If the indicator is closer to 1, it means that there is a more positive effect. There is a slight increment in the empowerment and the decision-making power, the changes are not statistically significant. However, there is a significant change in the perception of the gender roles with a similar effect for both, men and women.

The Life Stories of Producing for my Future were conducted for a total group of 11 people, being 2 men. Therefore, it is not significant statistically, but it is possible to identify certain trends.

Women perform better than men, especially when they are below 30 years, have similar education levels (9th year or high school completed), have permanent partner and they have only one child or none. In most cases they replace their parents in the program (because they were above the threshold age for the program). These women have better socio-economic conditions compared to their parents, and they are able to take advantage of the opportunity and they are able to benefit and achieve better results. The shocks these group of women in their youth and adolescence are lesser compared to other program participants, and also, they have a strong support network.

The qualitative evaluation showed the program created positive or very positive changes in terms of personal development for other women who faced shocks related to inter partner violence in their youth and adolescence (or even during the intervention), adolescent pregnancy or non plan pregnancy. The changes from these women are comparable to the first group of women described above and who did not suffered from inter partner violence.

Men, in general, show lesser results in the socio-economic and subjective variables when they are compared with women. They did not start a new economic activity, but improved their already existent businesses. Through the Life Stories, it was evident that women in general, show better changes in the indicators.

Some preliminary conclusions from the analysis of three programs are:

There are specific differences in the variables in terms of gender. However, the results do not mean necessarily that men or women benefit more from the program due to their gender, but this could be because of other characteristics such as place of residency and work (urban vs. rural), availability of time, role within the household, among other elements.

Also, it seems that in rural settings, it is easier for women to start an income generation activity and to take advantage of the program, since it seems rural women have more resources in order to start their businesses compared to the urban settings. Also, these activities go in parallel with domestic or other type of activities.

The results motivated and will motivate new analysis related to the effects of the program of women within the household. For example in Paraguay it is necessary to identify the role of the program in the time distribution of the participants and their family. The same with the indicators of empowerment, gender roles and decision making within the households can be analyzed and discussed in each case.

Some aspects could have incidence but it is not possible to analyze them given the lack of information. It has to be with the signment within the household of house chores and productive activities, as well as conflict that could be generated by the fact that women receives the support and economic support to start their productive development.

## **4.2 PRODUCING FOR MY FUTURE (PMF) - COLOMBIA**

Producing for my Future (PMF) in Colombia was jointly designed between Prosperidad Social (Social Prosperity - PS) and Fundación Capital in 2013. The pilot phase was developed in 2013 and 2014, linking 1,000 families in the municipalities of San Luis and Sitionuevo. To analyze the main results of the pilot, an evaluation of results was carried out by Fundación Capital, which allowed for the introduction of different methodological and technical adjustments for the expansion of the program to 10,000 families located in 19 municipalities in the departments of Nariño, Atlántico, and Sucre.

This expansion has been evaluated by the Universidad de los Andes, and its results and methodology are summarized in this report. Although the initial design of this phase imagined an ongoing intervention lasting 18 months, the program was ultimately structured in two phases given that the government budgets have an annual validity. The first phase lasted from July 2015 to February 2016, while the second from July 2016 to May 2017. The start of the second phase was delayed, not only due to

administrative processes, but also because a new Prosperidad Social team made changes to the design of the program.<sup>1</sup>

The research team of the University developed life stories with eleven randomly selected participants within the framework of the evaluation of the program. The process involved performing six semi-structured interviews applied throughout the implementation of the program, which took place during six visits to the homes of the participants. This methodology allows for an in-depth understanding of PMF effects on the lives of families in terms of changes in attitudes and behaviors as a result of their experience in the program. A processes evaluation of phase I of the PMF expansion was also carried out. During 2018, the Universidad de los Andes will deliver the results of the processes evaluation of phase II.

The following pages highlight some general results of both the life stories and the processes evaluation, and then delve into the specific results of the evaluations. In Annex I of this report, the methodology used by the University's research team for these evaluations is summarized.

#### 4.2.1 General Results of the Life Stories and the Processes Evaluation

The results presented in this section are related to eight analysis variables: i. food security, ii. consumption, iii. household assets, iv. productive assets, v. savings, vi. debt management, vii. productive activities and, viii. personal development. The results are encouraging, and once the different reports of the Evaluation and Learning Platform are reviewed, it is evident that **the results of the PMF evaluations are consistent with the results of the first generation of graduation programs that began the integration of the graduation approach into public policy.** Despite the difficulties of implementation<sup>2</sup> during the program's phase II, the results were positive, consistent, and promising.

Through the analyses of life stories it was possible to identify changes in the daily lives of PMF participants in various areas of their lives. All of the Life Stories' participants were chosen randomly. It should be noticed that all of them established or strengthened a productive activity during the implementation of the program (although with different levels of consolidation), and all of them acquired some type of productive asset (thanks to the cash transfer delivered by the program).

It is worth noting that at the end of the program, the majority of participants saved or reinvested their earnings in their productive activity (business), when many of them did not maintain these practices prior to the intervention. In particular, 73% of LS' participants presented a positive change in their savings levels, either because they started saving during the program, resumed saving, or simply increased the amount saved. Regarding the management of debts, 82% of the participants exhibited positive changes in this aspect, although in varying degrees. By the end of the intervention, several of

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<sup>1</sup> These changes caused difficulties to the implementation of the second phase of the program. Some of the difficulties presented were: i) the modification of methodological and conceptual aspects of the program; ii) the delivery of the incentive for the purchase of productive assets and supplies was delayed; iii) there was a delay in the beginning of the second phase of the program.

<sup>2</sup> Ibid.

them had no problems settling formal or informal debts that they had acquired before starting PMF or during the intervention. Others have acquired new loans to invest in their productive activity, the purchase of land, or in personal and health matters.

Regarding consumption, 82% of participants reported positive changes in food security in their homes from the period before and after the PMF intervention.<sup>3</sup> Likewise, it is worth noting that 55% of the participants increased their spending on food. Household assets also showed positive changes during the intervention; specifically, 64% of participants purchased cell phones and 55% have increased the ownership of appliances such as refrigerators, blenders, and fans, among others.

It is worth pointing out the role PMF had in the diversification of income generating activities, which was demonstrated as the participants increased their sources of income through not only the productive activity supported by the program, but with other activities, mostly independent ones. Some 64% of LS participants have diversified their productive activities during the implementation of the program.

Regarding the processes evaluation, within the indexes and indicators developed by the research team, some of them were in the "high" range, while others were "excellent/very high."<sup>4</sup> Among the indexes with ratings in the "excellent/very high" range, our findings include, among others, the following: The Quality Analysis from the Supply (QAS), which measures the degree to which the materials were convenient or appropriate to achieving the expected results of the program, was 89%. The application for the tablets is the tool that received the highest rating from the coaches (91%). Some of the coaches interviewed explain that the tablet was a success, as most of the participants had never had any contact with this type of equipment; "At first, they did not want to manipulate it for fear of damaging it, but by the third module they were saying: 'Where is the tablet?'. They liked getting comfortable with technology."

For the Effectiveness index relative to Fulfillment within the Business Profile Design sub-process, a score of 96% was reported, indicating that most of the participants attended the planned activities, formulated their business profiles, and approved the profile in the scheduled activities for this purpose. Likewise, the Program's General Quality Perception Index (PGP) is quite high, showing 95% satisfaction, which indicates that the coaches and coordinators observe that PMF obtained nearly complete positive reception among the participants.

With regard to the general training of the participants, the Perception of Quality Index in Participant Training was calculated. Its value amounted to 79%, as the business coaches considered that the quality in the training of the participants was high, and highlighted the usefulness of the materials employed for the training of the participants (89% -very high rating), especially those that have visual impact (such as the application for the tablet-AppTitute), or those strategies that allow the apprehension of knowledge, such as the one developed in the group activity Life Plan workshop. However, they point out the need to have more time to carry out activities, especially for the home visits, in order to achieve the objectives set for each activity.

The specific results of the program are presented below.

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<sup>3</sup> Not all results in terms of food security are attributed to the program, since they depend on the particular situation of some participants.

<sup>4</sup> See Annex 1.

#### 4.2.2 Specific Results from the Life Stories

In terms of life satisfaction, it has been observed that the participants of the Life Stories (targeted households) increased, on average, their perception of life satisfaction<sup>5</sup> (placing themselves on higher ranks of the welfare ladder) throughout the program; specifically, on average, their sense of well-being increased by 1.8 steps from before the period prior to starting PMF until the final visit, once the intervention was over.

In general, the perception of well-being increases among the targeted households from the period before the intervention and to that of the final visit. The participants' aspirations increase or remain constant when they start at the 10th step of the staircase, while, expectations increased for the majority of participants (seven in total), remained relatively constant for two, and two others' were reduced. On average, the positive changes in the perception of well-being, aspirations, and expectations can be attributed to the personal development training of PMF, as well as to the coaches' follow-ups and accompaniment process.

Learning was not hindered, despite the fact that some of the participants, who cannot read or write (four in total), still believed that they were unable manipulate the tablet by themselves by the end of the intervention. The videos, examples, stories, and illustrations presented in the tablet favored the appropriation of concepts. Several participants recalled characters, videos, and specific stories, as well as exercises developed in the tablet modules (e.g. the character 'Paco', videos about entrepreneurs, the history of 'the mouse and cheese,' taking a picture, pointing out the achievements stars, the puzzle, or the cashier from the LISTA application, among others).

The changes in the agency<sup>6</sup> become evident in specific aspects; for example, several of the participants from both the targeted households and the satellites established savings plans that they did not have at the beginning of the visits (four participants), while several more (eight participants) executed those saving plans throughout the intervention in different ways, such as with piggy banks, using hidden containers, investing in animals including pigs, calves, or guinea pigs, through savings groups, obtaining

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<sup>5</sup> The research team developed the analysis of well-being, aspirations, and expectations by basing them on different theoretical approaches related to the ladder of life, among which are the following: i) the proposal by Cantril (1965), which consists of a scale called Self-Anchoring Striving Scale, also called the "Escala de la vida," to identify the spectrum of elements that are important for an individual, and on which it is possible to evaluate their own life. With this 11 step instrument, the surveyed individual defines, on the basis of his or her own assumptions, objectives, values, and perceptions, the extremes of the scale (0 and 10). At the top end, the surveyed individual establishes the desires and aspirations whose realization entails "the best possible life" for him or her. At the lower end he or she describes their worries, fears, and frustrations that would lead them to "the worst life he can imagine," given their own conceptions. ii) The Ladder of Life approach proposed by the World Bank in 2007 with the objective of determining the factors that can help people out of poverty from the perspective of the poor (WB, 2005) ; In this approach, the Life Ladder is constructed in focal groups, where the number of steps on the ladder and the welfare characteristics on each rung are defined. iii) The approach developed by Moya and Carter (2014), with the purpose of understanding whether forced displacement induces hopelessness and pessimistic perspectives towards upward mobility in Colombia, designed using a ladder of life of six steps, where the characteristics of each rung (housing, land, income, education, and consumption/expenditure) were formulated using the information obtained in the study of Matijasevic et al. (2007). In all the cases presented previously, the researchers sought to identify the elements or aspects that make the living conditions of the individuals better, using their own conception of "well-being." The research team used a methodology consisting of three steps, available in Annex 1.

<sup>6</sup> The agency is understood as the ability of the individual to manage their resources and strive to achieve their goals.

construction materials, or even in hardware stores for the subsequent acquisition of those materials. The main purposes of the savings are to invest in the business or in the home.

Likewise, several participants expressed having plans regarding their productive activities, seeking, essentially, to diversify the source of income generation. Several of them began the execution of those plans during or at the end of the intervention. For example, one participant sowed several crops (*arracacha*, squash, and tomato) with the secondary purpose of supplementing the pigs' feed that s/he had acquired as part of the productive venture; s/he also started breeding guinea pigs, for which s/he plans to build a shed in the medium term. Another case is that of a participant who, before PMF, had been employed in activities such as working as a courier, babysitter, or domestic worker, yet by the end of the intervention, in addition to her work as a cook on a farm, she was selling husked corn and administered her store with candies and snacks. This participant also planted corn and other native products for her own household consumption. In another area of intervention, one participant not only improved the marketing of the services offered by her metallurgical company, but through the design and distribution of advertisement managed to obtain larger contracts, and is now planning to build her workshop.

Finally, one participant plans to buy milk from neighbors in her village, and set up a dairy company by herself. Moreover, with the knowledge acquired from the meetings with her peers through PMF, she modified the technology for raising her guinea pigs in order to obtain animals to grow larger in less time. Among the productive plans of another participant, s/he plans to expand his/her pig slaughtering business by moving to a municipality that offers greater demand; to do so, s/he has been searching for a place to live. Another example is one participant, who in addition to the crops she planted with the support of PMF, sells fried food on weekends, takes care of a farm, and is also strengthening her small store.

#### **i. Food Security**

Many participants (73%) report positive changes in the food security of their homes when comparing the period before PMF's intervention and after it had finished. Program participants indicate that some improvements to household food security are attributed to the program: in some cases, because they increased the consumption of food they produced or commercialized through their business, while in other cases because the income they obtained from their productive activity allowed the participants to increase the quantities they consumed, the frequency of its consumption, or to diversify their food.

According to some coaches, one factor that influenced improvements in this variable is the fact that PMF was implemented almost simultaneously with the ReSA food security program, which improved the frequency and diversity of foods. PMF was able to complement this effect through the workshops and home visits, where coaches emphasized aspects related to food reserves and the sowing of different crops to reduce expenses and improve household food consumption. Other coaches mention that the productive projects supported by PMF have had an effect on the availability and access to food in three ways: i. participants could consume the goods they produce (eggs, milk, and meat), ii. the income

generated by the productive activity allowed participants to access more food and more food diversity and, iii. the presence of grocery stores were established or strengthened with the support of PMF.

## **ii. Consumption**

Changes in consumption are analyzed based on increases in expenses relating to food, clothing, health and leisure. Food spending increased among 55% of participants. On the other hand, in one household, the consumption of alcoholic beverages was reduced. Three participants (27%) report-or their coaches perceive-increases in expenditures relating to footwear and clothing, while one participant increased her consumption of beauty items. In contrast, two participants (18%) show increases in expenses relating to some type of leisure, while one participant reports a reduction in this aspect, which is attributed to a greater dedication to income generating activities.

There are also positive changes in spending associated with toiletries in two cases (18%). With regard to health expenditures, three participants (27%) report positive changes; nevertheless, these expenses were related to the presence of shocks, which included accidents involving a son and a grandson, a wife's health crisis, and the illness of a mother and brother.

The coaches mentioned that the expenditure of the PMF participants under their charge increased, mainly on clothing, footwear, toiletries or beauty supplies, as well as school supplies. They explain that the changes-mainly those related to clothing, footwear and beauty articles or personal hygiene-, are the effect of some topics they had reviewed during the workshops and during home visits, particularly those related to personal development (having a good personal presentation; feeling better about themselves) and setting savings goals.

## **iii. Household Assets**

Changes in household assets were analyzed based on changes in two types of assets: i. the possession of household appliances, cell phones, or furniture and ii. construction, adjustments, or remodeling houses. Household assets also showed positive changes during the intervention; specifically, seven participants (64%) purchased cell phones, while six (55%) have increased the ownership of appliances such as refrigerators, blenders, washing machines, fans, televisions, radios, tape recorders or the like, rice cookers, and electric showers. One participant received a motorcycle in exchange for work, and also increased the acquisition of furniture (a living room and a wardrobe for clothes) and as well as other equipment (mattress). It is noted that one participant bought a motor pump to bring water to her home from the Canal del Dique.

With respect to improvements in housing, 55% of the participants made adjustments, extensions, or remodeled their homes to different degrees throughout the intervention. This included everything from fitting the kitchen with natural materials to building bathrooms, laundries, wood stoves; plastering or painting homes or parts of homes, as well as the installation of public services, such as water and energy, and building facilities, such as kiosks.

#### **iv. Productive Assets**

In addition to reviewing changes in household assets, changes in productive assets were also analyzed. As expected, thanks to the financial support provided by PMF, all the participants acquired some productive asset, which includes animals (pigs, calves, cows, or poultry), equipment (scythe, cutting-off machine, polisher, hair-cutting machines, or air conditioning), tools (knives, scales, weights, wheelbarrows, or shovels), furniture (shelves, chairs, tables, or display cases), merchandise and constructions (pigpens, nests, or sheds). It should also be noted that several participants (three) received some other tools which were delivered by other programs, among them shovels, hoes, fumigators, fencing wires, etc.

It is worth noting, however, that some participants also acquired productive assets during the implementation, before capitalization, with their own resources. Such is the case of one participant who, when faced with non-fulfillment from the supplier, bought two pigs herself; or that of two other participants who prepared their own physical spaces to receive their productive assets (animals). Specifically, one participant adapted a plot of her own, and grew pasture for the cow that she would eventually receive with the support of PMF. Regarding the investment of profits from the productive activity promoted by the program, it was identified that several participants increased their productive assets by reinvesting their profits, such as one participant who bought tubs, ties, and built cages for guinea pigs; another participant reinvested her profits in a welding machine, a polishing machine, and a sander-polishing machine. Finally, one participant who, at the time of the last visit-and from the time of disbursement-had slaughtered more than 20 pigs without having to apply for loans.

The interviewed coaches additionally report that there has also been an increase in productive assets beyond those acquired thanks to the transfer granted by the program. The coaches mentioned that several participants acquired various productive assets during the intervention through the use of savings, loans, or by reinvesting the profits of their productive activity. According to the coaches, there are several mechanisms through which these changes in productive assets are generated: i. Training as related to the business, ii. training as related to the importance of saving and reinvestment, iii. specific suggestions from the coaches during the home visits, and iv. expectations generated with the delivery of financial support from PMF.

#### **v. Savings**

The savings promotion component is one of the fundamental aspects of the PMF intervention, not only for the understanding of concepts, but also for their application and, to some extent, for the linkage to other formal and semi-formal financial mechanisms. At the end of PMF, all the participants saved or reinvested their profits in the productive activity, despite the fact that several of them did not engage in these practices before the intervention. In particular, 73% of the participants present a positive change in their savings levels either because they started saving with the program, resumed it, or increased it. Two participants do not show changes in their saving practices, one of them had already saved before PMF in a savings group and in animals, while the other says she does not like to save in cash or in banks, although she does reinvest the profits of her business. One participant resumed the practice of saving,

and did so during most of the intervention; however, once the program had finished, she did not have any more savings because she used them to smooth out multiple shocks that occurred throughout the implementation of PMF.

Once PMF was completed, three participants saved in savings groups (27%), two of these groups were formed thanks to the intervention, due especially to the training and motivation provided through the LISTA application. Some participants save cash in piggy banks (18%), jars, or in some hidden place (18%), while others save to re-invest-or re-invest directly-in their various productive activities (82%). Savings on animals continues to be a frequent practice and, in some cases, strengthened through the reinvestment of profits (73%).

**Table 2. Effects of the Program on the Promotion of Savings**

Promotion of Savings Culture and Access to Financial Services
<p>According to the results registered by the research team, the following aspects stand out:</p> <ul style="list-style-type: none"> <li>○ The different training activities in financial education have evidently led to an increase in the participants' knowledge concerning issues related to savings and debt management. Moreover, motivation to save has been observed, with some participants showing the intention of reducing their request for loans or credits while also showing interest in participating in the formal financial system.</li> <li>○ Beyond the acquisition of concepts related to savings and debt management, there seem to be other mechanisms through which the effects are obtained in these aspects. These include the acquisition of concepts on profits-and particularly in their role of re-investment and savings-, the analysis and reflection on personal and household finances, the development of practical exercises for planning and establishing savings goals, the application of the lessons learned from the daily lives of the participants, as well as the role of the monetary incentive in reducing the need for credits for productive purposes or the generation of income, which facilitates savings.</li> <li>○ During the PMF intervention, LS participants not only mentioned repeatedly their intentions to save and the importance of saving, but they have also demonstrated it in different ways. Most of them have done so informally; their efforts to save in cash and the role that these savings have had to cover eventualities that had arisen during the implementation of the program are highlighted. It should also be noted that some of the participants who had previously distrusted the formal financial system to keep their savings now consider it useful and important after the intervention. After PMF, one participant now saves in a bank.</li> <li>○ Although several participants had saved on animals prior to PMF, they now identify the importance of the profits they receive from their business via the consolidation of these-or other productive activities-through reinvestment. In this way, the participants mention that they 'save' by investing again, either in the productive activity supported by PMF or in others that they have simultaneously strengthened throughout the program. This allows them to diversify their income. In this way,</li> </ul>

they invest in animals, in food and buildings for animals, in equipment, and in inventory or supplies for their businesses.

- Several participants explicitly praised the role played by PMF, to varying degrees, in: i. creating or strengthening their savings culture, ii. helping them better manage their debts, iii. favoring savings or investment of the income received from the productive activity supported by the program, iv. reducing their need for credit for the development of their productive activities, or v. promoting their interest in approaching formal financial institutions. In particular, some state that monetary support for the productive activity is important for basically two reasons: i. it allows them to stop requesting loans for the development of their productive activities and, ii. it constitutes a base for generating income that allows them to save in order to reinvest in their business, invest in their homes, or cover contingencies, thus avoiding debt when a "shock" occurs.

## **vi. Debt Management**

Most of the Life Stories participants reported at the beginning of the visits that they usually accessed loans or informal credits, either with friends, neighbors, relatives, grocery stores, agricultural warehouses, or money lenders. These loans are mainly used to cover expenses associated with health and food contingencies, or for investing in their productive activity. They also resort to informal loans to acquire assets for clothing and toys, or to face other contingencies.

Of the 11 Life Stories participants, 82% reported positive changes in debt management, albeit to varying degrees; by the end of the intervention, several of them had settled their previously acquired formal or informal debts without any problems prior to or during the time of the PMF intervention. This was the case with six participants. Others have acquired new loans to invest in their productive activity (two participants), the purchase of land (one participant), or for personal and health matters (one participant). Specifically, one participant requested an informal credit from a neighbor for the purchase of a pig, and pays the interest with his wages. Moreover, one participant requested a loan from the savings group, which was formed thanks to PMF with the intent of acquiring equipment, while another participant turned to a microfinance institution, with which she already had a credit history, in order to pay for medical treatment.

At least two participants mentioned that, due to the economic incentive granted by PMF, they no longer needed to request additional productive credits (18%); two more were motivated to request formal (in the future) or semi-formal (at present) credits in the future. Some participants eliminated the use of informal loans from moneylenders (one participant) or credits in grocery stores (one participant).

Two participants (18%) exhibited negative changes in debt management, and one maintains the same behavior as before the intervention. Among these participants, one significantly increased her informal debts. The other failed to pay off her debts with a community store and a clothing store. while also having to face a very significant family shock: the death of her youngest son. Because of this tragedy, the household was forced to acquire additional informal loans, which were eventually canceled with the sale

of a productive asset. Finally, the participant who did not fundamentally modify her behavior continued to borrow money from ‘moneylenders,’ and this practice was sometimes carried out simultaneously with two different lenders.

**Table 3. Debt Management of Program Participants**

According to the results registered by the research team, the following aspects stand out:

- At the end of PMF, several participants stated that they were clear of debt, as the income generated from their productive activities was allowing them the privilege of not having to borrow monthly from the store, and also because they were actively taking measures to avoid borrowing.
- One participant who reported a loan acquired from a moneylender “did not resort to this type of loans anymore and states that she is now better at managing her debts.” Those who request loans from moneylenders can pay interests that reach 20% per month.
- During the PMF intervention, , most of the participants-with the exception of two-were able to pay off or were in the process of paying the loan fees or credit payments they had acquired before the program had started, while some acquired new credits or loans.
- For some of the coaches who were interviewed, it was not evident that the participants carried out better debt management in practice. Although they do acknowledge it as a first step towards such goal the training provided in the workshops, the home visits and the LISTA application; in this sense, the participant’s understanding of this topic is recognized. Some coaches, however, do report changes in the participants’ behavior regarding the management of debt, specifically when they reduce the use of loans from moneylenders, when they prioritize expenses and when they identify their indebtedness capacity.

## **vii. Productive Activities**

In general, the financial and technical support for productive activities provided by PMF did strengthen the generation of income in these households. The role of PMF in the diversification of income generating activities is also evident as the participants increased their sources of income not only with productive activities supported by PMF, but with other activities, mostly independent ones.

Regarding the characterization of productive enterprises, seven of the proposals presented by the life stories’ participants sought to strengthen an existing productive activity, while four corresponded to new businesses. Of the latter, only two participants did not have any experience in their proposed business. The businesses are distributed between the commerce or service sector (grocery or other stores, and metallurgy) and the agricultural sector (dairy/milk cattle, fattening of calves, breeding and slaughtering of pigs, breeding of laying hens and agricultural crops).

In the area of human development within the productive activities component, the participants of the life stories highlighted the acquisition of knowledge in various topics related to productive entrepreneurship, emphasizing those related to business accounting (investments and costs), the definition of retail price and profits, the role of re-investment, specific technical elements (e.g.: raising animals, separating breeding stock, sanitary aspects, etc.), as well as marketing issues (potential customers and added value), and customer service.

The majority of the life story participants (90%) invested all their monetary support in the acquisition of inventory, inputs, and productive assets (machinery, equipment, implements, constructions); only one participant allocated part of the incentive for other purposes, while others made investments for values greater than the money allocated by PMF, which they themselves paid out of pocket.

It is worth noting that several of the PMF participants applied, to varying degrees and depending on the context, the knowledge they acquired during the intervention. At least three participants achieved, compared to their initial situation and that of their peers, a significant growth in their business by applying the acquired knowledge:

- i) One participant registered her metallurgy company with the Chamber of Commerce, invested in advertising, designed a business profile, acquired new buyers for her services-even outside of her department-, expanded the operating capacity of her company by investing in additional machinery, and hired more staff to meet the demands of her new clientele,
- ii) One participant created a partnership with other PMF beneficiaries, keeps detailed and organized accounts of her business, receives income from the business by not only selling the product but also for the labor she dedicates to it, invests the profits in alternative productive activities (breeding guinea pigs in a more advanced way), applies the knowledge acquired in technical assistance visits, uses her new internet skills to research productive activities, and adds value to her product by making and selling *dulce de leche* in individual and adequate packaging for the suppliers' fair; and
- iii) One participant started raising pigs in a more advanced way by following the technical suggestions provided by the coach (penned up the animals, built a pig shelter, and used concentrated feed). She also supplements the animals' feed with wild or harvested products from his/her own plot, vaccinated the pigs to avoid diseases, diversified his/her pig fattening business with guinea pigs, saves and re-invests in concentrate feed, spends time caring for the animals (prior to PMF, the pigs were kept in her garden without any special care), and when the animal supplier did not comply by delivering the animals, he/she solved the problem by acquiring pigs with money from different sources.

It is important to note that at least eight LS participants have plans to grow their business in the near future. One participant wishes to acquire a breeding sow to market weaned animals and produce his/her own pigs; simultaneously s/he is increasing the guinea pig breeding stock, and plans to build a shed for this purpose. Another participant plans to improve pasture, buy 'breeding' cows that allow double milking and, in the long term, wants to buy the milk of her neighbors and set up her own dairy company. On the other hand, one participant is making contacts to set up a permanent establishment of

selling pork in another municipality with a larger market and thus expand his/her business. In addition, one participant built a shed for hens and chickens, and has plans to build more nests. She is also expanding the breeding roost of hens and chickens to increase their production. Meanwhile, one participant wishes to acquire a lot and build a store for the organized sale of the agricultural products being produced. Finally, two participants aspire to build a space to establish, in a separate space, their productive activities, while another has already expanded her business, and plans to build an independent workshop for her company.

Some participants have diversified their products or productive activities. For example, one participant changed the preparation and sale of natural juices by selling soft drinks, *chicha*, ice cream, and bread. Another participant, besides selling the products of her own harvest, buys and sells other agricultural products to maintain her clientele. She also makes and sells fried food on the weekends. Two participants diversify their main productive activity by breeding guinea pigs. Another participant not only maintains laying hens, but also fattens chickens, turkeys, and ducks for sale. Meanwhile, the two participants who had no experience in the supported productive activity, which in both cases was the sale of food or prepared food, had to adjust their supply to the products that are most in demand in their area, and which present less competition.

Despite the fact that some entrepreneurs faced "shocks" related to their businesses, they demonstrated resilience: in one case, a supplier of pigs failed to comply for almost six months, so that when the animals did arrive, one died. So as not to lose the concentrate food, this particular participant requested loans, used his/her savings, and sold guinea pigs to acquire two pigs and start his/her own productive project. Another participant lost seeds because they were not viable, and from her savings she acquired new seeds that are now growing. Finally, one client did not pay one of the participants, who then faced economic losses; nevertheless, she obtained new contracts, and solved the crisis.

It should be noted, however, that the degrees of consolidation of the business vary widely.<sup>7</sup> In some cases, changes to the businesses are minimal compared to the situation prior to PMF. This includes some participants (27%) who are strengthening a business with which they had already had experience before, and in which they had been relatively successful. For them, the monetary support provided them greater liquidity, but the changes in the development of the productive activity, to the date as of the last visit, are not as evident as the changes among their peers. On the other hand, other participants (27%) exhibit great changes in their productive activities when compared to their situation before PMF, and with their peers. Likewise, another group of participants (36%) exhibited moderately positive changes, while one participant, due to lack of demand, had to forgo the sale of food and exclusively take up the sale of candies, soft drinks and snacks. Before the program was over, however, her business was practically unviable, and relied only on very few items.

### **viii. Personal Development**

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<sup>7</sup>It should be noted that, according to the interviews held with the satellite households, neighbors of the focal households, and PMF participants, these results were generally confirmed in relation to the productive activities of the households participating in the LS.

Changes in the personal development of LS participants are observed through the improvements that all of them have experienced in aspects related to, among others, their self-esteem and self-confidence. Changes are also observed in the aspirations and expectations among some of them. The activities explicitly designed to improve the personal development of the participants had a direct effect on the acknowledgement of virtues and abilities, as well as on their self-assessment. These activities allow participants to identify and clearly express and capture their goals, as well as have a vision for their future.

Home visits-and particularly the accompaniment of the coaches-are other fundamental elements for the improvement of the participants' self-esteem and confidence, even acting as a palliative for the difficult emotional situations they face either due to ongoing family conflicts, or consequences from previous disturbances (e.g., forced displacement due to armed conflict or domestic violence). In this way, the coach becomes, in many cases, the emotional and motivational support for the participants. In addition to serving as a direct link between the program and the participants, the coach is the one in charge of 'translating' the designed concepts to the regional and particular contexts of the people under his or her charge by using different playful methodologies that facilitate the understanding of concepts, favoring their application in everyday life, and developing changes in behavior.

There are several changes at the personal development level of the participants (see table 5). Some explicitly state that, thanks to the program, they have come to know and value themselves more than they had before (three participants). Self-assessment is implicitly reflected in the fact that they feel, for example, more educated-and more knowledgeable-about previously unknown topics (five participants), more assertive, and with greater self-confidence (seven participants), and they feel that they have lost their shyness—even if only slightly (seven participants). They not only feel motivated, but also more capable, and these feelings, in turn, have allowed them to make decisions that they had not previously. This includes speaking in public (in group activities or before officials) and performing certain tasks or activities that, prior to the intervention, they had not dared (eight participants), such as: starting their own businesses and managing them, expressing their ideas, selling products without intermediation, going into the town or the city, or taking care of their personal appearance. Among other elements of personal development mentioned by the participants, a sensation of tranquility and happiness stand out. These self-reported perceptions also led them to better problem-solving and critical thinking behaviors where they find themselves establishing goals or purposes, defining strategies, and executing concrete actions to achieve them, as well as identifying alternative solutions to face problems.

The degree to which PMF activities change the personal development of the participants varies depending on their initial characteristics. For example, those participants who are already leaders in their communities exhibited greater recognition of themselves and their qualities from the beginning (18% of the participants).

**Table 4. Changes in the personal development of LS participants**

Participant	Results from the Participants' Perspectives	Results from Coaches' Perspectives
<b>Jacinta</b>	Jacinta feels proud of herself: "Now I feel big, I felt little before, but now I am proud because I feel big," the diploma she received from PMF is a source of pride, and she feels that the program taught her to "get ahead." She has set several goals: to save, pay her debts, recover her house, set up a "snack" shop, and to continue to grow. However, she recurrently states that she still needs "help" to progress. She signed her daughters up to finish high school through the validation method, and is awaiting confirmation. The relationship with her daughters has not changed: It seems that there is mutual mistreatment, and the situation continues even after the program's end.	Jacinta is a woman who, despite her learning difficulties, strives to learn and participates in the PMF group activities. Her positive attitude is an indication of change in her personal development.
<b>Faustino</b>	Faustino feels better, happier, and calmer ("Because my body feels relieved... I feel much better"), and with more courage and enthusiasm to work ("I feel like I have more interest, with more courage to work"). He feels peacefulness, because of the fact that if he now has to face health issues within the household, for example, there is the possibility of facing them with the income generated from the pigs. Thanks to the program, he is less shy now; for example, i) he no longer feels uncomfortable being in town and can go to the city (Pasto) alone; before, when he had to go to the city, he did it accompanied by one of his children; and, ii) he did well in his business profile presentation before the evaluation committee, which they congratulated him on. He identifies himself as a loving and patient person.	Faustino actively participates in the training sessions, which shows that he feels more confident in himself.
<b>Nieves</b>	She improved her self-esteem because, prior to PMF, she did not believe in herself. She feels she is capable of achieving what she sets out to do. The program helped her lose her shyness, "to put effort into the business," to administer it, to save, and to reinvest the profits.	Nieves was very shy, introverted, and dedicated all her time to household chores. With PMF, she improved her self-esteem. By the time the program

	<p>Before, Nieves was not able to sell anything, nor was she able to offer the products from her productive activities. Now she feels confident to talk to people, and has even sold '<i>dulce de leche</i>' at the suppliers' fair, which went very well. Two years ago, she would not have been able to be in charge of the group of participants assigned to her and lead the training with the tablet as she did now. Participating in this activity made her feel good because she was able to help her neighbors with the tablet, and explain the concepts they did not understand. The coach, the workshops and the training of PMF helped her in her personal development more than the economic incentive. Although the two coaches assigned were very good and she felt they were like family, it was her first coach who helped her lose her fear and to trust in herself and in her abilities.</p>	<p>finished, she was capable of acknowledging her strengths, communicating better-even her tone of voice changed-and participate in the group activities with much more confidence.</p>
<b>Remigio</b>	<p>Remigio considers that he did not perceive changes in his personal development, or that, given his experience, these changes were not so remarkable. However, meeting new people and their experiences "awoke him more."</p>	<p>In Remigio's case, there was strengthening and development of the participant's own existing qualities. He is a leader who, through the workshops, has been able to socialize even more with the community, he has reconciled and come to better terms with some people, and has established affective and friendly bonds.</p>
<b>Filomena</b>	<p>Filomena feels much more capable and trained to undertake new challenges. She is very excited, because she is learning to read and write with the help of a friend. Thanks to the program, she learned about many topics that she did not know previously, and feels capable of doing many things. However, as expected, the death of her son affected her a lot, and on the last visit she was very discouraged.</p>	<p>Thanks to the program, she has acquired leadership skills within her household.</p>
<b>Agripina</b>	<p>Agripina was an introvert, and did not feel confident. For example, she wouldn't speak in public. PMF training helped her overcome her shyness, and she feels she can do more things now.</p>	<p>She has learned to set goals, describe her dreams, and acknowledge her qualities. Now, she values herself more, both as a person and</p>

		as a woman.
<b>Pedro</b>	Pedro considers that he is now outgoing, and can express himself with confidence. Despite his being a leader in his community, when he arrived at the Community Action Board meetings, he sat in the last row of chairs because he felt fear and embarrassment; with PMF, he has lost his shyness, he no longer seeks to hide, and instead asks to speak and expresses himself without difficulty.	Pedro's attitude has changed positively with respect to business; he is more responsible. For example, Pedro takes care not to waste money from the monetary support.
<b>Margarita</b>	She has had personal growth that has allowed her to relate to others and cope more easily. These changes are due to all the processes, activities, and actors of the program. PMF encouraged the desire to get ahead, generating greater self-confidence, and now she wants to have a prosperous business and, in this way, gain economic independence.	Margarita is a person with a positive attitude. The new PMF coach cannot make an analysis on personal development changes because he has only been working with her for a short time.
<b>Guadalupe</b>	The arrival of PMF was motivational, gave her confidence, and the knowledge to achieve her productive project. Before the program, she felt discouraged and unable to run a business of her own. Guadalupe became organized with the accounting of her business, and is now able to manage and face employment contracts. Home visits and the role of the coach were the components of the program that contributed the most to these positive changes.	As a result of PMF teachings she has gone through behavioral changes. She is a more confident person who has developed her skills, and has advanced certain characteristics of her personality. This has allowed her to interact with other people.
<b>Francisca</b>	Before PMF, she felt sad because she could not realize her dream of owning her store again. She belittled herself before her neighbors, and considered that she had been forgotten by God, to whom she professes great devotion. Today, she describes herself as a happy person who wants to succeed. For these changes, she is grateful to God and the government for giving her the opportunity to participate in the PMF. The lessons she received during the trainings and from the coaches were the ones that influenced this personal evolution.	With the training of PMF, Francisca lost her shyness and is able to better express her ideas. However, she could benefit from continuing to strengthen these skills in order to improve customer service.
<b>Felipa</b>	She is a shy person, but the training and having her own business allowed her to learn to relate with other people. She also feels useful, because she can contribute financially to cover the expenses of her home.	The program has given her personal skills to structure her ideas and prioritize goals. In the past, these goals were not aimed at a common objective (they were not

		organized). The way in which Felipa organizes her plans for the future proves that the program (training) improved aspects of her personal development.
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According to the business coaches, positive changes at the personal development level are produced through the combination of various elements or components of the intervention. In most cases, the coaches attribute the improvements to the methodologies used in workshops and home visits, and to the role of the coach as a fundamental tool to serve as a bridge, as well as to adjust and contextualize the methodologies designed to the particularities of the region and that of the participant. Some coaches mentioned specific PMF components as key to personal development changes. These included the workshops, where the participants talked about their life experiences and business ideas, the motivational and self-esteem workshop, personal contributions of the coaches from their professions, the use of the tablet, establishing or consolidating a source of income, making the entrepreneur an active participant of the construction of their life project, feeling useful and, in the case of women, contributing to the household economy, among others.

#### 4.2.3 Nieves's Life Story (Nariño)

The following is a summary of Nieves' life story. Nieves is one of the program participants who decided to share very valuable elements from her family and personal story and, particularly, of her experience during the implementation of the program.

Nieves<sup>8</sup> is a young peasant woman and animal lover who is knowledgeable about handling them, especially in regards to breeding guinea pigs and dairy cows. Nieves is 28 years old, and lives in a municipality in the extreme southeast of the country. She lives in a home with her husband, daughter, mother (who suffers from Alzheimer's disease), and brother (who is disabled).



<sup>8</sup> The participant's name has been changed for confidentiality purposes.

### *Nieves and her family's home*

In her home, Nieves assumes several responsibilities: the daily care of her daughter, her mother, and her disabled brother, preparing the food for the workers who collaborate with her partner, as well as overseeing the family's garden and cows. Nieves grows some vegetables in an orchard that was given by the government's food security program, ReSA. In her garden, she planted spinach, lettuce, chard, cauliflower, broccoli, onion, beetroot, cilantro, and medicinal plants, among others. She is also planting potatoes in a small space that previously had no use.



*Nieves' home vegetable garden*

Nieves' household income comes from the work of her husband, who collects and loads sand, and from the income received from the sale of milk from her family's cows. She raises guinea pigs for sale and consumption in her home, and the family food is complemented by the various vegetables she grows in her garden.



### Breeding of guinea Pigs in Nieves' home for self-consumption and sale

Nieves is a hard-working woman, an entrepreneur. She was very shy and introverted, and always responsible with her tasks. She is deeply loving and dedicated to her family, especially her sick mother and her three-year-old daughter. Her productive endeavor for Producing for My Future was the production of milk, for which she bought a cow, which eventually had a calf, and whose milk she sells in a nearby pasteurizer. About six months after the program's disbursement, she showed important progress in establishing her business, increasing the value of the assets acquired. In addition to selling milk and fattening a calf, Nieves has modernized the breeding of guinea pigs, and receives income from labor in her productive activity.

Nieves has experienced multiple changes in different areas of her life. While it is true that the productive assets have increased significantly, it is worth noting the following transformations in the life of our participant:

- The food and diet in her home have improved in recent months. Now there is milk to be consumed in the house (not all the production is commercialized), and occasionally she can buy food "cravings," such as trout, cheese, *arepas* with cheese, or hamburgers in the town. These purchases are now possible with the extra money from the salary that Nieves receives from milking, and from a portion of the business profits that she saves.
- Thanks to the intervention, Nieves strengthened the habit of saving, and learned to recognize the importance of saving part of the income she receives from the productive activities to face, for example, any unforeseen event. Together with relatives and neighbors, who are part of the program, she formed a savings group in their village. Every fifteen days, they meet and deposit the "share" money for a value of 1 USD each in a box that PMF gave them; each participant can have a maximum of five shares. With the money she receives from the sale of milk, Nieves is saving five shares.
- Nieves managed to personally advance in the use of digital technologies, such as the tablet (she was a leader in her community for the LISTA application peer review), smartphones, and the use of the Internet. In particular, thanks to her achievements with the use of the Internet, she has trained herself in subjects related to her productive activities, and to her mother's illness.
- The program has influenced Nieves personal development in promoting a desire for wanting to feel and look better. Thus, the participant has acquired beauty articles to improve her personal presentation.
- Nieves improved her self-esteem. Prior to the program, she did not believe in herself, and now she feels she is capable of achieving what she sets out to do. The program helped her lose her shyness, "to put effort to the business," to administer it, to save, and to reinvest the profits. Before, she was unable to sell anything, nor was she able to offer the products from her productive activities. Now, she feels confident to talk to people, and even sold '*dulce de leche*' at the suppliers' fair, which went very well. Two years ago, she would not have been able to be in charge of the group of participants assigned to her and lead the training with the tablet as she did now.

While it is true that the challenges and shocks that Nieves has faced throughout her life have been diverse (illnesses and loss of relatives, her husband losing his job during the implementation

of the program, among others), our participant has experienced an interesting process of transformation during the implementation of Producing for My Future, laying the foundations of her productive activity, as well as reaching different goals of her life plan. From the shyness that characterized her for years, Nieves has now turned out to be an entrepreneur with different plans for the future, capable of selling her products, and even improving her own personal image.

#### 4.2.4 Specific Process Evaluation Results

During the implementation of phase I of PMF, three processes and four substantive<sup>9</sup> subprocesses were analyzed. The former included the planning of the program, preparation for enrollment, and the execution or implementation. The latter involved analyzing targeting, training teams in the field, participant enrollment, and training and preparedness (in personal development, business profile design, start-up of the business, promotion of savings, and strengthening of social capital) of the participants. The analysis parameters referred to efficiency, the quality of supply and demand,<sup>10</sup> the identification of external factors, bottlenecks, and good practices.

The efficacy and quality analyses encompass diverse aspects of the implementation of the program in its first phase. For example, it is noteworthy that the perception of the usefulness of the activities developed in the participant training process (PUAF) was quite high. In this sense, it is important to point out that the home visits were very well received by the participants,<sup>11</sup> who stressed that this type of activity flattered them and made them feel important. In the words of one participant: "It is the first time this program has arrived at my home...for me, it was excellent that this government person came to my house, I feel great, I feel that the government has not forgotten me."

It was clear that the personalized nature of the visits allowed a direct interaction between the participant and the coach, and fostered trusting relationships between them. The participants indicated that they were able to express their doubts more freely during the visits, to be more honest about their feelings, and to feel more comfortable to learn when receiving training in their homes. One participant narrated: "One feels calmer...one feels at ease...through home visits he (the coach) gets to know each of the members, and learns about our expectations and fears. These visits, both for the coach and for us, have been very important...the home visits have been excellent for me." Another aspect considered very valuable by the majority of the participants is that the visits were well organized. They indicated that this type of training was efficient and productive; they also highlighted the punctuality and the importance of scheduling visits in advance through telephone calls.

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<sup>9</sup> A substantive process is understood as "One that leads directly to the fulfillment of the objectives or purpose of the program, resulting in a product (good or service) that is received directly by an external recipient, in this case, the beneficiary households" (Halliburton, 2006 in Mendoza, Moreno-Sánchez and Maldonado, 2015 p.9) .

<sup>10</sup> Effectiveness assesses whether the objectives were achieved or not (targeting, linking, personal development, and business profile design). Meanwhile, the quality analysis seeks to measure the timeliness, importance, sufficiency, and satisfaction of the inputs delivered and the activities developed in the different processes, both from the perspective of supply (designers and implementers in the field), and demand (beneficiaries).

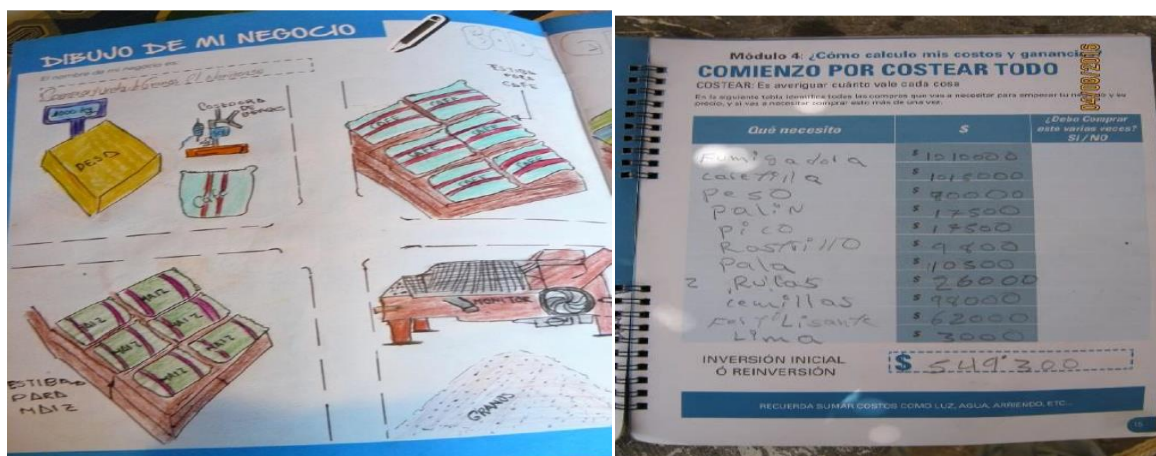
<sup>11</sup> According to a coordinator, "the participants fall very much in love with home visits because they feel they can ask questions, because in the group [activity] they are shyer... with the home visit, they feel more secure." In addition, one business manager said that, through the visits, a closer relationship was created between the manager and the participant, in which the manager "stops being technical, he is a manager, he is your friend, your listener, your confidante."

Regarding the technological tools and resources used by the coaches for the development of their work in the program, one indicator was established to inquire about the perception that the participants have regarding: 1. The usefulness of the tablet and the resources provided. 2. The support provided by the coach to learn how to use the tablet. 3. The ease of using the tablet and the application.

Regarding the tablet, the interviewed participants considered that it to be a practical and useful tool. Its use appeared didactic and simple. In the participants' own words, it was described as "cool, because not just any program was going to lend us a Tablet." "The videos are very special, because you remember much more (...) examples like the two mice...it's very convenient, because sometimes it's easier to recall the example." The tablet promoted the development of self-confidence by making the participants manipulate an object that was unknown to them, and that they felt alien to. They liked the tool so much, that many would like to have their own tablet.

The participants described that they enjoyed doing the activities proposed in their workbook, especially painting and drawing in their notebooks, and that they included their families-especially their children-when working on the proposed activities. Some of them highlighted that their notebooks not only contained their ideas but also those that they developed with their relatives (especially with husbands or older children). Some participants referred to the notebook as a tool for their business, and used it not only to remember what they had learned, but also to project themselves, because their goals were written on it. One participant mentioned that s/he liked the notebook because "in it, one is looking at the future."

**Image 1. Examples of participants' workbooks**



When considering the Quality Analysis from the Supply (QAS), an indicator of the usefulness of the materials to strengthen the training of the participants (UMSP) was established. It measures the perception of the coaches in reference to the materials used by the program by inquiring about the degree to which the materials were successful, convenient, or appropriate to achieving the expected results of the program. This indicator reached an excellent/high level, with a measurement of 89%. The application for the tablets was the tool that received the highest rating from the coaches (91%). Some of the coaches interviewed explain that the tablet was a success. Despite the fact that most of the participants had never had any contact with this type of equipment, and although at first they did not want to use it for fear of damaging it, by the third module, participants were asking "Where is the tablet?"

The perception the coaches had on the participants' degree of understanding and ability to recall concepts reached a measurement of 72%. In general, the coaches' perception is that people understand more than they can remember. In this sense, more than observing a high recall of specific concepts, they saw evidence of changes in attitude and incorporation of basic ideas, mainly associated to cases or examples applied to real life.

To evaluate the personal development subprocess, the "Perception of Quality in Personal Development (PPD)" index was constructed, and measured two indicators:

- i) Satisfaction regarding the Results obtained in terms of Personal Development (SRPD), which reached 87%. Some of the coaches interviewed mentioned that the most rewarding part of their work was to see the development of the participants; they also noticed the willingness to learn and the trust that people placed in them. In general, the changes in habits and practices related to the personal development of the participants were highlighted, especially when the coaches can identify that the participants apply what they have learned to their lives. Another coach pointed out that what impacted him the most was that "people value more what they are learning than what they are going to receive."
- ii) Importance of the construction of the Picture of my Life on Personal Development (ICPD), which obtained an 87% on the excellent/very high level. The business coaches ranked it by referring to the activity's contribution in the construction of empowerment, self-esteem, confidence, and entrepreneurship. Regarding the evaluation given by the participants, they pointed out that this activity helped them overcome the fear of expressing the goals they have in their lives, and the fear of visualizing the future and the ways to reach those goals. According to one participant who liked this workshop, the activity was valuable "because it helps you understand that fear makes you turn down and lose certain opportunities and, therefore, you must lose your fear in order to reach a goal."

In general terms, the training in personal development was highlighted by some of the participants as one of the pillars of the program that has allowed them to trust in themselves, improve their self-esteem, and believe that it is possible to achieve dreams and the goals you set. From one participant's perspective, this is "because I have lived a new experience through the program; maybe because, suddenly, I realize that I really can do things; that I can make an effort; that I can fight." In this regard, a life story participant considers that, through the training, she not only acquired knowledge, but is also changed her way of thinking. Before participating in the program, she thought that she was unable to make a better life for herself because she had only studied up to the fifth grade: "I felt like such a little thing; I felt that I was not capable of doing anything, yet no! They [the coaches] teach you that one is capable of [doing] whatever you set out to do."

The participants' assessment of the changes that occurred in their own lives, even the ones within their communities, deserves special attention as does how the implementation of the program represented a personal, as well as a community, opportunity. As reflected in table 5, there are many learning experiences that participants highlight, and which have dynamized transformations of great importance.

**Table 5. Testimonials from PMF participants**

**Some of the testimonies of the participants who were interviewed by the research team:**

- *"In my community I have seen many changes in people because, honestly, there were very few of us who dared to go out... to speak out, or to answer questions, there were just a few who did that. But then PMF arrived, and then there were many more people who changed their personalities, they are kinder, there is solidarity, people know how to control their fears, because fear never leaves you, the thing is that one learns to control it, they have been encouraged to go out, and talk in front of others."*
- *"The videos are very special, because one remembers much more (...), examples such as the two mice ... it's very convenient, because sometimes it's easier to recall the example."*
- *"[I liked] everything, because I feel confident about what I will do tomorrow, and in the future.."*
- *"What we were missing was to apply our strength and sheer effort to do it, then you see your own strengths, and that is good."*
- *"Accounting was what I liked the most and to dream (...) of owning a warehouse and wondering if it was going to make a profit ... we are used to working our crops, but we didn't even know if something was going to be left for us, or not."*
- *"We have a wonderful instructor, because she also knows how to deal with people who do not know, she explains and teaches them well, so really, what a wonder that girl is!"*
- *"What is nice of them is that they arrived, and they would tell us 'you are the one who has to handle it [the tablet] ... you are not going to break it;' what mattered was to learn, and that they were dedicated to teaching us."*
- *"Well, the most important thing that I see is that it teaches us that sometimes you start a business or a project, and when the first thing goes wrong one says 'no, this did not go well for me,' then you end up abandoning there; then, to give ourselves a new opportunity and keep insisting!"*
- *"For me it has been useful because I have had a better understanding, I have learned a lot, [...] I have improved, I have analyzed many things that I did not know before, [...] and I have also helped people with things they do not understand. I explain to them about the workshops they have given us, because there are many people who are not involved in the project, but have their project, or a store, so I have also helped them, based on what I have learned here in the project".*

As indicated by one participant, the program has been "wonderful" because, thanks to it, her desire to move forward has emerged. Above all, however, she has acknowledged herself as a person with strengths and virtues to attain it; training has been essential to achieve her goal. All in all, the participants have improved their self-esteem and their confidence to achieve the dreams and goals they had set, discovered that they are capable, strengthened unity among family members, and have planned their goals to project themselves in the future.

One of the pillars of the program is the strengthening or the start of a productive activity (business), for which the evaluation established different indexes and indicators, among those, the participants' perception of the training process as related to the development of the business profile (PTBP). Its analysis highlights that the participants managed to size up different aspects of the business that they had not previously considered, regardless of their previous experience in the development of the productive activity. In the words of one participant, "[The coach] made us understand that everything has a price, and explained to us, for example, with a *sancocho* (stew): 'How much is a *sancocho*?', and someone answers: '*Nothing, water is free, one has the dishes, the yucca is there, there is also corn (maize), there is chicken too*'-to which the coach responded: '*Nothing? How is that so? You have to pay for the price of the dishes, the hen and all of that ... Of course; a chicken is worth about \$25,000, right? Then someone else says "No, a chicken stew is worth about \$ 30,000 or \$ 40,000!" ...Then he pushed us to keep thinking of other costs, and so we included the price of guadua (wood) and all that, and we know now that nothing is free.*'"

The business coaches played a very important role in the construction of the business profiles since they accompanied and advised the participants in such a way that they were able to ask multiple questions until they thoroughly understood the business to be strengthened or started. In this sense, the coaches reported a very high level of satisfaction regarding this process (81%). The coaches' orientations<sup>12</sup> helped the participants have greater clarity about the viability of their business idea, as indicated in this testimony "[The coach] told me that I could not set up a hairdressing salon because I didn't know anything about hair, and that I had to be involved in what I did know; that was very clear to us. I could not embark on something in which I do not have any experience; I could set up a business where I already have knowledge ."

According to the evaluation documents and, taking into account the different results presented above, it is worth noting that a good part of the program's objectives for its first phase were met, among them, i) the strengthening of human and social capacities of the participants; ii) providing financial education and promoting the culture of savings and access to financial services among the participants, and iii) technically and financially supporting the creation or strengthening of productive initiatives.

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<sup>12</sup> From the informal interviews with some managers, it is clear that the team in the field was a great support for the participants in the construction of their business profiles. The accompaniment and training process was important for the generation of the business profile, and ensured its quality. One manager said that she advised many of her participants on the viability of their businesses, making recommendations which they incorporated into their business ideas; another manager mentioned that he guided the participants, making them observe the area in which they wanted to establish their business and look for the idea that would work best.

### 4.3 TRANSFORMING MY FUTURE (TMF) – COLOMBIA

Transforming My Future (TMF) in Colombia was jointly designed by the Unidad para la Atención y Reparación Integral a las Víctimas (Unit for Integral Attention and Reparation for Victims) (Unit for Victims), Prosperidad Social (Social Prosperity), and Fundación Capital in 2013, with the objective of providing comprehensive support to victims<sup>13</sup> who are interested in investing their compensation to start or improve a business and, in this way, increase their productive, human, social, or financial assets. In this way, during 2014 and 2015, TMF was implemented in 22 municipalities in seven departments of Colombia, and benefited 2,385 victims.

Based on the internal results of these two implementations,<sup>14</sup> the Unit for Victims allocated resources to carry out a third implementation in 2016 with 800 victims in ten municipalities within four departments. Within this framework, the Universidad de los Andes developed the evaluations of processes and results. The main results incorporated a qualitative follow-up with seven randomly selected participants through the implementation of four semi-structured interviews applied throughout the implementation of the Program.

#### 4.3.1 General Results from the Process Evaluation

Within the indexes and indicators developed by the research team, most of them were in the "high" range and others were in the "excellent/very high" range. In general terms, most of the indexes were rated in the excellent/very high range. The indexes and indicators developed to measure efficiency<sup>15</sup> and quality<sup>16</sup> (from supply and demand) were analyzed according to the following color and value scale

Meaning	Rank (%)	Color
Excellent/Very High	- Higher than 80	

<sup>13</sup> There are more than eight million people reported as victims of the armed conflict (16.4% of the national total) in the country, where the main victimizing event is forced displacement, with 7,1 million people (corresponding to 88.3% of registered victims). This population is in a state of vulnerability, not only because of the loss of assets and capabilities as a result of the violence, but because of the condition of poverty that it faces. A survey conducted by DANE between November 2013 and March 2014 revealed that 33% of the displaced persons in the Victims Registry (RUV) face conditions of extreme poverty, while 63.8% are in conditions of monetary poverty (DANE, 2015). When compared with the national total, 8.1% of the population was identified as living in extreme poverty and 28.5% in poverty (DANE, 2015a) in 2014, that is, the proportion of this condition was much higher among the victim population than among the total population of the country.

<sup>14</sup> Fundación Capital carried out an evaluation of the results of the first implementation (pilot phase). In 2015, an evaluation of the main results of the pilot was carried out by Fundación Capital, which allowed for the introduction of different methodological and technical adjustments for the following implementations.

<sup>15</sup> The TMF efficacy analysis included the appraisal and analysis of five indexes and nine quantitative indicators for the subprocesses of participant involvement, preparedness and general training, personal development, business profile design, promotion of savings, and strengthening of social capital. The sources of information for this analysis were mainly the follow-up reports made by the implementing entity.

<sup>16</sup> Quality indicators measure the timeliness, importance, sufficiency, and satisfaction of the supplies delivered, and of the activities developed in the different processes, from the perspectives of the supply (designers and implementers in the field) and of the demand (beneficiaries).

High	- Between 60 and 80	
Moderate	- Between 59 and 40	
Low	- Between 39 and 20	
Very low	- Below 20	

Below is a summary of the indexes that were reviewed for Transforming My Future:

Scope	Process	Substantive process	Index	Color scale weighting (%)
<b>Efficiency Analysis</b>	Preparation or enrollment	Participant enrollment	Fulfillment in the involvement of the participants (FIP)	<b>95</b>
	Execution or implementation	Personal Development	Fulfillment in the Personal Development subprocess (FPD)	<b>100</b>
		Design of Business Profile	Fulfillment in the Design of the Business Profile subprocess (FBP)	<b>100</b>
		Promotion of Savings	Fulfillment in the Promotion of Savings subprocess (FPS)	<b>100</b>
		Strengthening of Social Capital	Fulfillment in the Strengthening of social capital subprocess (FSC)	<b>90</b>
<b>Quality Analysis from the supply</b>	Preparation or enrollment	Training of the field teams	Perception of Quality in Training field teams (PTF)	<b>89</b>
	Execution or implementation	Education/ and general	Perception of Quality in the Training of Participants	

		training (home visits and group activities)	(PTP)	<b>88</b>
		Personal Development	Perception of Quality in Personal Development (PPD)	<b>94</b>
		Business Profile	Perception of Quality in the Design of the Business Profile (PBP)	<b>86</b>
		Promotion of savings	Perception of Quality in the Promotion of Savings (PPS)	<b>96</b>
		Strengthening of Social Capital	Perception of Quality in the Strengthening of Social Capital (PSC)	<b>79</b>
<b>General</b>			Perception of the General Quality of the Program (PGP)	<b>98</b>

Among the indexes and indicators developed by the research team, the following stand out for their substantive subprocesses:

a) Index of Perception of Quality in the Training to Field Teams (PTF): Its value was 89%, showing that the teams' training was very good. In general, the professionals were very satisfied with the material provided by the program for their training, describing them as useful and convenient for carrying out their work.

b) Effectiveness Index: Fulfillment of the participants' enrollment (FPE) obtained a measurement of 95%,<sup>17</sup> showing that the enrollment process satisfied almost all the requirements that were established by the program and the chronogram.

c) Index of Perception of Quality in the Training of Participants (PTP): This obtained an 88%, pointing to the fact that the coaches considered that the materials and time available for the training were adequate. There was also a high level of understanding and concept recalling. Within this index, the adequacy of the tools, such as the workbook and the application for tablets – AppTitude–was measured. The latter reached 98%, since the coaches considered it excellent.

<sup>17</sup> 90% of the age criterion was met, since 90 participants who exceeded the program's proposed age limit were enrolled in the program.

Finally, regarding **the Perception of General Quality of the Program**, the index obtained an assessment of 98%, which corresponds to the high reception of the program by its participants, as well as the training offered and the usefulness of the materials and activities provided. Thus, TMF fulfills its objective of bringing useful tools that can be used to initiate or strengthen any type of business and, in this way, make more efficient use of the resources that victims receive through the compensation that is delivered by the Colombian state.

As for the personal development area, it is emphasized that the participants perceived that the contents in this context were very useful. They mentioned that the personal development package allowed them to improve their self-perception, and to take into account different considerations related to their business ideas. During the interviews, they indicated that, thanks to the processes within the program, changes in their self-esteem have been generated and, above all, they highlighted changes in the perception they had about the possibility of achieving the goals that they set before themselves.

**Table 6. Testimonials from TMF participants**

Some of the testimonies of the participants who were interviewed by the research team:

- *"This is one of the best things that has ever happened in my life."*
- *"The truth is that I did not save; now I have the tendency to save: they gave me a piggy bank, and I am already doing it. "*
- *"– miss: even though I do not have a business, I am sure that when I get the compensation, with everything I have learned and developed with you, I will already have my business plan and I will know how to execute it... "*
- *"[...]It helped me a lot to socialize, because I'm not sociable, [...] so I've learned, I've been more open, because I was very quiet, but now I have friends. They see that, even at home: 'what a good mom, who even made friends.' "*
- *"I had a very negative attitude; since the program, I started to reflect [on]: what I wanted to be, I am capable of doing. I am not useless; what I want to do I will achieve, and I know that I have the ability to do it, my mindset changed."*
- *"It teaches us from planning to the execution of things. Then always complete the goals that one proposes; that despite the circumstances, there are always [some] obstacles, but always go through the good faith of things "*

#### 4.3.2 Specific Results from the Process Evaluation

The effectiveness and quality analyses cover various areas of program implementation. For example, it is worth highlighting that the Perception of the Usefulness of the Activities developed in the process of participant Training (PUAT) was quite high, with a value of 90%. In general, the system of home visits was very popular among the participants. They are seen as something innovative compared to other

social programs, and many of the interviewees affirm that it is the first time that a program has offered these personalized training sessions in their homes. Some show their gratitude for the program because the coaches can dedicate time (an hour or more) to carry out their training: "I am very grateful that they took that time to train us," and because, thanks to the schedule flexibility, they can receive their visit without affecting their work activities. In the interviews it was also found that the participants perceive the visits as beneficial to developing and strengthening their knowledge. Another relevant aspect was that the participants perceived the visits as a motivating tool for them. Many mentioned that, thanks to the visits, they felt more driven and willing to undertake their business ideas. Importantly, in this cohort TMF implemented two types of home visits: individual and in pairs,<sup>18</sup> obtaining values of 92% and 89% respectively.

Regarding the **tools used for training**, it should be noted that the participants interviewed considered that **the tablet** is a didactic and useful tool for their learning process within the program. Some of them highlighted that, thanks to the application, the training provided by the program was perfect: "That tool is very useful ... it seems to me that without the tablet, this program would not be perfect." The participants affirmed that the development of the modules on the tablet facilitated their understanding. The assessment provided by the participants in relation to the ease of use of the tablet was 86%, which placed this indicator at the excellent/very high level.

**Table 7. References from TMF participants about the use of the tablet**

The majority of the participants interviewed expressed total satisfaction with the application, noting that:

- "The layout is beautiful, fun, and facilitates training: "I thought it was funny to see the parrot speak."
- It teaches through drawings: "I like them a lot, because they are cartoon characters, they are fun, and that is not seen [anymore]; to us, the elderly, no one shows us cartoons anymore; I love it because, by using drawn characters, they teach people ... that's what I like the most. "
- It is practical to help us understand: "It is very didactic and it's easy to comprehend what it's trying to tell me," thanks to the simplicity with which the two main characters develop the modules. "The explanations given by the little parrot are very clear...I like María because she is 'clever' to ask things."
- The steps that must be carried out are easy and simple: "I feel good because it's not too complicated," and it shows step by step what the participant should do: "It is very practical, very clear."

<sup>18</sup> Two participants were scheduled for a home visit and the development of the training module was carried out jointly.

One aspect that was frequently mentioned by the interviewees in the life stories and triads was the ability to recall the characters in the application of the tablet: Paco the parrot, who gives the guidelines for the progress of the module and Mrs. María, with whom the participants feel identified. Many mentioned that the parrot was fun and helped them know what steps to follow when using the application. They also indicated that the animations, drawings, and videos are a teaching method that eases their training and motivates them to take the modules. According to them, this visual way of transmitting knowledge also facilitates the understanding of the contents for people who have reading and writing difficulties.

For many participants, learning how to use the tablet was an experience that helped them overcome some insecurities and fears regarding their own interaction with technology. Some affirmed that before the first training they felt nervous and anxious but that, thanks to the coach's instructions and their willingness to learn to manage the tablet, they overcame their fears and gave themselves the opportunity to handle it autonomously, which increased their confidence in themselves. Many were interested in continuing to learn to use and handle the tablet; furthermore, some were interested in acquiring a tablet of their own because they enjoyed using it for the program.

In reference **to the workbook**, interviewed participants found this tool to be the perfect complement to the application. The workbook was perceived as useful for learning and for recording the teachings left by the program's training (especially the topics seen in the tablet's application). It was emphasized that the permanent access to the notebook facilitated remembering the concepts because, once the coach took the tablet, the participants could keep their annotations as a reference and be up-to-date with the trainings.

Most of the participants liked to work with the notebook, especially drawing and coloring: they took advantage of these spaces to share as a family (including their children and spouses) when doing the tasks of each module. Some pointed out that using this material amused them, and that the drawing activities made them remember their childhood; others recalled that the exercises in the notebook motivated them to learn things they had never done before: "I learned to color because I did not know [how to before]." However, some people reported having difficulty drawing and coloring and, therefore, it was difficult for them to carry out the activities outlined in the notebook. Many interviewees also perceived that the contents and activities of the notebook were clear, relevant, and simple, which facilitated their training, and believe that they would not change anything to the workbook. In addition, in the endline survey, it was found that participants did not consider using the notebook difficult at all, and graded it with an 88% satisfaction rate, indicating that they consider it very easy to use.

In general, the participants consider that **the accompaniment provided by the coaches** was excellent: many highlighted the bonds of friendship and trust that they managed to build with them. Some pointed out that they frequently talked about personal issues with their coaches, and asked for advice, and indicated that these spaces allowed for the generation of trust. The main factor that promoted closeness between participants and coaches was the fact that the coaches were also victims of the conflict. The sameness of their condition made the participants see their coaches as an example to follow, someone they could identify with, and someone they could trust and be able to share their problems with. One participant mentioned: *"Do you know what I like [about my coach]? That she is also displaced, and therefore understands everyone's problems."*

The good disposition of the coaches was always a relevant factor that contributed to the participants' feeling affection towards them very easily. They highlighted the patience, kindness, respect, and willingness of the professionals to provide the training: *"[She is] so affectionate, so patient...every time she calls you, she treats you with love, she is happy."* Many interviewees were assured that the availability of the coaches was permanent, since the participants could call them to ask about the program at any time, and even to talk about their personal lives. One participant commented that *"when talking [with my coach], I felt comfortable and assured about dealing with personal issues because we created a bond of friendship, and I feel that [he] is a guide that was there at the time I needed it."*

The great utility perceived in the visits generated a high level of commitment among the participants to attend the visits. In many cases, when a problem or inconvenience arose, the participant announced to his or her coach that he or she could not attend, and everything was done to reschedule the session. To keep their appointments, the participants also made sacrifices such as missing other commitments, showing that the visits caused great interest. In general, the participants felt content and very comfortable with the accompaniment provided by the coach, which is why it reached a value of 96%, making it clear that the program helped to create an excellent bond between coaches and their participants, placing it in the highest range of the scale used by the evaluation team.

Regarding the usefulness of the content for training in **personal development**, the research team inquired about the perception of the participants regarding the training modules, demonstrating that they were very useful for helping them value themselves as individuals, and recognize that they are capable of achieving their dreams. One participant recognized that this module generated positive changes in her: *"I used to have a very negative attitude; since the program, I started to reflect [on]: what I wanted to be, I am capable of doing. I am not useless; what I want to do I will achieve, and I know that I have the ability to do it, my mindset changed."* They also mentioned the importance of empowering their decisions, the formulation of achievable goals, feeling capable of making changes in their lives, and the value of perseverance and being constant to maintain a positive state of mind.

Likewise, the Life Plan (Plan de Vida) workshop was perceived positively by the participants, who highlighted that the activity led them to be introspective about their lives in relation to their relationship with their loved ones and the goals they had with their family. It helped them to project themselves and see different possibilities of change in their lives. They were even motivated to return to previous goals or forgotten dreams, as mentioned by a participant interviewed in the triads: *"It's like, in my case, for the Life Plan I wrote down that someday I wanted to be a psychologist because, when I was studying at school, I used to say the day I graduated I would study psychology."*

The satisfaction reported among the coaches compared with the results obtained in terms of personal development is very high, with an average of 94%. In general, the interviewed coaches found changes in the attitude of the participants, observing a new mentality and better projections of their futures. They also pointed out the importance of the unifying thread that sought to direct the participants towards getting to know their qualities, abilities, and goals. The coaches identified changes in the way participants visualized their future, making references to improvements for their families. They also

identified changing in the bonds of coexistence with their community and advances in the goals that they set, such as striving to work and fight for what they want.

Another of the fundamental components of the program is the **design of the business profile**. The grade provided by the coaches' surveyed shows that the average satisfaction with respect to the quality of the business profiles is at a very high level of the scale proposed for the evaluation (85%), although it is a bit lower with respect to satisfaction with the personal development of the participants. Concerning this issue, the coaches felt that the advances were very positive, and perceived that most of the participants, at the time of the survey, already had an established business plan, and already knew how to execute it. The professionals also highlighted the general mood perceived among the participants, which now included having a vision of entrepreneurship that they did not have before, and which now value a lot.

With respect to the "Easiness to Construct the Business Profile (ECBP)" indicator, the assigned value was 82%, as the participants felt there were some activities that were much easier than others. Some of the most difficult topics were those related to understanding the advantages and disadvantages of running a business; understanding basic concepts such as: product, service, market, and types of clients; understanding concepts of initial investment, frequent costs, prices, and profits. In general terms, the coaches consider the design of the business profile as a process that required different stages and tools for the participants to be able to follow through with it: this process was successful, and it incorporated the lessons and messages of the training satisfactorily. However, this activity presented some difficulties for the participants, especially in the accounting or mathematical areas that were developed, which is why the ECBP indicator received the aforementioned value.

From the perspective of the participants, some of the perceptions regarding the process of designing the business profile were as follows:

- The explanations of the coaches were clear. Many of those who resorted to their coaches with specific doubts were satisfied with the explanation given, and mentioned that it was relevant to resolving their concerns. They highlighted that the coaches complemented the content of the sessions with illustrative examples and applied them to the participants' businesses, and that they also connected the modules with characteristics of each of their business profiles, aspects that made it easier for the participants to better understand the exercise.
- The participants considered that the accompaniment of the coaches for the construction of the business profile was appropriate and pertinent. They stressed that the coaches maintained a constant disposition to solve any concern they might have. They mentioned that they felt comfortable with their coaches, and that they could come to them at any time to solve doubts about the business profile. Many participants, even those who had experience in their businesses, mentioned that it was very enriching to have the support and collaboration of the coach in the construction of the profile since they offered a new perspective with clear concepts that contributed to the improvement and growth of their business.
- The coach was seen as support for technical issues and for giving advice on how to keep business accounts, how to save to reduce risks, how to calculate the initial investment, how to serve customers, how to select clientele, how to consider the quality of the suppliers, how to consider

the inputs, how to make quotes, among others. In this regard, one participant commented: "when [the coach] gave me the sheet and I sat down and said, 'What do I do with this?' She sat next to me, and said she would be explaining it to me ... it was when she started to explain and asked me what my idea was that I told her about the restaurant. She then asked how much was needed to make a pot of soup (how many potatoes, how many dishes, one pound of rib), in other words, what one needs, such as the stove, a waiter, a fan, the restrooms."

- Some participants mentioned that they took into account the welfare of their family and loved ones for the development of their business profile; they considered that their business profile allowed them to strengthen their business idea and family unity. In addition, the construction of the profile gave them greater confidence in themselves, helped them increase their skills and prior knowledge. Those who had experience in some productive activity felt that they could take advantage of this space to build their business profile.

Regarding the results in terms of the **promotion of savings** among participants, it should be stressed that the coaches reported being quite satisfied with the results obtained in this aspect, with an average score of 96%. In the interviews, they mentioned that the issue of savings was one that impacted the participants the most. For this reason, its satisfaction rating was the highest among the implementation subcomponents that were evaluated, and when compared to personal development (94%), construction of the business profile (85%), and strengthening of social capital (72%). The interviewed coaches were emphatic in pointing out that they witnessed notable changes in this aspect: for example, they observed how the participants began to save and implement everything they were taught in these lessons. They indicated that after the training modules related to savings, they noticed that the participants thought about anticipating future expenses and that they were more organized with their money. In addition, they perceived that although some had already saved, the training was considered important to opt for different ways of saving and managing debts.

From the perspective of the participants, the explanations given by the coaches were clear, and allowed them to learn relevant aspects in terms of savings (e.g., types of savings and savings goals), and of debts (e.g., types of debts and debt management). Some pointed out that the explanations offered by María, the protagonist of the story in the tablet application, were simple and easily remembered. Most of the people also expressed that the examples were clear, and that they have been able to implement them easily to improve money management both at the family level and in their businesses. Quantitatively, it should be highlighted that in the survey of the endline of the program, the respondents rated this segment with 90% satisfaction, which is to say that they felt very motivated to save thanks to the program's activities.

The surveyed participants showed satisfaction with the training they received on the promotion of a savings culture; some of them even affirmed that the most useful thing they learned in the program was to learn how to save. Among the aspects most mentioned by the interviewees in the triads are:

- They generated/strengthened the savings culture: many mentioned that before participating in TMF they did not save, but that now, understanding its importance, they are carrying out this practice -mainly in piggy banks-: "Truthfully, I did not save. Now, I have the tendency to save: I got a

piggy bank, and I'm using it to do so." Those who mentioned that they indeed had saved money before participating in the program pointed out that not only had they increased the amount, but were doing it in a more conscious and orderly manner.

- They understood how to establish the amount of money they needed to save to meet the goals (taking into account both personal income and the time required). One participant explained that the coach was emphatic when he/she asked: "How much will you save? For how long? Why do you need to save?" or "What do you want to do?" and noted that this served as a guide for his/her savings goal.
- They understood that it is necessary to plan to establish savings goals.
- They understood that saving represents a mechanism to face unforeseen events. One participant indicated: "I also learned that, if we are saving and suddenly a child falls ill (or if an emergency arises) ... we will have funds to be able to take him to the doctor."
- They learned about different ways to save at home, such as reducing or avoiding unnecessary consumption of energy, water, etc.: "They not only taught us to save money, but also to save on utility bills."

Participants stated that the activities developed around debt management were very useful and relevant for them. They assured that the program provided them with clear information that allowed them to make informed decisions about whether or not to acquire a debt, and about the type of debt. However, several of them highlighted the importance of strengthening the training provided by the program on debt management, loan applications, and management.

The subprocesses of strengthening social capital obtained a 72% grade, which was the lowest score given within the different subprocesses that were evaluated. For this particular subprocess, two main activities were proposed: i) teamwork workshop and ii) mutual support group workshop.<sup>19</sup> The usefulness of the first activity ranked higher compared with that of the second one, obtaining average ratings of 91% and 70% respectively, but placing them both between a very high and high range. This shows that the activities did meet their objective of motivating the interaction and generation of trust among the participants, especially the teamwork workshop activity.

In general, the participants received information about the advantages of being part of mutual support groups, and the majority decided to join one of them. That is, the program did not force any one person to participate in the groups, nor did it restrict the group's theme. The results obtained show that the

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<sup>19</sup> This workshop encouraged the formation of support groups, which were voluntary and relied, first of all, on the motivation of the business coaches to encourage its creation and, second of all, on the participants' willingness and interest to work in groups and team up for activities. The support groups that were created had the business coaches' accompaniment for a couple of meetings, to be later completely led by the participants.

objective of strengthening the social capital of the participants was achieved (in some areas of intervention more than in others).<sup>20</sup>

In general, the coaches considered that the quality of the strengthening of the social capital could improve, especially with regards to the mutual support group workshops. Although the overall rating is at a high level (78%), the coaches perceived that the contribution to interpersonal relationships and the contribution to the social fabric of the communities where the program is implemented could be improved. Mutual support groups, despite being voluntary, have the potential to be used for boosting the relationship among the entrepreneurs and as a tool for implementing changes that could facilitate the strengthening of social capital.

### 4.3.3 Results Evaluation

The evaluation of results focuses on identifying the effects of the program on its participants. This type of evaluation seeks to measure the performance of the beneficiaries of a program before and after its implementation with the objective of analyzing the observed changes. In this section, the results of the baseline (characterization), developed by the research team, will be presented. The endline will be available in the first months of 2018.

The development of a baseline allowed us to record and systematize relevant information about the TMF participants. The following elements are worth noting:

- The most frequent victimizing<sup>21</sup> event suffered by the participants of the program was forced displacement (88.3%), followed by homicide (6%).
- 70% of the participants in the program are women, particularly in the age range of 35 and 39.
- The percentage of participants who cannot read and write is 6.34%. With respect to gender literacy, it is women who have a lower level of illiteracy (5.7%) compared to men (7.9%). In terms of the highest educational level reached by the participants, 43.5% had attended secondary school, followed by elementary studies (38%). While there is a 6.32% of participants

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<sup>20</sup> In reference to the establishment of the groups, three situations were observed: organized groups that cried over the proposed objective, organized groups that did not achieve the proposed objective, and those that did not manage to organize themselves into groups. The participants pointed out several factors that hindered the formation, the start-up and maintenance of the group. In regards to the formation, they mentioned, for example, the lack of commitment or interest; for the start-up, the difficulty to hold the meetings due to the distance of the places of residence of the interested parties, or the need-in some cases-to invest or donate economic resources; and lastly, with regards to maintaining them, the lack of tolerance around the ideas of the members, the diversity of personalities (among which seriousness is mentioned), and the difficulty to have someone lead the group and keep it together (once that the coach had finished his or her accompaniment).

<sup>21</sup> A victimizing act corresponds to the crime or situations the person is victim of. In total, there are twelve victimizing acts and two more categories where other events, which are not linked to any of the previous ones, would be classified.

who did not reach any level of education, there is a 9.4% of participants who achieved higher education (including technical, technological and university studies).

- From the perspective of the participants' productive activity, 57.8% said they had worked on a primary activity over the last thirty days, while 29.5% indicated that they dedicated themselves to household chores. Among those with a primary occupation, 15% also have a secondary occupation that generates income. Similarly, of the participants who said they did not have a job as a primary activity, 40% indicated that they have an additional secondary activity that generates income. Thus, in the baseline, 74.64% of the participants are employed, 23% are inactive, and 2.35% are unemployed. Among employed participants, 83.4% are working in the informal sector.
- In terms of the participants' type of residence, most of them own their own homes (64.5%) or are renting (24%). This is thanks to the fact that most of the homes were provided by the state, and the utilities and services provided are relatively affordable. More than 90% of the households have electricity (99%), water (91%), sewage systems (91%), garbage collection (93%), and gas (85%).
- The majority of participants are beneficiaries of the Families in Action program (61%), followed by Red Unidos (33%), and the Vivienda de Interés Social (VIS) (Social Interest Housing) programs (15%).

The evaluation of results identified a group of direct and indirect indicators. The selection of these indicators was made by taking into consideration that the program did not deliver a monetary incentive, but rather focused on the accompaniment and training of the participants. In this sense, the results for the direct and indirect indicators of the program are presented.

**Table 8. TMF indicators**

	<b>Indicators</b>	<b>Total</b>
	<b>DIRECT</b>	
<b>A.</b>	<b>Aspirations and expectations</b>	
	Life Satisfaction	3,9
	Current level of wellness	5
	Two-year aspirational goals (wellness)	7
	Five-year aspirational goals (wellness)	9
	Two-year expectations (wellness)	6,9
	Five-year expectations (wellness)	8,1
	Educational level expectations (University/College studies) %	90,0
	Income level expectations (a little more) %	38
	Locus of control	
	Internality	3,76
	Chance	2,90
	Powerful	2,67

	Self-efficacy	
	Agency	12,1
	Pathways	12,8
	Raven Test	1,66
<b>B.</b>	<b>Empowerment</b>	
	PAES	75,3
	Decision-making power	46,2
	<b>INDIRECT</b>	
<b>C.</b>	<b>Savings and credit</b>	
	Formal savings (%)	13,0
	Informal savings (%)	51,2
	Formal credit (%)	22,0
	Informal credit (%)	39,1
<b>D.</b>	<b>Self-employment (hours)</b>	
	Primary Occupation	3,65
	Secondary Occupation	0,69
<b>E.</b>	<b>Social Capital</b>	
	Participation in organizations	60
	Mutual support	0,69
	Support expectations	0,74
	Collective action	0,35

### Direct Indicators

Direct indicators are related to aspirations, expectations and empowerment. In general terms, the results of the baseline are high. The participants have high levels of aspirations and expectations. For example, in terms of the expected educational level of children under 12 in the home, it was clear that 90% of the participants believe that the children will reach some university/college level studies. This expectation is high, taking into account that the highest educational level of the participants is incomplete secondary studies. The only indicator that ranked low is the Raven Test, which measures the bandwidth or computational capacity. It is also related to the ability to pay attention, make good decisions, have the ability to continue with plans and resist temptations (Mullainathan and Shafir, 2013). On a scale of 1 to 9, the result was 1.66.

Specifically, the direct indicators present the following results:

- We inquired about the life satisfaction of the participant in terms of his/her current level of happiness. A Likert scale of one to five was used, where five is the highest level of happiness. In general, the levels of happiness exhibited are high among all participants, with an average of 3.9.
- The perception of the participants' current wellness is on average at step five (out of ten, according to the life ladder).<sup>22</sup> In reviewing the level at which participants would like to be in

<sup>22</sup> This staircase has ten steps, where the highest step represents the highest level of wellbeing that the participant can reach within their community (Carter and Moya, 2014).

two years, it is found that, for most, step seven is their aspiration. On the other hand, the five year aspirations were at step nine.

- In terms of income, participants also have good expectations. Overall, 93% of participants expect that in two years their income will exceed the income they had in 2015. In two of the intervention areas, there are participants with more modest expectations, where 40.6% believe they will have a slightly higher income, while 11.7% believe that their income will remain the same.
- To measure empowerment, the PAES (Personal Agency and Empowerment Scale) scale was used, with a grading score between 1 and 100. The general average score observed for TMF participants is 75; however, when another indicator is taken into account, such as decision-making within the home (which provides a look at the participant's authority within their family environment), the average score is 46.2.<sup>23</sup>

With respect to expectations, its analysis is made based on three elements: locus of control, self-efficacy, and bandwidth, which allow us to understand the reasons why an individual has certain expectations about their future. According to the TMF evaluation methodology, the locus of control is defined as the measure in which individuals believe that future results are determined by their own actions or by factors that are beyond their control (Libbert and Wydick, 2016; Bandura, 2006). On the other hand, "self-efficacy" is understood as the individual's belief in his ability or ability to achieve his goals (Bandura, 2006).

Within this measurement of expectations, it is worth noting that:

- Regarding the **locus of control**,<sup>24</sup> it was clear that TMF participants present a command of the locus of internal control (internality) with an average score of 3.7, followed by the locus of external control, chance (2.9), and powerful others (2.7).
- With respect to **self-efficacy**, it is observed that, in general, TMF participants have a score of 12 in their agency capacity, and 13 in their ability to identify alternatives, which corresponds to a high score. It is measured through the "State Hope Scale," designed by Snyder (2002), to capture the agency and the alternatives,<sup>25</sup> where each factor is valued on a scale from one to fifteen.

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<sup>23</sup> This value does not reach 50% of the score that can be obtained in this indicator. One of the possible explanations for this result is the possibility that the participants reside in family dwellings.

<sup>24</sup> The locus of control is measured through the IPC Levenson Scale (1981) (Internality, Powerful Others and Chance Scales), that allows to identify three factors of influence among the results/beliefs of the individual: internality, powerful others, and chance. Each factor is rated on a scale of 1 to 5. The internal control locus (internality) indicates that people believe that reaching their goals depends on their own actions, and the locus of external control indicates that people believe that reaching their goals depends on factors beyond their control.

<sup>25</sup> The agency is the capacity of the individual to set and carry out actions with the objective of fulfilling its purposes. On the other hand, the alternatives (pathways) are the capacity of the individual to sort out the ways or paths that he/she must follow to reach his/her goals (ability to solve problems).

- The **Bandwidth**, related to the ability to make long term decisions,<sup>26</sup> is measured in terms of the cognitive capacity of the individual. Mullainathan and Shafir (2013) point out that the best way to measure cognitive ability (fluid intelligence) is through the Raven Test. Raven's score ranges from one to nine. The general average grade of the participants surveyed is 1.712,<sup>27</sup> which means, on average, they answered two questions correctly.

## Indirect indicators

In relation to indirect indicators, the following results stand out:

### Savings

- The proportion of participants who stated that their household had savings in financial institutions is 14%. The main reasons why households do not have savings in financial institutions are lack of money (72%), and preferring to save in other ways (8%).
- Informal saving is the most frequent among program participants. 51.22% of respondents said they save through methods different from depositing in financial institutions.
- The most important means of saving are piggy banks (43%) and cash (10%), followed by other types of savings that have proportions of less than 4% (see figure 42). Although piggy banks are the most used form of savings, this is also the one with the lowest amount of savings. Households are saving on average \$124,000 pesos in their piggy banks, while the in cash figure is \$628,556 pesos.

<sup>26</sup> An individual who has limited bandwidth will focus on immediate (short-term) decisions, and will not be able to worry about long-term decisions. In this way, it can be thought that the restriction in the time horizon for decision-making does not allow individuals to establish long-term goals or objectives and, consequently, they have weaknesses in their ability to aspire. If the individual has a limited computational capacity, they will always tend to worry only about their short-term or immediate decisions.

<sup>27</sup> For the evaluation of TMF, a version consisting of 9 of the 60 cards was used and, as its designers (Bilker et al., 2012) claim, it predicts the score of the original version (60 cards-SPM). The fact that this average score is low was highlighted. To understand these results, additional sessions were held with some of the surveyed participants. We particularly sought to verify some hypotheses about the test result. Among them, it was evaluated whether the participant understood the exercise that was proposed, that is, if he or she understood the series of patterns presented to them in the cards. In addition, the exercise itself was reviewed to see if it could have caused stress to the participant, and if this led to the participant's lack of concentration. The results of this qualitative work suggest that the participants did not effectively understand the progressive patterns of the exercise and, therefore, failed to adequately respond to the test. In addition, some of the participants stated that during the survey exercise they were not focused, or were not interested in responding adequately to the exercise at that time.

**Credit**

- 22% of the respondents state that they have accessed formal credits during the past year.
- The most frequent use of the resources provided by the loans is the investment in housing improvements (26%), the purchase of articles for their businesses (25%), the acquisition of a vehicle, motorcycle or bicycle (17%), and the payment of debts (13%).
- Access to informal credit is more frequent; 39% of households surveyed stated they have acquired informal loans in the past year. The most important sources for this type of loans are family and friends (15%), "Drop by drop" money lenders, or "paga diario"<sup>28</sup> money lenders (12%), followed by those provided by public utilities (7%).

**Social capital<sup>29</sup>**

- 60% of the homes of the participants belong to a social organization. The most frequent is participation in victims' organizations (31%), religious organizations (25%), and community action boards (13%).
- In terms of mutual support, the general average is 0.69, a high score when taking into account that the maximum is one. This is reflective of the joint work to solve common problems within the community where the participants live.
- Regarding support expectations, a score of 0.74 was recorded.
- Collective action has the lowest score and, in general terms, the score is 0.35.

<sup>28</sup> The "drop by drop" or "pagadarios" money lenders are a type of loan generally used by the poorest Colombians or those who do not have a credit profile because they have been reported or because they do not have a formal source of income (...). The people who charge for these loans generally ride on motorbikes and go around the cities and towns. It is a million dollar business that, according to the authorities, generates up to \$2,500,000 million pesos (USD 850,000) daily, and one that in a single month can charge an interest of 20 percent or more, by means of force. Information is available at <http://www.eltiempo.com/justicia/delitos/fiscalia-identifica-a-18-cabezas-del-gota-a-gota-en-el-pais-143524> (Exchange rate used: May 2017).

<sup>29</sup> Social capital can be demonstrated using four indicators: 1) Participation in organizations; 2) Mutual support; 3) Support expectations, and 4) Collective action. The first is the proportion of households that belong to a social organization. The second refers to the perception of mutual support in a community. The third is the recipient's level of expectation from community members to help solve the problems that affect them. The last indicator is based on the frequency of the recipient's participation at community meetings for the discussion of solutions of common problems. Unlike the first, all are measured from a scale of zero to one, in which one is the highest and, therefore, the best indicator level.

Among the conclusions presented by the research team, it is worth highlighting that the results of the baseline show important differences within the intervention zone (departments). In qualitative terms, it was stressed that the relationship that the participants develop with their coach and with the program affects their interest in TMF and the results obtained in the evaluated indicators. Likewise, important changes in the four indicators evaluated (aspirations and expectations, empowerment, savings, and social capital) are recognized in the lives of the participants, directly or indirectly associated with the implementation of the program. The impact of financial education stands out, which favors, in most cases, the administration of the household and productive activity, affecting the four indicators analyzed. In this sense, it can be concluded that these improvements in the management of household resources allow, to a greater or lesser extent: i) the planning of aspirations; ii) overcoming economic deficiencies that were initially the constraints of the agency; iii) the strengthening of financial assets; and iv) the understanding of saving as a means to achieve purposes.

It was also observed that, in most of the cases, the accompaniment of the coach and the training related to personal development favored: i) the strengthening of psychological and human assets; ii) relationships with other people; iii) the narrative of the trauma, due to empathy with another person who has lived through similar experiences; iv) the overcoming of negativity and low self-efficacy, which were initially the limitations of the agency.

## **4.4 SEMBRANDO OPORTUNIDADES FAMILIA POR FAMILIA (SOF) - PARAGUAY**

For the analysis of this program, it was initially considered to carry out two evaluations: processes and results. In accordance with the request of the government of Paraguay, as well as the interest of several stakeholders including IDRC and Fundación Capital, there was approval to modify the Assessment of Results (AR) that was initially being carried out in Paraguay, and to develop an Assessment of Impact (AI), for the measurement of the effects of the program. Unlike an AR, the AI uses different strategies to try to isolate the outcome that is effectively attributable to the existence of the program. In this way, biases due to maturation (maturation effect) and history (history effect) to which ARs are prone to, and which would prevent the causal effect of the program, are eliminated. The results of the characterization of the participants and the baseline of the evaluation of results are presented below, followed by the preliminary results of the process evaluation.

### **4.4.1 Impact Evaluation**

#### **Characterization of the participants**

The following are some factors or elements of special interest that are highlighted to characterize the participants:

- Based on the 2015 poverty line, the incidence of poverty by income varies between 98.2% and 97.8% depending on how income was measured. Extreme poverty ranged between 90% and 94%.
- Women represent 88.8% of the program participants while men represent just 11.2%.
- The educational level of the participants is low compared to the entire educational cycle and to the rest of the household members. The average of years of schooling of the participants is 5.2 years, which corresponds to less than cycle 1 and 2 of basic school education in Paraguay. The average years of schooling per household is 6.3 years, with no significant changes within the intervention areas. The incidence of illiteracy is 19.5%, among participants who are 15 years or older, while the incidence for the general household is only 6.1%.
- The participating households are particularly large. While the National Census of 2002 reports an average rural household size of 4.9 people, participating households have 6.3 people on average.
- Agricultural activities (agricultural or livestock production and agricultural services) are the most common among the program participants, corresponding to 41.4% of the total participants and 68.4% of the employed participants.
- Most of the participants live in their own homes. Of 502 households surveyed, 449 of them report that they own their home (89.4%), totally or partially paid. One way to identify the participants' housing is by its characteristics. Most of the homes are: houses (45%), ranches (54.4%), and improvised housing (0.4%).

### Baseline results – Paraguay

The most relevant baseline data for **results evaluation** is presented below. Information was collected from 502 participants in order to construct the baseline and the variables presented in the following table.

**Table 9. Outcome variables - Impact Evaluation**

Scope	Outcome Variable	Base Line*	Description
Income	Household income per capita	56.5 USD PPP	Calculation based on the household's monthly monetary value reported, divided by the number of household members.
Consumption	Household expenses per capita per month	66.99 USD PPP	Information on the quantity and value of different types of expenditures (goods and

Scope	Outcome Variable	Base Line*	Description
			services) based on the household's self-report and divided by the number of household members.
Food Security	30 day ELCSA scale (% of household with moderate and severe food insecurity)	51.26%	Score in the Food Security ELCSA indicator for a period of 30 days.
Assets	Value of Assets	1,747 USD PPP	Corresponds to the monetary value of the assets owned by the household, based on the self-assessment made by the head of household or their spouse.
Savings	Value of savings in the household	16.69 USD PPP	Monetary value of household savings. This indicator is constructed with the monetary value reported by the participant (money or in-kind) for several types and means of savings.
Production	Work hours (daily equivalent)	1.8	Average of daily hours that the participant dedicates to work in a business or productive activity
Expectations and aspirations	Wellness expectations (% of perceived change in well-being in 5 years)	120	Difference between expected level of future well-being and current level of well-being.
	Wellness aspirations (% of perceived change in well-being in 5 years)	162.85	Difference between the desired level of future well-being with respect to the current level of well-being.

Note: 95% Confidence level.

Regarding **income**, it's worth noting that the population enrolled in the program has income below the poverty line (158 USD PPP / per capita / per month), and extreme poverty line (107.59 USD PPP / per capita / per month) at 56.5 USD PPP. The average participant would just receive 52.2% of the value of the basic family food basket a month. Non-agricultural income corresponds, on average, to most of the

income, followed by income from social assistance (28.6%) and agricultural income. This phenomenon reflects the low profitability of agricultural activities for the target population on the program.

In the **consumption** variable it is observed that the monthly average expenses of the households that are part of the program is of 66.99 USD PPP / per capita / per month with a confidence level of 95%. Food expenditure is the main expense, which corresponds on average to 56.72% of the monthly expenditure per capita of the household and is followed by spending on education 12.69% and spending on transportation. Within the education category, the highest expenses are related to recess or snacks (food) and uniforms. The value of food consumption is important since it corresponds to 31.3% of total consumption.

For the **food security** variable, it is highlighted that 91.3% of the target population is under some degree of insecurity. This result can be disaggregated into three categories: low insecurity (40.1% of the population), moderate insecurity (31.9%) and severe insecurity (19.4%).

While the variables of income, consumption, and food security are related to a short-term view of the poverty situation of households, the lack or deficiency of assets and access to financial markets suggest a more systematic view of poverty, as a long-term phenomenon. The results suggest that surveyed participating households have **assets** valued at USD 1,747 PPP. The most relevant type of asset for SOF households is livestock or animal assets, which contribute, on average, to 45.9% of the total value of the assets. When inquiring about the animals, it stands out the presence of chickens (in 94.8% of households), pigs (66.1%) and cattle other than oxen (32.1%).

The baseline sought to distinguish between formal and informal savings. The former represents self-reported households' savings within formal financial institutions such as banks, cooperatives, savings associations, micro-finance or other financial institutions. Informal savings, on the other hand, are considered those that households identify to have in the form of cash, piggy banks, cash in foreign currency, chains or funds (non-cooperative), loans to other people, to the care of friends or relatives, to the care of the employer or boss and in the form of construction materials. The average value of formal and informal household **savings** is 16.7 USD PPP. On average, the value of informal savings corresponds to 61.9% of total savings.

In terms of aspirations and expectations, there is an important difference between the level of future well-being (desired and expected) and the current level of well-being. In this sense, the percentage change in aspirations and expectations to 5 years amounts to 162.85 and 120, respectively. The result of these variables is higher when participants are asked for a horizon of 5 years than for a horizon of 2 years<sup>30</sup>, which reflects an idea of progress in the long term.

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<sup>30</sup> At two years, the percentage change aspired to and expected in terms of aspirations and expectations is 83 and 72, respectively.

#### 4.4.2 Processes Evaluation

The SOF program is the result of the inter-institutional work carried out by the Secretaría Técnica de Planificación (Technical Secretariat for Planning), with the support of Fundación Capital. The conversations that concluded with the design of a consensual proposal began in 2015. At the end of that same year, the pilot implementation of the proposal began in three districts of the country with 850 families in its first stage. This pilot initiative is the one that is being evaluated.

The processes evaluation is based on a rigorous systematization, which aims to construct the entire process, from the design until the end of the implementation of the program. To achieve this, the evaluation uses the triangulation method, to ensure the rigor of the research and the reduction of biases during the collection and the analysis of the information<sup>31</sup>.

For the processes evaluation, three phases were established considering the guidelines of the program manual and its respective schedule. The first phase relates to the initial processes of the program, including consumer support and business profile training. The second phase consists of the evaluation of the disbursement, the investment and the implementation of the business profiles, including the process of savings promotion. The third phase will consist in the evaluation of the finalization of the project including the strengthening of the social capital until the completion of the project by the families.

The following are some results of the evaluation of milestones 1 and 2 with respect to different effectiveness, quality from supply and demand indicators:

- The indicator of *sufficiency of the materials and training activities for the teams in the field* obtained an average of 88%. Among the training activities with higher ratings are the live face-to-face workshops with 94%. The virtual course obtained 84%, a consequence of the poor internet access that coaches have. In terms of satisfaction with the activities and materials provided by the program, to strengthen the preparation required as a coach, a higher score is given to the face-to-face workshops with 90% "totally satisfied", followed by the coach's guide with a rating of 84%, and 76% "very satisfied" for the virtual course.

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<sup>31</sup> Triangulation is based on the use of divergent methods of data analysis for validation purposes, consisting on the use of two or more approaches in the analysis of the same group of data, comparing their analysis results, based on the information obtained at different times, with various key players for the development of the Program (program participants, coaches, implementing agency officials, officials of the entity responsible for the program), and with various data collection tools (semi-structured interviews, semi-structured surveys and triads). In this way, similar patterns are identified, and the findings are verified.

- Regarding the *coaches' perception on the personal development of the participants* under their care<sup>32</sup>, it is observed that the indicator reached an average value of 75%, placing it in the "very satisfied" range. The perception of the coaches with respect to the personal development and attitudinal change of the participants is shown as the most relevant indicator, since they were key witnesses of the process, because they systematically accompanied the participants' progress through the home visits and the workshops. In this sense, the program shows very good results in terms of the personal development of the participants.
- The *quality of the business profiles developed by the participants* was rated as having high scores in the different intervention areas, obtaining an average score of 95%. This is one of the results that the coaches value as extremely valuable. Likewise, *the indicator on the coaches' satisfaction with respect to the implementation of the business profile of the participants* had very good ratings (86%). This is also reflected in *the indicator on the development of the productive project of the participants*, which obtained a high score (94%). The general average score shows a total satisfaction with respect to the development of the productive project of the participants.
- The establishment of savings groups (constituted mainly of women) has been a good practice because it has led to the empowerment of women with respect to the exercise of autonomy in decision-making for the achievement of collectively set goals, identified from shared needs. Those who are part of the savings groups find the task of saving money in the house, depositing it in the closet, for example, very difficult. They understand that, by having the money in an accessible way, at any time they can "fall into the temptation" of withdrawing it, especially considering the great needs they have.
- In this first measurement, it is found that for some participants it has not yet been possible to save money in cash for various reasons. For example, one participant points out that her commitments to her children's education have not allowed her to save cash. "I still haven't been able to save because I have 2 elementary schoolchildren and a high school one. They are my savings ... to the girl I give 3000 to go to school, because the photocopy is 1000 and the 2,000 so she can eat any 'empanada' (pasty). To the boy, I give 2,000 in the morning and to the youngest girl, who is in first grade, I also have to give her (...) ". Nevertheless, participants identify savings as a tool of "salvation" in situations of crisis, generated for example, from the destruction of crops or death of animals. Also, for another group of participants the raising of chicks, chickens, pigs and cows, corresponds to their savings. This is because in situations of difficulty or when in lack of basic food (for example, oil, noodles, rice), they have the possibility of obtaining cash from the sale of the animals or their by-products (meat, eggs, milk, cheese).
- In accordance with the above, it is emphasized that the most valued contents were those related to the promotion of savings. The level of remembrance of the concepts is the highest, as is the level of understanding and assessment. They say: *"For us, I think the most important thing is about saving because we did not know that. We did not know that we could do that and that it*

<sup>32</sup> This indicator measures the coaches' perception regarding the personal development of the participants under their supervision based on four elements: increase in self-esteem, an increase in empowerment, an increase in confidence and a reinforcement of entrepreneurship.

*is useful to have back up in case of emergency or things like that. All the trainings were good, but I think that saving is more useful for us. In kind we always had, but that, we did not take it into account as saving ... one gets to understand because of the training "*

- For many participants, the use of the tablet represents overcoming the fear of technology, while it also stands as an attractive element for children at home, which enables the education of the family as a whole. One of the participants expresses that she tries to coordinate the coach's visits whenever her husband and daughters have availability, so they can learn as a family. She points out that her daughters and sons learn very easily and quickly. For the participating families, the time devoted by the coaches to home visits is sufficient; they last around 40 minutes and convene the whole family.

As evidenced in the previous paragraphs, the program has represented an opportunity for transformation for the families involved in its implementation. The topics of saving and strengthening their productive initiatives have been highly valued by both the participants and the coaches. In the next reports to be made, the main results and processes of the program will be detailed once the operation has concluded. Table 10 presents some testimonies of the participants collected through the interviews and meetings held by the research team.

**Table 1. Testimonials from SOF**

Some of the testimonies of the participants who were interviewed by the research team:	
○	<i>"One important thing is that it makes us understand that we are the ones who have to act ..."</i>
○	<i>"For example, for my son to go to the university, I can buy a cow now, so when the time comes I can sell; that is saving "</i>
○	<i>"This is how we see the cartoons and the questions, so that we can help each other do homework".</i>
○	<i>"A job has to be well planned so that it works out, if it is not right, it usually goes wrong ", " it helps us, first it awakens us (we are clear) and then we do ", " we did the calculation and we realized that I went overboard with the chicks, I was surpassing everything that we were going to receive. I had to do everything again because I planned for 100 chicks at 12000. That's already one million two hundred and with the food and those things I had surpassed everything. This exercise was useful because I had to do it again and there I was able to adjust. "</i>
○	<i>"(The coach) early in the morning he/she is on his way. Sometimes comes straight home or goes to the neighbor's house and if I'm milking my cow, he goes to another house and then comes back. Our guide does a very good job".</i>
○	<i>"Teacher (coach) I tell him because he teaches us. Previously we were ignorant because there was no one to teach us, how we have to manage our money, how to manage our house. Now we have and we are pleased ... "</i>
○	<i>"Now we are doing group savings. Every 15 days we have our meeting and there we save ... this is how we are doing because saving at home is kind of difficult ... I have 4 children whom I call "piggybanks" because they go to school and the first thing</i>

*they ask is for their recess ... then it is impossible to save at home ".*

## **4.5 DE LA MANO CON PROSPERA – MEXICO**

For the analysis of *De la Mano con Prospera* project, two evaluations were established, one for processes and the other for results. By virtue of the advances of the Platform, this report presents information for the evaluation of results.

### **4.5.1 Results Evaluation**

In the framework of this evaluation, the research team designed quantitative and qualitative tools for the collection of information before and after the implementation of the project. In quantitative terms, a structured household survey was developed, within the universe of the beneficiaries (400 participants) once they were enrolled, and before the implementation of the project began. The endline will be developed no later than one month after the project has finished. In addition, an in-depth interview was designed with the objective of complementing the household survey.

It is worth mentioning that four months before the start of the baseline survey, a pilot test was carried out in the two states in which the project is implemented. This consisted of applying the survey to 20 female PROSPERA holders per state (federated entity) with similar characteristics to the beneficiaries of the project, who lived in a similar locality and close to the targeted localities. In this way it could be detected if said survey was applicable in terms of clarity (easy to understand) and vocabulary, as well as the time the survey would take. Regarding qualitative tools, focus groups and in-depth interviews were implemented, since both techniques focus on the way people interpret and make sense of their experiences.

### **Characterization of Participants**

Some of the key findings were:

- The beneficiaries of the project are mostly women. 95% of the total beneficiaries are women and 5% men. The women's average age is 42 years, while the men are distributed mainly in the age group of 58 to 67 years.
- The size of the beneficiary households is within the national average of 4 people per household. The beneficiary's home consists of 4.5 people whose average age is 25 years. Likewise, it is known that 24% of the beneficiaries are heads of household.

- On average 40% of the participants did not finish elementary school, while 17.45% finished secondary school, and 7.2% did not attend school.
- Beneficiaries are highly vulnerable, and face shocks or events beyond their control. In one of the intervention areas, it's been identified that the event that happens the most, is the illness or accident of household members that incapacitates them at least for one day. The second event/shock most mentioned by the beneficiaries was the loss of employment of one of the members of the household. Meanwhile, in the second intervention zone, the most frequent event is the loss of the crop or animals, and second to that is the illness or accident of a member of the household.

### **Result of the Baseline – Mexico**

Three tools were designed to develop the baseline of the program: a survey, a qualitative interview and a focus group. The survey was applied to the universe of beneficiaries (200 in Guerrero and 200 in Querétaro) while the qualitative interview was applied to 4 beneficiaries randomly selected by location (24) and 6 focus groups were carried out (1 per locality) with the participation of 8 beneficiaries in each one. According to the analysis and systematization of the information collected by the research team, in this section some results will be presented for the project analysis variables.

The economic activities of the beneficiaries of the two intervention zones are different. In one of them, the most recurrent **economic activity** is domestic service with 29.49%, followed by commerce with 29.49%, while in the other area, craftsmanship is the most important activity (66.28%). Likewise, of the economically inactive population it is observed that 97% in both areas are dedicated to housework.

Regarding their participation in the labor force, it is observed that, on average, 97.75% of the participants are part of the economically active population, where only 43.5% are employed. The baseline data shows that on average the beneficiaries distribute their time to five activities: 1) child care, 2) household chores, 3) cleaning and personal care, 4) food preparation and 5) productive activities that support household spending. It is also observed that 37% of the beneficiaries of the project have a **productive activity**. In total, they spend an average of 5.3 hours a day and 27.2 hours a week on productive activities.

Regarding the **average monthly income per capita** of the beneficiaries of the project, it is lower than the minimum welfare line corresponding to USD 93.34. Thus, the average monthly income per capita of the beneficiaries of the project is USD 90.10. Also, in the analysis of the **food security** variable, it is observed that low food security amounts to 21.5% on average, and the severe one to 13.75%. The level of food shortage is high reaching an average value of 35.75%.

For the **savings** variable it was evident that 90.25% of the participants do not save, and a 9.75% do, which means that 39 households in total are saving, of which, only 3 do so formally, while the majority saves in their home.

**Household consumption** shows that the households of the beneficiaries of the project consume an average of 263.29 USD per month. The households of the beneficiaries mainly consume food of animal origin, as well as personal items. A lower allocation of resources is reflected for the consumption of fruits and vegetables.

To measure well-being expectations, a scale from 1 to 10 was used, where 1 indicates a very low expectation of wellness level while 10 indicates a very high level of well-being. The results obtained from the baseline show that 22.6% of the beneficiaries of the program have an average level of well-being; they expressed feeling that their level of well-being is 5.

As seen in the baseline, the beneficiaries of the program are highly vulnerable, many of them do not save and moreover, have to face different shocks or events beyond their control. Considering these results, and in accordance with the work schedule of the Evaluation and Learning Platform, in the scope of this evaluation a endline will be applied and the corresponding report will be prepared, according to the schedule of implementation of the program.

## 4.6 EMPRENDIENDO UNA VIDA MEJOR (EVM) – HONDURAS

In Honduras, a random impact assessment (RCT) is expected. The design of the evaluation is the result of work that began at the end of 2016 with the identification of different designs for the execution of the evaluation. The designs contemplated three different types of randomization strategy: individual randomization, randomization by cluster of villages and random pairing of villages. These strategies, developed during the first semester of 2017, were shared on several occasions with officials of the Honduran government, the IADB and Fundación Capital, and were modified based on these technical exchanges. In this way, in July 2017, individual randomization was defined as the final strategy.

During the last quarter of 2017, particularly during the months of November and December, the design of the necessary material for the collection of quantitative information of the RCT was completed. In this sense, the household survey (baseline) was constructed. From the first version of the survey, Espirálca, as the institution in charge of execution, developed pilots during the months of November and December. The first pilot, carried out from the initial version of the survey, was developed in November with Bono Vida Mejor households in rural areas near Tegucigalpa and allowed to perfect the survey.

The proposed RCT methodology for Honduras is the most adequate for the identification of changes in the participants that are attributable to their participation in the program. When accompanying this methodology of other qualitative tools, it will be possible to collect information of very high quality that serves for the correct evaluation of the graduation program in Honduras. It will also provide a correct idea about the benefits of the proposed intervention as well as its opportunities for improvement. The

combination of an RCT and a process evaluation will provide sufficient information to provide feedback on the implementation and effectiveness of the program.

Following the implementation schedule of the EVM program, different activities will be developed during 2018, such as the establishment of the baseline and the beginning of the evaluation of processes.

## 5 ANNEXES

Annex 0. Graduation Report 2017

Annex 1 to 5. Documents delivered by Los Andes University are listed below:

Annex	Country and project name	Type of evaluation	Implementer(s)	Documents delivered by June 2018
<b>Annex 1</b>	Colombia Produciendo por mi Futuro	Process and life stories	Universidad de los Andes	<ol style="list-style-type: none"> <li>1) Evaluation methodologies (2 documents).</li> <li>2) Detailed program description phase I - process evaluation (1 document).</li> <li>3) Detailed program description phase II - process evaluation (1 document).</li> <li>4) Phase I program analysis - process evaluation (1 document).</li> <li>5) Phase II program analysis - process evaluation (1 document).</li> <li>6) Life stories final report (10 documents).</li> </ol>
<b>Annex 2</b>	Colombia Transformando mi Futuro	Process, results and life stories	Universidad de los Andes	<ol style="list-style-type: none"> <li>1) Evaluation methodology (1 document).</li> <li>2) Detailed program description - process evaluation (1 document).</li> <li>3) Program analysis - process evaluation (1 document).</li> <li>4) Program baseline - results evaluation (1 document).</li> <li>5) Final report - results evaluation (1 document).</li> <li>6) Life stories final report (3 documents).</li> </ol>
<b>Annex 3</b>	Paraguay Sembrando Oportunidades Familia por Familia	Process and impact	Universidad de los Andes, el Centro de Análisis y Difusión de la Economía Paraguaya - CADEP y la STP.	<ol style="list-style-type: none"> <li>1) Evaluation methodologies (3 documents).</li> <li>2) Detailed program description - process evaluation (1 document).</li> <li>3) Milestones 1 and 2 report - process evaluation (1 document).</li> <li>4) Program baseline - impact evaluation (1 document).</li> <li>5) Preliminary results - impact evaluation (1 document).</li> </ol>
<b>Annex 4</b>	México De la Mano con Prospera	Process and results	Universidad de los Andes y Universidad Iberoamericana	<ol style="list-style-type: none"> <li>1) Evaluation methodologies (2 documents).</li> <li>2) Detailed program description - process evaluation (1 document).</li> </ol>

				<b>3)</b> Mid-term report - process evaluation (1 document). <b>4)</b> Program baseline - results evaluation (1 document).
<b>Annex 5</b>	Honduras Emprendiendo una Vida Mejor	Process and RCT	Universidad de los Andes y Espirállica	<b>1)</b> Evaluation methodologies (2 documents). <b>2)</b> Baseline survey form (1 document). <b>3)</b> Baseline survey protocol (1 document).
<b>Annex 6</b>	Colombia and Paraguay	Gender analysis	Universidad de los Andes	<b>1)</b> Effects of graduation programs by gender: some reflections (1 document)
<b>Annex 7</b>	Colombia, Mexico and Paraguay	LASA presentations	Universidad de los Andes	<b>1)</b> Round table presentation (1 document). <b>2)</b> Results evaluation in Colombia - <i>Transformando mi Futuro</i> (1 document). <b>3)</b> Process evaluation in Mexico - <i>De la mano con Prospera</i> (1 document). <b>4)</b> Impact evaluation in Paraguay - <i>Sembrando Oportunidades familia por familia</i> (1 document). <b>5)</b> Process evaluation in Colombia - <i>Produciendo por mi Futuro</i> (1 document).
<b>Annex 8</b>	Colombia Produciendo por mi Futuro	CEDE documents: publications about the results of the qualitative analysis of the Colombian program - <i>Produciendo por mi Futuro</i>	Universidad de los Andes	<b>1)</b> CEDE No. 3 - 2018. Changes in subjective well-being, aspirations and expectations in participants of poverty alleviation programs: A qualitative analysis of Produciendo por Mi Futuro in Colombia (1 document). <b>2)</b> CEDE No. 24 - 2018. Qualitative evaluation of the Poverty - Alleviation Program Produciendo por mi Futuro in Colombia (1 document).