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Findings from a qualitative analysis of ADN Dignidad Program in Colombia

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About this working paper

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Findings from a qualitative analysis of ADN Dignidad Program in Colombia

Hallazgos del Análisis Cualitativo del Programa ADN Dignidad en Colombia

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**International
Initiative for
Impact Evaluation**

Summary

Presentación

El siguiente informe presenta los hallazgos de la evaluación al funcionamiento del Programa ADN Dignidad en Colombia, operado por el consorcio *Cash for Urban Assistances* (CUA)¹. En este informe se discute el desarrollo de sus mecanismos y procesos situados, y los efectos que tuvo en su población objetivo, todo desde una perspectiva cualitativa centrada en las experiencias y testimonios de las personas beneficiarias. Su contenido hace parte de una evaluación de impacto externa que dirige la *International Initiative for Impact Evaluation* (3ie), y cuyo componente cualitativo estuvo a cargo de la firma *Isegoría*.

El componente está focalizado en el análisis de dos estrategias concurrentes y complementarias del Programa: una principal de **Transferencias Monetarias Multipropósito (TMM)** consistente en proveer una asistencia monetaria no-condicionada y mensual a una selección de hogares, principalmente de migrantes venezolanos, pero también de colombianos retornados y de la comunidad de acogida; y una segunda estrategia complementaria, y que se encuentra en estado de pilotaje, de **Grupos de Ahorro y Crédito Local (GACL)** que consiste en un programa de educación financiera en el que se conforman voluntariamente pequeños grupos en los que sus miembros ejercen responsabilidad conjunta para la organización y desarrollo de un fondo social de ahorros para sus proyectos personales y colectivos, y con el que pueden realizar préstamos.

El diseño del componente cualitativo inició en el mes de julio de 2022 y la recolección de información en terreno fue llevada a cabo durante el mes de noviembre en tres ciudades específicas: Bogotá D.C., Barranquilla y Pasto.

Objetivos

El objetivo general de este componente cualitativo fue **recolectar la información cualitativa pertinente—experiencias, percepciones, procesos y decisiones—que permita conocer las interacciones entre las estrategias del programa ADN Dignidad y sus personas beneficiarias, y cuáles son las formas y mecanismos mediante los cuales este impacta en sus vidas y hogares**. Este objetivo se divide en una serie de metas ajustadas a los focos de estudio y basada en acciones concretas que son las siguientes:

- Recolectar las experiencias, opiniones y formas de toma de decisión de las personas beneficiarias del programa de transferencias monetarias que permitan identificar los mecanismos por medio de los cuáles tiene efecto;
- Identificar efectos potenciales o emergentes que el programa tiene de acuerdo con los contextos específicos de su implementación, tanto a nivel individual, familiar y comunitario;

¹ El consorcio *Cash for Urban Assistance* es liderado por **Acción contra el Hambre**, en asociación con el **Consejo Danés para Refugiados (DRC)** y el **Consejo Noruego para Refugiados (NRC)**, y cuenta con financiación del **Bureau for Humanitarian Assistance (BHA de USAID)**.

- Caracterizar el estado actual de la implementación del programa de grupos de ahorro, las dificultades que se han presentado en su conformación y funcionamiento, y las estrategias de resolución o ajuste adelantadas;
- Caracterizar a la población participante del programa, su comprensión y expectativas; su desempeño e involucramiento; sus percepciones acerca de la incidencia que su participación tuvo o ha empezado a tener en su vida;
- Conocer cómo ha sido la relación entre las comunidades participantes con la operación del programa y las instituciones encargadas;
- Identificar las lecciones aprendidas en el camino, y recomendaciones y ajustes para las estrategias del programa.

Metodología de Investigación:

El componente cualitativo de esta evaluación se propone como un complemento situado y procesual que facilite la interpretación y contextualización de los indicadores y resultados observados en el componente cuantitativo. Este busca entender la incidencia, alcance, pertinencia y limitaciones de los mecanismos empleados por el Programa para lograr sus objetivos, a partir de los testimonios de las personas participantes y sus experiencias antes, durante y después de su interacción con el Programa. La complementariedad entre ambos componentes de la evaluación se puede describir de las siguientes dos formas:

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|--|---|
| <p>a. Los rasgos estructurales del programa con sus indicadores y efectos poblacionales pertenecen al campo del análisis cuantitativo, mientras que los aspectos del proceso que podrían explicar estos efectos son indagados por métodos cualitativos;</p> | <p>b. Se espera que los hallazgos cualitativos aporten un marco contextual para la interpretación de los efectos del programa, su magnitud, y las relaciones entre las variables identificadas en el conjunto de datos cuantitativo.</p> |
|--|---|

Debido a su enfoque testimonial y situado, el interés de la indagación cualitativa estuvo dirigido a recopilar experiencias que dieran cuenta de la variedad de procesos personales, familiares y comunitarios con los cuales los mecanismos del programa ADN Dignidad interactuaron, por medio de dos técnicas convencionales: la *Entrevista Semiestructurada* y el *Grupo Focal*. Para el desarrollo de estas actividades se diseñó un conjunto de guías de indagación (5 en total, cada una con una estructura temática definida, y su respectivo formato de consentimiento informado) ajustadas a las posibles unidades de análisis del componente que son:

- Personas beneficiadas que ya finalizaron su proceso de recepción de las TMM*, para el componente de evaluación de impacto de la estrategia de TMM del Programa;
- Personas beneficiarias actuales de las TMM y que son participantes del piloto de GACL*, para el componente de análisis-diagnóstico preliminar de la estrategia de GACL del Programa;
- Agentes institucionales encargados de la implementación del piloto de GACL*, quienes pueden dar cuenta del proceso de implementación con sus retos, logros y particularidades contextuales desde un punto de vista operativo.

De acuerdo con el desarrollo efectivo del trabajo en campo, las actividades proyectadas, y los contextos y contingencias propias a los territorios visitados y de las personas invitadas a ser parte de la Evaluación, la muestra definitiva de este componente es la siguiente:

Tabla 1: Muestra final del componente cualitativo

Departamentos	Actividad	Unidad de Análisis	N° Participantes y Lugar	N° de actividades logradas
Bogotá D.C. (Bogotá)	Entrevista	Personas beneficiarias de las transferencias monetarias	2 en Ciudad Bolívar 2 en Suba	4
		Agentes implementadores de los grupos de ahorro	1 virtual	1
	Grupo Focal	Personas beneficiarias de las transferencias monetarias	7 en Ciudad Bolívar	1
Atlántico (Barranquilla)	Entrevista	Personas beneficiarias de las transferencias monetarias	6 en Las Américas	6
		Personas participantes de los grupos de ahorro	---	0
	Grupo Focal	Personas beneficiarias de las transferencias monetarias	12 en Las Américas	2
		Personas participantes de los grupos de ahorro	12 en La Cangrejera	2
Nariño (Pasto)	Entrevista	Personas beneficiarias de transferencias monetarias	5 en Pasto	4
Total:			47	20

Categorías de Análisis

La siguiente es la lista de categorías utilizadas para organizar y codificar los datos recopilados, y a través de los cuales se realizará el análisis. Los hallazgos utilizan estas categorías y sus relaciones para definir su estructura narrativa.

- Los **perfiles de los participantes**, incluyendo su historia de migración, su ocupación antes de la migración y su ocupación actual, sus hábitos financieros antes de la migración y en el presente, y sus planes futuros;
- **Necesidades y gastos del hogar**;
- **La administración y distribución de las transferencias**, incluyendo las expectativas pre-transferencias y los procesos de toma de decisión, la utilización efectiva de los recursos, otras fuentes de ingreso, gastos imprevistos, efectos subjetivos y más allá de la subsistencia, capacidades instaladas y otros aprendizajes, y los límites en el alcance de las transferencias;

- **Hábitos de ahorro y sus limitaciones;**
- **Redes de apoyo** y dinámicas sociales que se pueden ver en las que pudo haber tenido incidencia el Programa;
- **Aspectos de género** relacionados con los mecanismos del Programa y sus posibles efectos;
- **Relación con la experiencia del “ser-migrante”**, incluyendo experiencias de discriminación;
- **La experiencia en torno a los Grupos de Ahorro**, incluyendo las dudas que produce, las estrategias de organización y operación, los desafíos para su adecuado funcionamiento, la desconfianza, los efectos en la sociabilidad, los procesos de fomento de la confianza, las expectativas y motivaciones alrededor de la participación, y las reflexiones preliminares sobre los efectos y potencialidades del programa;
- **Las percepciones sobre el funcionamiento del Programa**, incluyendo los factores de confianza hacia este, y los posibles problemas y contingencias que surgieron durante sus ciclos;
- **Las experiencias y reflexiones hacia el final del ciclo de participación y después de terminarlo**, incluyendo las lecciones aprendidas y posibles sugerencias de mejora.

Síntesis de los Hallazgos

Perfil de los participantes, su situación y sus planes

- **El empleo como subsistencia y “rebusque”:** la situación de informalidad y “rebusque” en la que se encontraban la mayoría de las personas entrevistadas es importante porque significa que la mayoría de estas antes, durante y después de recibir las transferencias monetarias, tenían fuentes de ingresos muy variables y poco confiables, y la mayoría de sus familias continúan viviendo en del día-a-día y con una mentalidad de la inmediatez.
- **El trabajo y la homogeneización de los prospectos:** la mayoría de conocimientos y habilidades previas de las personas participantes son poco utilizadas, ya que la mayoría de ellos deben confiar en “el rebusque” para llegar a fin de mes, ya que se dan cuenta de que los trabajos más rentables y accesibles para ellos suelen ser informales y relacionados con la venta, el reciclaje o la venta ambulante, mientras que los trabajos en que están capacitados e interesados en hacer son muy difíciles de encontrar u ofrecen condiciones y garantías de trabajo muy pobres, lo que contribuye aún más a su angustia, insatisfacción con la vida y además pueden complicar sus relaciones familiares.
- **Actividad financiera:** de acuerdo con la información proporcionada, muchos participantes estaban familiarizados con el funcionamiento de los servicios financieros y bancarios, aunque solo una minoría reportó haber tenido acceso a servicios financieros formales, especialmente cuando se trata de la población migrante, para quienes su contexto no permitía mucho al respecto. Actualmente casi ninguna de las personas entrevistadas tiene un servicio financiero activo, ya sea porque no están interesadas “en endeudarse”, o por las barreras de acceso que tienen.
- **Permanecer o no permanecer:** al hablar sobre sus planes con la población migrante, las respuestas fueron mixtas y, a veces, ambiguas sobre lo que querían para su futuro cercano. A pesar de que la mayoría manifestaba un deseo

nostálgico de regresar a Venezuela, muchos tenían clara su decisión de permanecer en Colombia. Las razones más comunes para permanecer, al menos solo en el futuro cercano, fueron la educación de sus hijos y, a veces, su acceso a los servicios de salud, que sentían que estaba mejor garantizado en Colombia.

La inmediatez en las necesidades y los gastos

Se hace evidente a través de las observaciones de las personas entrevistadas que el ciclo de participación a menudo se convirtió en una especie de estado de sueño (o ideal) que, cuando termina, los devuelve a la realidad y a su estilo de vida de subsistencia, en el que viven buscando un mínimo de condiciones de vida inmediatas. Desde la perspectiva de los beneficiarios entrevistados, el cuestionamiento sobre cómo superar su situación de inmediatez y “rebusque” era primordial, como si su principal necesidad a resolver fuera más trascendental que solo cubrir algunas necesidades básicas—era la oportunidad de dejar atrás un estilo de vida de incertidumbre, inseguridad y preocupación.

- **Principales áreas de incidencia de las TMM:** al hablar sobre los principales usos de los fondos de las transferencias, los pagos de alquiler y servicios básicos, y la seguridad alimentaria son los más citados. Esto va de acuerdo con los objetivos explícitos del Programa. Sin embargo, es importante problematizar los pagos de alquiler porque tienden a utilizar la mayor parte de las transferencias, ya que son la necesidad más costosa y que reincide cada mes, limitando todos los demás posibles gastos, particularmente aquellos que podrían convertirse en inversiones duraderas y a largo plazo. Adicionalmente hay dos tipos de gastos secundarios que tienen gran importancia para las familias receptoras y que se informaron con frecuencia: los gastos relacionados con el colegio de hijas/os y gastos en vestuario. El primero es importante ya que permite la inclusión adecuada de los niños, especialmente los niños migrantes, en la vida "normal" del ser estudiante. El segundo se relaciona con la dignidad individual y la autoimagen. La indulgencia ocasional en lo que podrían considerarse gastos no-esenciales, como la recreación o comer en un restaurante, también se valora mucho, porque permite a los participantes sentir por un momento el privilegio de "vivir una existencia libre de preocupaciones" y hacer cosas que normalmente no pueden.
- **El ahorro y sus dilemas:** reservar una parte de los fondos de transferencia para ahorrar no se aplica con frecuencia o incluso ni se considera, en muchos casos porque debido a las múltiples necesidades de los hogares participantes, no es factible considerar sacar de ahí para guardar. Y aun cuando se intenta ahorrar (a través de métodos como la alcancía), el intento suele verse frustrado por los constantes y variables *imprevistos* que surgen con frecuencia por las inciertas e inestables condiciones presentes en los hogares migrantes.
- **Nuevos hábitos de gasto:** el periodo de transferencias eleva los niveles de gasto de los hogares y sus miembros suelen acostumbrarse a ello, por lo tanto, al final del ciclo y al darse cuenta de que esto va a terminar, comienzan a reflexionar y pensar en posibles estrategias para mantener este nuevo nivel de gasto. Esto activa y moviliza a los beneficiarios y sus familiares, pero resulta ser un objetivo difícil de lograr de manera sostenible.

Contextos estacionales de las Transferencias Monetarias

Los testimonios recopilados sugieren la utilidad e importancia de ser consciente de las épocas y contingencias estacionales al analizar e interpretar los impactos del Programa en sus beneficiarios y el uso de los fondos, ya que hacer frente a estas demandas estacionales tiene varios valores y efectos importantes en la vida y el bienestar de las personas beneficiarias. Después de todo, no todas las decisiones suelen ser orientadas por la racionalidad, la objetividad o la necesidad.

Efectos más allá de la subsistencia y lo económico

Es de interés del componente encontrar alcances inesperados que excedan la intencionalidad del Programa. Estos efectos pueden y deben ser considerados, con orgullo y cuidado ya que abren vías de interpretación y potencial que permitirán comprender mejor las motivaciones y decisiones de los beneficiarios, así como el papel del Programa. Ejemplos de estos ejemplos subjetivos son:

- **El lujo de la tranquilidad:** el efecto psicológico de la certeza reduce las preocupaciones y el estrés, y a veces es referido como una bendición, como un sentimiento de paz. Este hecho es un valioso punto de partida para otros cambios consecuentes de actitud, en las expectativas, en los comportamientos y los planes de las personas beneficiarias.
- **Permitirse satisfacción:** poder afrontar ciertos gastos que antes de las transferencias eran inalcanzables se convierte en una gran satisfacción para las personas beneficiarias y sus familias. Estas satisfacciones se asocian con sentirse dignificado y normal (una normalidad relacionada con el poder actuar sin preocupaciones inmediatas). Se manifiestan en actos como poder comprar ropa nueva, o entregarse a ciertos placeres como comer en un restaurante, comprar un helado o entretenerse y pasar más tiempo de calidad con hijas/os.
- **Relaciones mejoradas:** muchas historias escuchadas parecen sugerir que una mejora de la autoestima y la confianza, junto con la autonomía y la reducción del estrés dado por las transferencias, pueden convertirse en un terreno fértil para desarrollar relaciones interpersonales más respetuosas y equilibradas.
- **La domesticación del tiempo:** tener el colchón de seguridad de las transferencias y la certeza que otorgan permite a las personas beneficiarias una libertad de pensar en su tiempo de una manera menos inmediata y preocupada para así negociar y decidir de manera autónoma cómo organizar sus tiempos de trabajo.
- **Capacidades instaladas y lecciones aprendidas:** a pesar de que las lecciones y materiales pedagógicos no fueron el foco del Programa, no hay duda de que se han convertido en uno de los insumos más valiosos y con más impacto tras finalizar el período de transferencia. Las lecciones nutricionales y financieras fueron recordadas con agradecimiento en los testimonios de las personas entrevistadas. Las lecciones de los Grupos de Ahorro fueron también valoradas por los participantes ya que sus contenidos incentivan habilidades y hábitos de liderazgo, organización colectiva y estrategias para el ahorro.
- **Percepción e inclusión como migrantes:** las mejoras en autoestima, confianza y autonomía son facilitadoras del proceso de adaptación de las personas migrantes en sus comunidades de acogida. Este impulso, y las razones para no querer regresar a Venezuela son factores importantes para fomentar una existencia y asentamiento dignos y satisfactorios en Colombia.

Observaciones preliminares sobre los Grupos de Ahorro y Crédito

A pesar de los desafíos que enfrenta la implementación del piloto de los GACL, su número reducido de iteraciones y la etapa inicial de todos estos, durante las discusiones en torno a su operación surgieron observaciones interesantes que proporcionan suficiente material para un diagnóstico satisfactorio de su estado actual, sus oportunidades, sus desafíos y su relevancia. Estas observaciones son:

- Un factor clave para el interés de las personas en participar en los Grupos de Ahorro, y el adecuado funcionamiento de estos, es su conocimiento previo en torno a iniciativas similares.
- El éxito de un Grupo de Ahorro depende en gran medida de la calidad y el compromiso de su líder(esa)/presidente(a), ya que su adecuada capacitación y su proactividad permiten la transmisión orgánica de sus conocimientos entre los Grupos de Ahorro de los que hacen parte e incluso en sus comunidades más amplias.
- La sostenibilidad de los Grupos de Ahorro prospera por el fomento la visualización de las metas y sueños que pueden ser realizados a través del dinero ahorrado, y la discusión y apoyo colectivo sobre estos.
- Una de las características más destacadas y apreciadas de los Grupos de Ahorro es la flexibilidad y adaptabilidad de su configuración hacia las necesidades y limitaciones de sus miembros.
- El dispositivo de almacenamiento (la caja) con sus tres candados y con tres portadores de llave distintos, resulta un mecanismo básico pero bastante efectivo para fortalecer la posibilidad de ahorrar al ser una barrera poderosa frente al retiro individual de los fondos (a diferencia de una alcancía).
- El aporte social es un mecanismo de los GACL que sobresale por su sencillez, utilidad y potencial para la confianza y cohesión social entre miembros.
- Las dinámicas propias a los Grupos de Ahorro y el compromiso que exigen fomentan la formación de nuevas redes de apoyo entre miembros.
- Hay tres desafíos principales para el éxito de un Grupo de Ahorro: la confianza, la responsabilidad y la voluntad de ahorro. Una carencia en cualquiera de estos factores dificulta la posibilidad de constituir un grupo sostenible y socava su adecuado funcionamiento.
- Las principales causas de malentendido dentro de los Grupos de Ahorro son la programación de las reuniones, la ausencia de quórum para poder llevar a cabo las reuniones, y la inasistencia de los portadores de las llaves de la caja.
- Todos los participantes en los grupos focales manifestaron su interés y voluntad de continuar siendo parte del Grupo de Ahorro al que pertenecían, o de formar uno nuevo después de que el piloto haya finalizado.

Caminos y efectos potenciales

Muchas de las situaciones, mecanismos y efectos previamente mencionados, aunque aislados o particulares, al filtrarse a través de un lente analítico y una perspectiva informada y holística, proporcionan sugerencias y especulaciones sobre posibles direcciones y efectos del Programa que, si se abordan con determinación, podrían ser más comunes y potentes.

- **La certeza como un punto de partida confiable:** la certeza de una renta fija proporciona una sensación de seguridad y serenidad, y una reducción del estrés que permite un cambio de actitud. Este nuevo estado puede convertirse en el

punto de partida óptimo para la continuación de ciertas lecciones pedagógicas, o la inclusión de las personas en estrategias de proyectos complementarios como los Grupos de Ahorro u otros que puedan surgir en el futuro.

- **Redistribución orgánica:** explorar las formas en que los recursos del Programa se redistribuyen orgánicamente a través de las redes de apoyo de las personas beneficiarias y su entorno se convierte en una forma interesante de descubrir los efectos en red del Programa. El potencial de la redistribución de beneficios sin intervención institucional es enorme y vale la pena documentarse con más detalle, ya que puede explicar nuevas facetas de la economía informal y estrategias de solidaridad en las que los beneficiarios pueden participar.
- **Empoderamiento femenino:** existe una percepción diferencial de género sobre la capacidad de ahorro de las mujeres que puede utilizarse para empoderar a estas a través de más capacitación en temas relacionados con finanzas. Esto puede ayudar a promover a las mujeres como líderes informadas dentro de sus comunidades para enseñar sobre ahorro y otras estrategias financieras. Esta experticia podría beneficiar a todos los miembros de sus comunidades.
- **Potencial de los Grupos de Ahorro:** los GACL son una continuación natural y un complemento adecuado de la estrategia de transferencias monetarias. Esto se debe a que ayudan a superar sus principales limitaciones y por ende desarrollar aprendizajes e impactos duraderos. Estos también pueden convertirse en ejes de sociabilidad para la construcción y desarrollo de amistades y redes de apoyo.
- **Un enfoque mejor ajustado a las necesidades de las Personas Mayores:** durante el desarrollo del componente surgió la duda acerca de cómo adaptar las intenciones y mecanismos del Programa para atender con pertinencia y sensibilidad las diferencias de edad y sus respectivas características y desafíos. El énfasis es mayor al tratarse de las personas mayores. Por lo tanto, el Programa tiene un desafío particular en desarrollar un enfoque diferencial consecuente, inclusivo y pertinente para el envejecimiento y la vejez.

Percepciones generales sobre el programa

- Aunque los beneficiarios puedan tener dificultades en identificar con certeza las diferentes dependencias, roles y nombres relacionados con el Programa, todos tienen una actitud general de respeto y gratitud hacia ADN Dignidad, lo que representa, su personal, sus métodos y su funcionamiento. El trato hacia los beneficiarios por parte del equipo del Programa fue visto como agradable, gentil y respetuoso.
- Las conferencias y materiales pedagógicos se recuerdan con cariño y aprecio, ya que fueron vistos como conocimientos útiles y duraderos, particularmente aquellos sobre nutrición y finanzas domésticas.
- La seriedad del proceso a través de la verificación de la información, documentos y condiciones de vida de las personas solicitantes, aunque evitando que el proceso se volviera complicado o demandante, fue otro factor crucial que demostró el compromiso del Programa y facilitó la confianza de las personas beneficiarias, sumando el respeto y la ternura manifestados por el personal del Programa.
- Como posibles problemas y contingencias a considerar están que en un caso se mencionó que no se recibió la transferencia del último mes del ciclo; algo que es

altamente improbable por los mecanismos de operación del programa y que puede más bien expresar la posibilidad de que algunas personas participantes puedan necesitar refuerzos de información para lograr su participación plena y con seguridad beneficiarse del Programa; también debe tenerse en cuenta las situaciones en que las personas aplicantes o beneficiarios activos no cuenten con un acceso telefónico estable puede limitar su contacto y el acceso a la información de manera oportuna.

Cierre

La anterior síntesis de hallazgos abarca los principales argumentos e implicaciones del estudio de manera muy concreta, por lo cual agregar una sección de conclusiones resultaría redundante. Todos los capítulos y secciones aquí expuestas, así como otros adicionales, están desarrollados con mayor profundidad y debidamente contextualizados y referenciados en el documento definitivo titulado *Findings from a qualitative analysis of ADN Dignidad Program in Colombia* desarrollado en inglés.

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1. Introduction

The following report presents, from a qualitative perspective, the findings surrounding the development of the *ADN Dignidad* Program in Colombia, its mechanisms, and the effects it has had on its target population. The Program has been operated by *the Cash for Urban Assistance* (CUA) consortium,² which commissioned an external impact evaluation to the *International Initiative for Impact Evaluation* (3ie). The qualitative component of this evaluation and its results, which are presented in this paper, have been designed and developed by the consulting firm *Isegoría*.

This qualitative component is divided into two study foci that correspond to two concurrent and complementary strategies of the Program. The main one is an evaluation of the processes and effects of the **Multipurpose Cash Transfers (TMM or Cash Transfers)** strategy; the complementary focus is a preliminary diagnosis of the **Local Saving and Credit Groups (GACL or Saving Groups)** strategy. Both are seen primarily through the perspective and experiences of its beneficiary population.

The following is a brief contextualization of both strategies:

- The *Multipurpose Cash Transfers* consists of providing non-conditioned monthly cash assistance to a selection of households, mainly of Venezuelan migrants, but also of Colombian returnees or from the host community. The normal length of the transfer cycles is 6 months, and it is expected that during this time, the transfers would provide enough means for these households to “access basic goods and services that contribute to alleviating their needs and promoting their inclusion into Colombian society” (quoted from the Program’s website).
- The *Local Saving and Credit Groups* are a complementary strategy that is added on top of the previous one. It consists of a financial education program, where small saving groups are constituted so that their members can jointly take responsibility for the organization and development of a social savings fund through which they may access loans to cover their individual, family, or community needs.

The Program has been implementing the TMM strategy for more than 2 years, which is why the strategy is the core of analysis of this impact evaluation. To further complement the quantitative analysis, this component set up to conduct a series of interviews and focus groups that inform and deepen the comprehension about the mechanisms that contribute to the effectiveness of the cash transfers. The component also allows for hearing and learning about the beneficiaries’ experiences, strategies, and decision-making processes during their participation in the Program—all through a qualitative lens and methodology.

The second strategy is currently being piloted and has faced its own particular challenges during the process of inviting and constituting the Saving Groups. The few working cases are still in an early phase. For this reason, and because it is not possible to speak of results or impacts, the impact evaluation team opted to develop an exclusively qualitative and preliminary approach for understanding its operation, challenges, and potentialities.

² The *Cash for Urban Assistance* consortium is led by **Action Against Hunger**, in association with the **Danish Refugee Council** and the **Norwegian Refugee Council (NRC)**, and is financed by the **United States Agency for International Development/Bureau for Humanitarian Assistance (USAID/BHA)**.

The design of the qualitative component, according to the evaluation requirements, began in July 2022, and was assigned to be developed in three specific cities: (1) Bogota D.C., where the Program is managed by Action Against Hunger and the Norwegian Refugee Council; (2) Barranquilla, where the Program is managed by the Danish Refugee Council; and (3) Pasto, where the Program is managed by Action Against Hunger. Fieldwork and data collection were carried out during the month of November. All the characteristics of the component's design, its methodological and operational development, and the findings derived from it are detailed below.

2. Objectives of the Study and Its Reach

The general objective of the qualitative component of this impact evaluation is:

Collect the relevant qualitative information—experiences, perceptions, processes, and decisions—to learn about the interactions between the ADN Dignidad Program's strategies and its beneficiaries, and the forms and mechanisms through which it affects their livelihoods and households.

To achieve this objective, a series of more specific goals were proposed. These seek to address the different facets and considerations of the evaluation from a qualitative perspective and were tailored to encompass both foci of study. These specific goals are:

- Collect data regarding experiences, opinions, and decision-making processes of the Cash Transfer Program's recipients to identify the mechanisms through which it has an effect
- Characterize the implementation status of the Savings Groups pilot strategy, the difficulties that have arisen in its constitution and development, and the strategies for resolution or advanced adjustment
- Describe the Program's participating population, their understandings and expectations, their performance and engagement, and their perceptions about the effects that their participation has had or has begun to have on their lives
- Identify the potential or emerging effects the Program has according to its specific contexts of implementation, at an individual, family, and community level
- Learn about the relationships between the participating communities and the Program's institutions and operation
- Identify lessons learned and possible recommendations and adjustments to the Program's strategies

The evaluation team designed the proposed methodological framework of the study, along with its inquiry mechanism and questions according to the interests outlined in these goals. With the proposed questions and activities, we compiled a broad set of experiences regarding the ADN Dignidad Program. From these experiences, we intend to produce complementary evidence about which mechanisms have determined effects on the beneficiaries' lives, as well as the possible logic behind their performance and decision making. The team will do all of this in accordance with the distinct contexts in which the TMM and the GACL take place. It is expected that the qualitative analysis presented here will permit to substantiate, expand, and understand the quantitative findings derived from the survey, thus providing an adequate panorama of the impacts and satisfaction of the Program in relation to its objectives.

From the beginning, the component was assigned territorial scope of three departments: Bogotá, Atlántico, and Nariño. Subsequently, according to the sampling strategies, the available databases, and the logistical and practical considerations, the specific places where the research activities were carried out were: two localities in Bogotá D.C. (Ciudad Bolívar and Suba), two districts in Barranquilla (La Cangrejera and Las Américas), and downtown Pasto.

3. Research Methodology

3.1 Proposed research methodology

The impact evaluation team proposes this qualitative component as a comprehensive and processual framework and complement for the quantitative component's indicators and findings. As Uwe Flick says, if evaluative research "has been characterized by a roughly pragmatic approach in its use of diverse qualitative and quantitative methods in accordance to the needs that arise in the search to answer research questions" (Flick 2015, 27), due to the characteristics of this evaluation, its objectives, and reach, the measurement of the Program's effects on its target population requires a contextual framework that allows us to understand the situated processes that accompanied those effects.

In an impact evaluation, it is the quantitative component that allows us to measure with generalizable certainty the areas and magnitudes of the effects the Program produced in the lives of its beneficiaries. However, to understand the incidence, reach, relevance, and limitations of the mechanisms it uses to achieve its objectives, it is necessary to inquire into their processual aspects, an area where qualitative research methods yield quite appropriate and powerful results. This in-depth testimonial study about the participants' concrete experiences prior to, during, and after their interaction with the Program facilitates the comprehension and explanation of the effects observed with the quantitative inquiry.

In this case, we conceived the qualitative component as a complement with a testimonial, situated, and interpretative approach toward the indicators and effective changes the Program catalyzed. It aims to build a spectrum of possible "*hows*" and "*whys*" for these results, rooted in the participant's concrete experiences, and expanding the descriptive and factual approach of the quantitative data, while also encouraging a contemplation on how the processes that relate to these results could be adjusted and improved to expand their reach and benefit. The qualitative component focuses on the nuances and the contextual adaptations and variations the Program acquires from the situated perspectives and experiences of its target population.

In conclusion, we propose this qualitative component as an expansive and testimonial complement that seeks to help with the interpretation of the quantitative data. Following Bryman's classification of forms of integration (Bryman 1992 in Flick 2015, 28) one can say that the relationship between the two components of this evaluation can be summarized in the following ways:

- a. The Program's structural features with its indicators and populational effects belong to the field of quantitative analysis, while the processual aspects that could explain these effects are elicited with qualitative methods

- b. The qualitative findings are expected to provide a contextual framework for the interpretation of the Program's effects, their magnitude, and the relationships between the variables identified in the quantitative data set

With the above being clear, it is possible to explain the qualitative research mechanisms used in this component. Due to its testimonial and situated approach, the interest of the qualitative inquiry was aimed at gathering experiences that would account for a small variety of personal, family, and community contexts and processes the mechanisms of *the ADN Dignidad* Program can interact with and could have an impact in. This compilation was done through two quite conventional and effective techniques: the semi-structured Interview and the focus group. Both are appropriate techniques for approaching participants' subjective perspectives, attitudes, and ways of thinking and acting in relation to the topics and situations of interest to this evaluation. They also allow flexibility and openness to explore emerging topics and situations that had not been considered beforehand, or that quantitative methods could hardly capture and measure. They are also the most appropriate given the profile of the prioritized population, and even more so given the logistical, budgetary, and time constraints for carrying out the qualitative component.

The semi-structured interview, through a questionnaire guide with a structured—but not rigid or restrictive—thematic order, seeks to deepen the personal and family narrative of the interviewee in a way that allows for knowing the specificity of the contexts the Program operates in, and the symbolic, social, and economic dynamics involved in the use of the TMM resources. The focus groups also have a defined thematic structure, but the questions are broader and seek to generate a collective discussion about participants' experiences and the incidence factors they associate with the Program. The richness of this technique comes from the continuous reflexive process that each participant's intervention produces around the topics of discussion, and how each contribution feeds back and expands in real time the opinions and experiences of the others. This makes it easier to find commonalities and divergences in the experiences of the sampled beneficiaries.

Section [3.5 Research Instruments](#) describes in detail the instrument guides for carrying out both activity types, with their thematic structure, adjustments according to the type of actor involved, and reach. Although these guidelines were designed and socialized with the research team, a particular feature of qualitative methods is the attention and intuitive adaptation the team must have to adequately correspond to the different people and situations that may arise during the development of the fieldwork. For this reason, the instruments were a flexible starting point that allowed us to explore the most relevant themes and experiences according to each implementation context. At the same time, each iteration of the field activities was carried out with a team of three researchers with wide experience in qualitative methodologies, who could adequately act on the possible contingencies and particularities of fieldwork and its participants.

3.2 Units of analysis

The units of analysis of this evaluation that the proposed activities are directed to and research instruments designed are:

- a. *TMM recipient population that has already ended the transfers cycle*, for the component of impact evaluation of the TMM strategy
- b. *Current recipients of the TMM and who are also current participants of the GACL pilot*, for the component of preliminary analysis-diagnostic of the GACL strategy
- c. To a lesser extent, *the institutional actors who oversee the implementation and development of the GACL pilots*, which can testify toward the groups' implementation process with its challenges, proto-achievements, and contextual particularities from an operative standpoint

3.3 Initial sample and actual sample

The initially proposed research sample was distributed in the three prioritized departments in accordance with the information the consortium shared at the time about the state of the Program in each territory. Initially, the qualitative component was supposed to be focused on the diagnosis of the GACL pilot strategy and only in a minor way include the evaluation of the TMM. However, during the operative implementation of the GACL, many challenges arose, which resulted in the successful constitution of only three Saving Groups in Barranquilla that, at the time of the evaluation, were all still in an early stage. This forced the transformation of the component to include the TMM evaluation in a more prominent way, thus dividing the component's activities equally between both strategies (i.e., 24:24 activities). Nonetheless, it was not possible to distribute the activities in a homogenous way throughout the three departments because each territory had operative and contextual differences: GACL participant inquiries could only be performed in Barranquilla-Atlántico, while in Nariño, the geographical dispersion of participants could restrict the success of focus groups, which led to the decision to only perform interview there. These considerations led to the following initial sample:

Table 1: Initial sample for the qualitative component

Department	Activity	Unit of Analysis	Instrument	Nº of Activities
Bogotá D.C. (Bogotá)	Interview	Recipients of the Cash Transfers (TMM)	<i>Guía de Entrevista a Beneficiarios de TMM</i>	7
		Implementation Agent for the Saving Groups (GACL)	<i>Guía de Entrevista a Agentes Institucionales GA</i>	2
	Focus group	Recipients of the Cash Transfers (TMM)	<i>Guía de Grupo Focal para Beneficiarios TMM</i>	2
Atlántico (Barranquilla)	Interview	Recipients of the Cash Transfers (TMM)	<i>Guía de Entrevista a Beneficiarios TMM</i>	6
		Current participants of the Saving Groups pilot (GACL)	<i>Guía de Entrevista a Participantes GACL</i>	18
	Focus group	Recipients of the Cash Transfers (TMM)	<i>Guía de Grupo Focal para Beneficiarios TMM</i>	2
		Current participants of the Saving Groups pilot (GACL)	<i>Guía de Grupo Focal para Participantes GACL</i>	4
Nariño (Pasto)	Interview	Recipients of the Cash Transfers (TMM)	<i>Guía de Entrevista a Beneficiarios TMM</i>	7
Total activities:				48

During the participants' citation process and given the contextual situations and restrictions of the population reached, actual participation ended up being less than expected, even when an oversampled database was used. This forced adaptation of the sample to the given circumstances of fieldwork. The development of fieldwork and its contingencies and adaptations is explained with more detail in the section 4.2.

Development of the Research Activities: Challenges, Contingencies and Response Strategies. All this resulted in the following actual sample:

Table 2: Actual sample of the component after fieldwork

Department	Activity	Unit of Analysis	N° of Participants and Place	N° of Actual Activities
Bogotá D.C. (Bogotá)	Interview	Recipients of the Cash Transfers (TMM)	2 in Ciudad Bolívar 2 in Suba	4
		Implementation Agent for the Saving Groups (GACL)	1 virtual	1
	Focus group	Recipients of the Cash Transfers (TMM)	7 in Ciudad Bolívar	1
Atlántico (Barranquilla)	Interview	Recipients of the Cash Transfers (TMM)	6 in Las Américas	6
		Current participants of the Saving Groups pilot (GACL)	---	0
	Focus group	Recipients of the Cash Transfers (TMM)	12 in Las Américas	2
		Current participants of the Saving Groups pilot (GACL)	12 in La Cangrejera	2
Nariño (Pasto)	Interview	Recipients of the Cash Transfers (TMM)	5 in Pasto	4
Total:			47	20

As evinced in [Table 2](#), the actual sample size ended being less than half of what was expected. A pertinent reason for this result are the particular profiles and situations of the Program's beneficiary population and, consequently, the population invited to participate of the evaluation—most are reliant on informal employment activities. This aspect will be explored in more length in section 4.2 *below*. Despite this reduction in sample size, we can state with confidence that a noticeable saturation of information was achieved, allowing for the inclusion of multiple perspectives and experiences while avoiding overwhelming redundancy.

3.4 Inclusion criteria

The Program's beneficiaries who were invited to participate in this evaluation component were selected from a sample made for the three prioritized cities (Bogotá D.C., Barranquilla, and Pasto). Initial intent was for the interviews about the TMM strategy the sample's constitution to comply with the following criteria:

- Beneficiaries who already ended their transfers cycle
- A sex proportion identical to the total sex proportion of the Program's recipients (if not possible, 50/50)
- The proportion of migration status to be 50/50 for Venezuelan migrants and Colombian returnees

ADN Dignidad and 3ie counterparts created a database based on a random oversample of potential participants that the team at Isegoría used as a base to begin contacting and inviting participants. During the selection process, we established the need to allow for the following flexibility criterion, without which participation would have been even lower:

- If needed, allow the participation of an over-aged family member who lived in the same household and would represent and replace the initially invited recipient individual.

Provided that the person was an adult who lived in the same household as the Program's beneficiary during the transfers period, this kind of flexibility around participation would not be an inconvenience, because at the end, the household dynamics surrounding the use of the TMM resources involved the input of other members within the household in deciding how to administer, plan, and distribute the resources across the many possible expenses. Because of the nature of the Program and its effects, all members of a recipient household can be considered beneficiaries, and usually, adults should be able to render an account of the dynamics surrounding the TMM in their home. Both the previous argument and the troubles of assuring the participation of the contacted beneficiaries, ended up making it impossible to realize the criteria of proportionality for gender and migration condition.

For the focus groups related to the GACL strategy, the participants who were invited came from the small pool of beneficiaries who belonged to a Saving Group from the pilot in Barranquilla. Their contact information was provided by the consortium and Corporación Vital, the operative and supervising entity for the Saving Groups. Because of the limited number of groups constituted at the time of the evaluation, the pilot's early stage, and its reduced number of members, the only inclusion criterion possible was the availability and will of the invited individuals to participate in the research. It was a basic but effective criterion, and the people who belong to groups of the GACL pilot ended up being engaged and committed to participating in the activities. This yielded an effective sample despite its reduced universe. Interviews with GACL participants were not possible due to the same scarcity of potential participants, because majority had already participated in the focus groups, which could produce redundancy.

With regards to the interviews with the institutional actors that oversaw the implementation and development of the GACL pilot strategy, which in this case, belonged to Corporación Vital, its director was contacted for an interview. The interview took place just before the effective beginning of the Saving Groups in Barranquilla. The second interview with him or other field operatives of the pilot did not occur.

3.5 Research Instruments

The consortium required two research mechanisms for the development of the qualitative component of the evaluation: focus groups and semi-structured interviews. These mechanisms were to be applied to the three units of analysis detailed in section

3.2 *above*. This resulted in the design of five (5) instruments of inquiry, each with its own form of informed consent.

For the evaluation of the *Multipurpose Cash Transfers*:

To evaluate this first strategy, the evaluation team intended to interview Program's recipients who had already completed the transfers period and were, therefore, able to talk about the dynamics related to their participation in the Program both as their prior and posterior experiences.

In the case of the semi-structured interviews with recipients, these aimed to inquire about the effects of the Cash Transfers in participants' lives and households, with an emphasis on (1) financial stress; (2) their access to food, basic services, health, and education; (3) the rationale for the decisions they made regarding the use and investments of the transfers; and (4) in general, their experience as Program's beneficiaries. The interview guide was designed with the following thematic areas: (1) profile; (2) background of household needs, response strategies, and financial habits; (3) the effects of the TMM; (4) Program operation; and (5) satisfaction with the Program and its lessons.

The focus groups strived to encourage a collective discussion about (1) the effects of Cash Transfers in households and communities; (2) the strategies for distributing and using the received resources; (3) participants' expectations from the Program versus its results; (4) lessons learnt by recipients and their families from participating in the program. (5) participants' basatisfaction with the Program. The guide was designed with the following thematic areas: (1) participants introduction; (2) household's financial background and entry to the program; (3) the effects, reach, and impact of the TMM on participants' livelihoods; and (4) participants' satisfaction with the Program and lessons learned.

For the preliminary diagnosis of the *Local Saving and Credit Groups* pilot:

To conduct the preliminary diagnosis of the Program's GACL complementary strategy, the team intended to survey current recipients of the Cash Transfers who also belong to a Saving Group in the pilot, as well as interview an institutional actor responsible for the oversight of the implementation and development of the groups.

The semi-structured interviews with Saving Groups' participants aimed to inquire about (1) their experience with the groups; (2) the possible initial effects of participation in their lives, households, and communities; (3) their expectations for the future; (4) possible lessons learned; (5) the group's functioning dynamics; and (6) the challenges that have arisen. The interview guide was designed with the following thematic areas: (1) profile; (2) financial background of household needs, response strategies, and financial habits; (3) the impact of the TMM; (4) characteristics and functioning of the Saving Groups; (5) group cohesion; (6) perceived and/or expected benefits; and (7) recommendations for the Program and lessons learned.

The interviews with institutional actors who oversaw the implementation and development of the GACL aimed to inquire about (1) their experience and involvement with the groups; (2) the intervention's effects they noticed among participants; (3) their

mid- and long-term expectations; (4) organizational dynamics and functioning of the groups; (5) challenges that emerged during the implementation resulting lessons learned; and (6) the relationship with the communities where the pilot was implemented. The interview guide was designed with the following thematic areas: (1) professional and institutional profile; (2) Program operation (1st part); (3) community cohesion and relationship; (4) Program operation (2nd part); (5) expected and perceived changes; and (6) recommendations for the Program and lessons learned.

Focus groups with Saving Group participants aimed to discuss (1) their experiences with the groups; (2) possible initial effects of participation in their lives, households, and communities; (3) their expectations; (4) possible lessons learned; and (5) the group dynamics and challenges that emerged. The guide was designed with the following thematic areas: (1) participants introduction; (2) participation in and operations of the Savings Group; (3) group cohesion; (4) perceived or expected benefits; and (5) recommendations for the Program and lessons learned.

3.6 Categories of analysis

The following is the list of categories used to organize, codify, and analyze the data collected. The findings use these categories and relationships among them to produce the narrative.

- **Participants profiles**, including their migration history, current employment and employment before migrating, financial habits now and before migrating, and plans for the future plans
- **Household necessities and expenses**
- **The administration and use of the transfers**, including pre-transfer expectations, decision-making processes, the effective use of the transfers, other sources of income, contingency expenses, subjective and supra-subsistence effects, entrepreneurship, developed skills and lessons, and limits to transfers' reach
- **Saving habits and limitations**
- **Support networks** and social dynamics the Program can affect
- **Gender aspects** of the Program's mechanisms and its possible effects
- **Program's ability to relate to the experience of being a migrant**, including experiences of discrimination
- **The experience related to the Saving Groups**, including the resulting doubts, the strategies for organizing and operating, the challenges to its adequate operation, mistrust, sociability effects and trust-building processes, expectations and motivations, and preliminary reflections on program's results and potential
- **Perceptions regarding Program's operation**, including the factor of trust and the possible problems and contingencies emerging from its implementation
- **Experiences with and reflections on the end of the participation cycle beyond**, including lessons learned and possible suggestions for improvement

4. Data Collection Process

4.1 Data collection schedule

Table 3: Schedule of activities for data collection

Month	Day	City	Description of Activities
October			Everything Virtual The last review of the research instruments was completed. The process of coordinating and planning the fieldwork with the consortium partners started. The sample was selected and the related databases were shared to contact potential participants.
November	8	Bogotá	Localidad de Ciudad Bolívar JAC Barrio Juan Pablo II One focus group and two interviews with recipients who completed their TMM participation cycle.
	15	Barranquilla	Barrio La Cangrejera: Salón Comunal del Barrio Two focus groups with current participants of the GACL pilot.
	16		Barrio Las Américas Parroquia Santa María de Goretti One focus group and three interviews with recipients who completed their TMM participation cycle.
	17		Barrio Las Américas Parroquia Santa María de Goretti One focus group and three interviews with recipients who completed their TMM participation cycle.
	21	Bogotá	Localidad de Suba Centro Comunitario Corpas Lisboa Two interviews with recipients who completed their TMM participation cycle.
	28	Pasto	Centro de Pasto Fundación Luna Create Five interviews with recipients who completed their TMM participation cycle.

4.2 Development of the research activities: Challenges, emergencies and response strategies

The evaluation team conducted fieldwork in the three prioritized cities during November 2022. In Bogotá, the fieldwork lasted 2 days and took place in two distinct localities: Ciudad Bolívar to the south and Suba to the northwest. In Barranquilla, the fieldwork lasted 3 days and took place in two neighborhoods: La Cangrejera at the north border of the city and Las Américas near the center. It was in Barranquilla that most of the activities took place. In Pasto, the fieldwork lasted 1 day and took place in the city center. The consortium partners managed and selected all the locations and meeting places where the fieldwork took place.

All activities were scheduled for the morning hours and research activities were expected to be over by 2 p.m. each day. They all included a snack for assistants. At the beginning of each activity, the researchers introduced themselves and the objectives of the activities, answered any questions participants had, and handed out informed consents for participants to read and sign. Participants who arrived late to focus groups were given a quick introduction, handed the informed consent to sign, and introduced to the group and included in the discussion as soon as possible. When participants arrived late to the interviews, which happened in many cases, the length of the interview was cut, and guides were adjusted to comply with the organized schedule. When participants arrived at a wrong time schedule, usually to the activity before theirs and always because they wanted to finish early to continue with their own schedules, they were included in the current group if the focus group activity or a group interview could be adjusted for them to participate.

As mentioned in previous sections, the concrete realities and contexts of the sample's locations and individuals challenged participation and success of the sample during fieldwork. This resulted in a considerable reduction in participants and activities from what was planned. Even though the invitation process included reminders and (re)confirmation mechanisms, many individuals failed to arrive to activities and either stopped responding or cancelled minutes before the activities began. Even backup participants were invited, but that did not mitigate the substantial reduction of the sample size.

One of the main reasons that could explain the failure to secure the intended participation was that most participants relied on informal employment and, therefore, forage their daily income. This makes it difficult for them to set aside a portion of their daytime to move to and from the meeting place to participate in the activities. All this can easily take an entire morning, so it is understandable that they saw it as sacrificing working hours. Even those who had formal employment had to ask for permissions from their employers, which is not always desirable or effective. Some participants reported being held back by traffic or the schedules of their children. These and other sudden urgencies and obstacles may arise close to the beginning of activities, hampering the participation of some attendees.

Many other individuals who were neither in the sample database nor invited to participate in the evaluation showed up at the scheduled activities, thinking those activities were related to the application process, so they could be selected as Program beneficiaries. The evaluation team provided those individuals with appropriate explanations, relevant contact channels, and information. It was helpful to have the consortium representatives present, who could easily address any suspicions.

5. Findings

The sections that follow present the main thematic findings regarding the impacts and mechanisms, the dynamics, and the range of perceptions related to the experiences of a subset of beneficiaries from AND Dignidad and its two strategies, the Cash Transfers and the Saving Groups. These findings aim to present an array of nuances and experiences while attempting to suggest a palette of patterns, not necessarily in the behaviors of beneficiaries and the effects of the Program, but most importantly, in the ways to approach the analysis and interpretation of the results of the evaluation—the quantitative

findings. It also aims to bring forth some of the Program's possibilities and challenges that are not easily registered through the survey questions. These findings are presented in circumspect and comprehensive sections that aim for thematic and narrative cohesiveness, although all the factors and considerations presented are interwoven and cannot be isolated from the context and their relations with each other. Consequently, it is reasonable to expect redundancy in the ensuing arguments and narratives.

5.1 Some remarks about participants' profile, situation, and plans

Although the more general and certain aspects about the demographic profiles of the Program's recipients are a topic for the quantitative data and analysis, some remarks than can be made about the participants of the qualitative component—remarks than can be useful to set up the scene for the findings. They are centered around participants' employment types, financial background, and in the case of migrants and their families, prospects for near future. It is important to note that these remarks are about this component's participants, which is a small subset of the Program's recipients; thus, they are hardly representative of all of them, although they may help in interpreting some general trends.

5.1.1 Employment as subsistence and job-foraging

In terms of employment, the most evident of facts is also the most relevant with regards to the Program's possibilities: The great majority of participants are informally self-employed, most frequently as food street vendors or recyclers, in what is usually referred to as "rebusque," meaning that they foraged/rummaged daily or weekly opportunities of work in whatever was available at the time, whenever they got called, or selling whatever product or service they could afford. This could range from working in a house taking care of somebody or cleaning, cooking in a restaurant or a house, sometimes street vending, as security night-guards, washing clothes, doing construction work, and so on.

R: I am a baker. I've worked in bakeries but not stable [sic], just to cover breaks and vacations. I have everything to work here: EPS, permit, SISBEN... everything to work. I've put my CV in many places, but I haven't been given the chance. I've worked as street vendor, recycling, selling fruits... in whatever becomes available.

R: Yo soy panadero. He trabajado en panadería, pero no fijo, sino para hacer descansos y vacaciones. Yo tengo todo para poder trabajar acá, EPS, permiso, SISBEN... todo para trabajar. Sin embargo, he metido hojas de vida a muchas partes, pero no me dan la oportunidad. He trabajado de vendedor ambulante, en reciclaje, vendiendo verduras... en lo que salga.

Las Américas, Entrevista a Beneficiario 3, 2022 Pos. 18

This aspect of informality and "rebusque" is important because it means that most participants, before, during, and after receiving cash transfers, had very variable and unreliable income sources, and most of their families continue living on day-to-day basis and with the related mindset. This forces them to endure harsh and strenuous working hours and conditions to get enough money for their family's basic needs. This fact restricts greatly their possibilities for planning and saving (future-driven perspectives) and creates an atmosphere of precarity, uncertainty, and stress within their households. It also creates a situation of constant reactivity and survival to life's emergencies, without a clear path to follow, and limits their actions and decisions for fear

of affecting their fragile state. It is also important to note that many women recipients identified themselves as unemployed and housewives, so transfers become like an income to them.

The interaction of these situations with the Cash Transfers (and Saving Groups) develops into an interesting dynamic between the recipients, their families, and their relationships with their jobs and needs. Most importantly, the relief it gives becomes a catalyst for reflections, lessons learned, and considerations about their condition, desires, and plans. These effects are present throughout the findings.

5.1.2 Work and the homogenization of prospects

R: The migration step is harsh. I am an industrial engineer by profession, I have 2 years of professional career, and my husband is a public worker. Six years ago, I used to earn five, six times the minimum wage and you could not live with that. We had to migrate because life was unbearable. Here, we began from scratch, doing not matter what. I've washed potatoes, cut onions, cleaned floors, I took care of an elder until he died. It does not matter the target or the educational level I was capable of.

R: El paso migratorio es fuerte. Soy ingeniera industrial de profesión, tengo dos años de carrera profesional, mi esposo es funcionario público. Hace seis años yo cobraba 5, 6 salarios mínimos mensuales y no se podía vivir, nos toca migrar era insostenible la vida, aquí empezamos desde cero sin importar que hacer, llegué aquí lavando papa, cortando cebolla, limpiando pisos, cuidé un señor hasta que se murió, sin importar el target o el nivel educacional que venía manejando.

Ciudad Bolívar, Grupo Focal, 2022, Pos. 37

Although the situation may bear many similarities between recipients, and both migration and displacement can act as “bulldozers of conditions” and homogenize certain experiences, needs, and prospects, it is important to keep in mind that all recipients have different capabilities and interests that, were they not restricted by their precarious conditions, have the potential to develop into a wide variety of life-projects and opportunities. For example, at least one-fourth of migrant and returned interviewees had a professional or technical degree or were on the path to achieve one before migrating. The degrees ranged from engineering to law enforcement and criminology, from electrical maintenance to commerce and real state. Some held public office positions and many more had extensive craft experience. **All this knowledge and skill become unused as most of them must rely on “el rebusque” to make their ends meet, because they realize that the most profitable and accessible jobs for them are usually informal and related to selling, recycling, or street vending. The jobs they are trained for and interested in doing are hard to find or offer very poor working conditions and guarantees, further contributing to their distress and dissatisfaction with life and complicating their family relations.** One example comes from a woman describing the case of her husband, who was a woodworker in Venezuela and managed to find a job as a woodworker in Bogotá, while receiving the transfers:

R: (...) He went to work at 5 a.m. in the morning, and he arrived at 9 or 10 p.m., and when he had to install, he arrived at dawn, he was never home. I understand

R: (...) Se iba a trabajar a las 5 de la mañana y llegaba a las 9 o 10 y cuando tenía que instalar llegaba de madrugada, nunca estaba en casa y yo entiendo que

that here we must work hard, but one works to be alright with their family. I suggested to him to go and work with me on transit, but it didn't work out.

Q: And what does he do now?

R: He works where there are fruits and that...

Q: Where?

R: On the streets.

aquí hay que trabajar y todo, pero uno trabajar para estar bien con su familia, yo le sugerí que se fuera a trabajar conmigo en movilidad, pero a él no le funcionó.

P: ¿Qué hace él ahorita?

R: Trabaja donde hay frutas y eso.

P: ¿En algún lugar?

R: En la calle.

Suba, Entrevista Beneficiaria 1, Pos. 27-31

As detailed later in this report, when talking about post-program recipient's strategies, when the transfers ended, he decided to look for a better-paying and less exploitative job and found it by selling fruit on the streets. Considering these different backgrounds when formulating localized Cash Transfer and Saving Groups strategies and tools could lead to better situated applications that depart from, incentivize and develop through recipients' skills and interests and impact them in a more enduring way.

5.1.3 Financial activity

According to the information provided, it seems that many participants were familiar with how financial and bank services worked, although only a minority reported former access to formal financial services, especially when among migrant population whose context did not permit much. Currently, almost no participants actively use a financial service, either because they are not interested or because of the barriers to access due to their migrant status. Furthermore, for some, financial services have become synonymous with debt, which is why they avoid them.

R: No, I haven't been able to, and well, also I haven't been really interested in this idea of "banking."

Q: Why haven't you been interested in it?

R: I don't know why, perhaps because I am thinking about leaving [...] I would not want to get in debt and not be able to leave because of that. Sometimes my daughter tells me: "Mom, why don't we learn more about it," to which I answer, "That is very rash, to get in debt, I don't like to get in debt." I don't like debt...

R: No, primero no he podido y tampoco, bueno me ha interesado esa parte de ir a bancarizarme.

P: ¿Porque no te ha interesado?

R: No sé por qué será, porque como yo pienso irme, yo digo que es como un... no vaya a ser que vaya a endeudarme y no me vaya a poder ir por esa deuda, a veces mi hija me dice: "mami porque no averiguamos", y le digo "eso es muy bravo para endeudarse a mí no me gusta endeudarme", no me gusta la deuda...

Las Américas, Entrevista Beneficiaria 1, Pos. 122-124

For others, it is precisely the possibility of getting a loan that attracts them to financial services. However, they are unable to fulfill the requirements for proper financial inclusion, such as having a stable job that pays social security or a property as collateral.

R: Yes, I have a bank account at Bancolombia. But there is no way to get a loan with a bank. I have been researching, not thoroughly, but here, they don't give credit to Venezuelans. You need a stable job or some property.

R: Sí, yo tengo cuenta en Bancolombia. Pero no hay forma de hacer un crédito en un banco, estuve indagando, no a profundidad, pero acá a los venezolanos no le dan crédito, necesita un trabajo fijo o alguna propiedad.

Ciudad Bolívar, Grupo Focal, 2022, Pos. 38

When it comes to *savings*, most people did not report the habit of saving, referring to the complex economical context of Venezuela as the main cause, but also to their situation of daily subsistence after migrating. For families to migrate, especially those that did not have any family or previously established support network in Colombia, the usual course of action was to sell their properties and/or belongings to use the money to help ease the voyage and arrival to their possible destinations. Only a few interviewees managed to keep their house or land back in Venezuela, but even they if did, they would not be able to see them anytime soon.

When in a rush, because of an emergency that needed resolution, a typical strategy is to use the little money saved through piggy banks, but most commonly, it is to ask a support network member for a loan or sell a valuable possession, which most of the times is their cellphone, leaving them without means of communication for extended periods of time. Although the use of “gota-a-gota” lending (an informal and illegal lender with very high interest rates and malicious practices) was constantly reported as undesired and dangerous, many had to resort to it at least once in their lives as migrants.

An important thing to note is that many migrant participants, particularly but not exclusively those participating in the Saving Groups, reported being deeply familiar with certain configurations of Saving Groups back in Venezuela. They most frequently referred to one called *San*, which is an informal saving system or “game” usually “played” by a group of family and friends invited and organized by a “sanera/o,” whereby a fixed sum of money is settled for each member to pool at each meeting for an agreed duration of the “game” (Delgado 2019, Frontera Viva 2022). Each month or week, a different member of the *San* receives the full sum of money pooled, and there are many variations of the system. In Colombia, they are better known as “bolsas de ahorro” (saving bags). Some reported participating in similar initiatives incentivized by their workplace. **All this is relevant because it seems that familiarity, having been a participant in similar group dynamics, successful experiences, and camaraderie are main drivers of interest and involvement with the Program’s Saving Group initiative. It is, therefore, important to promote and foster participation through these previous experiences and their knowledge and dynamics.** More details about this are presented in section 5.5 *below* on Saving Groups findings.

5.1.4 To remain or not to remain

When asking migrant population about their plans, the responses were mixed and sometimes ambiguous about what they wanted for their near future. Even though most of them thought fondly about returning to Venezuela, a small majority were clear about their decision to remain in Colombia, because they had found better living conditions and

possibilities and felt they had adapted and established accordingly. **One of the most common reasons cited for remaining, at least just for the near future, was the education of their children and sometimes, access to health services, which they felt was better guaranteed in Colombia.**

R: One always thinks about returning, but the conditions are not given for it. Here, we must do as we can, with inflation, everything has become harsh, employment and everything. But in 6 years, we have established, the kids are doing alright in school, and however it goes, we've been here 6 years and know how things work.

R: Uno siempre piensa en retornar, pero las condiciones no están dadas para eso, hay que hacer acá como podamos, con la inflación la cosa se ha puesto dura, tanto en lo laboral como en todo. Pero ya en 6 años nos hemos establecido, los niños van bien en el colegio, y sea como sea ya tenemos 6 años acá y sabemos cómo es la cosa.

Las Américas, Entrevista Beneficiario 3, 2022, Pos. 22

Others were unsure about staying in Colombia, but their doubts usually referred to their children or grandchildren and their education, whether they would have enough means to return, and contingency on the situation of Venezuela improving and allowing for better conditions. Those who reported having decided to return to Venezuela—which were quite a few—did not have any concrete plans, making them prone to emergencies and change. The timeframes for returning, when existent, were ambiguous and usually far in the future, as is the following example, and depended mainly on education.

R: And the kids, which are still studying, especially the girl who wants to improve her life, she tells me: “If I leave, I’ll have to stop, and I don’t know how we’ll manage back there.” So, we have to finish here, and when I have something secure there, we’ll leave. The boy, we’ll wait for him too to finish high school so that we can go.

R: Y los niños, que todavía están estudiando, más que todo la niña que quiere salir adelante, ella me dice: “si me voy corto aquí entonces no sé cómo vamos a estar allá”. Entonces vamos a terminar aquí y cuando yo ya tenga algo seguro, nos vamos. Y el niño, que termine el bachillerato aquí para podernos ir también.

Las Américas, Entrevista Beneficiaria 1, 2022, Pos. 40

None reported planning on migrating to another country and very few reported the desire to move to another city or town in Colombia; those who did, did so usually because of an invitation by a family member and a promise of a job or improved conditions.

5.2 Immediacy of necessities and expenditures

As previously reported, most of the beneficiary families lived on a subsistence basis, meaning that they tended to focus their efforts and worries on satisfying their most basic and immediate needs from one day to another, while being unsure whether they would manage to meet them tomorrow or next week. Uncertainty is the state of most migrant families, but also many returnees and Colombian families who live in precarity. These are the contexts the Program’s Cash Transfers are aimed to transform, either by being a complementary income or in critical cases, the sole source of income.

Comments from participants in evaluation make it clear that the Program had a powerful impact on its recipient households during their participation cycle by giving them a material and mental security that improved their overall living conditions and well-being. It allowed them to cover their main expenses while opening space for others that had not been possible before. **Many participants' observations also make it evident that the participation cycle often became a sort of dream-state that when finished, threw them back to reality and their subsistence lifestyle, foraging a minimum of living conditions.** Some did manage to develop a sustained and durable improvement in their living conditions post program thanks to the mechanisms, effects, and reflections the transfers brought, thus managing to escape the precarity of day-to-day living and worrying.

The Program's goal is not explicitly to create a durable posterior impact, but mainly to aid in the solution of the most pressing necessities and through this security, facilitate the integration of the migrant population into the communities they enter. **Yet, from the perspective of the interviewed beneficiaries, the question of how to overcome this situation of immediacy and foraging was primary, as if their main need to resolve was more transcendental than just covering some basic needs—it is the opportunity to leave behind this lifestyle of uncertainty, insecurity, and worry** permanently. Of course, this is only possible by attending to the constant needs that reproduce and exacerbate this everyday immediacy and uncertainty. This is where the Program excels in the impacts it has and the information it can provide about the livelihoods of its beneficiaries. By identifying these most pressing needs (and discovering others that are not as pressing but equally valuable) through the eyes of the beneficiaries, their value hierarchies and their decision-making processes, it could be possible to think more holistically about how to improve these precarious lifestyles in a more durable way. Thus, we present below the main areas of incidence of the TMM identified in the qualitative component.

5.2.1 Main areas of incidence of the TMM

The respondents mentioned with the same frequency two main needs they would like to resolve through the Cash Transfers, which are likely the main causes of worry for the beneficiaries and their families:

Lease payment and basic services was primary need for interviewed recipients, because the majority lived on lease, so this would guarantee the having a roof over their heads and a shelter where to develop their families' lives and other needs. Some even ventured to say that this was the top priority, because even when it comes to food, one can manage to find or forage something with relative ease, but the lease money or a place to live were more difficult (e.g., Las Américas, Entrevista a Beneficiario 3, 2022, Pos. 48–50; Ciudad Bolívar, Grupo Focal, 2022, Pos. 115). The problem with lease payments is that they usually use up the biggest portion of the transfers because they are the most expensive need and one that restarts each month, limiting all other possible expenses, particularly those that could become durable and long-term investments when, for example, one has their own land and house to improve. Because of all this, more often than not, the Cash Transfers used to pay lease become instant retransfers of the Program's funds to other persons who are not really the Program's target. A most blatant example of this is exemplified by a recipient who, because of the long lease debt accumulated, decided to directly give the Cash Transfer card to his landlady (Ciudad Bolívar, Grupo Focal, 2022, Pos. 14).

Food security is the other main necessity the Cash Transfers resolve. Ideally, securing three balanced meals a day for each member of the household is the basis for them to be healthy and adequately perform their daily activities. The capacity to buy groceries in sufficient amounts that could last for weeks or even months and allow for a diverse and balanced diet was the most common result of the transfers and one of the areas with the most potential for lasting impact of the program. For many recipients, it was evident that the quality of the food they ate, their nutrition and weight, and their knowledge related to food and more strategic shopping improved greatly during the transfers period and even after it. This is especially true thanks to the pedagogical content the Program taught them during their participation. Many reported finding it useful and still applying most of it, when possible, after completing their cycles. Many agreed that as a result, they knew how to buy cheaper and better. Buying a big and diverse grocery list once a month allowed them to spend next month's transfer on other needs and desires, while being covered for food (as was the case for the clothing needs of the entire family in Las Américas, Entrevista a Beneficiaria 2, 2022, Pos. 95–96). The transfers also allowed to guarantee the food security of family members outside the household or even neighbors (Ciudad Bolívar, Grupo Focal, 2022, Pos. 145).

The second batch of the most reported spending of the transfers consists of education and school-related expenses, and home objects and improvements. **Education and school-related expenses** entail most often school uniforms, equipment, and the materials for certain school-related activities and homework. They also include transportation costs to and from school. Sometimes, they may even involve extra-curricular academic reinforcement, which is a common need for migrant children who need to enter and adapt to the Colombian school system. The expenses in **home objects and improvements** entail acquisition of objects to improve the quality of life of household members, such as beds and linen, ventilation fans, kitchenware, and in special occasions, even a washing machine. For the few recipients who had the privilege of living on their own plot of land and house, it also meant improvements in infrastructure, such as adding a floor or roof to their home, or changing their materials, putting rigid walls or refurbishing certain areas, such as the laundry.

Uses related to **debt** were not as frequently reported as one would expect, probably because participants were unwilling to go into debt and a common debt was for the lease, so it must have been reported as paying the lease and its basic services, not as debt. The few instances of debt are associated with members of the support network, especially family members. This may be the only safe source of debt participants are able and willing to access. However, this could create tense relationships between them and the familiar debtors.

A third batch of needs that were neither frequent nor uncommon with regards to the Cash Transfers were transportation, clothing, and health. When spending on **transportation**, recipients usually referred to public transportation tickets to and from school, work, health services, and other destinations. They would also associate it with the gas for their motorbikes, if they had one, and in one instance, with the acquisition of a bicycle to go to work and save money (Las Américas, Entrevista a Beneficiario 2, 2022, Pos. 22). **Clothing** was a significant and valuable use of the transfers for recipients and their families, because they felt dignified by wearing clothes in good condition, be it underwear, an outfit, and most frequently, shoes or sandals. School

uniforms or a new job uniform/outfit also were mentioned. Lastly, **health** was reported more in a sense of emergencies than basic health services and products. This is because in a general sense, participants said they were satisfied with the access and quality of the health services provided by the Colombian government. Expenditure in health was more related to medicines and treatments that were outside the reach or offer of the public health service or the EPS (*Entidades Promotoras de Salud*), which are private and public entities responsible for affiliating and registering individuals to the social security system in Colombia, and they guarantee their access to mandatory health services) to which the recipients were affiliated, and the situations that provoked health emergencies were very diverse and unfathomable given the precarious conditions many had to endure.

Investments in **support networks and wire transfers** were not common, although some interesting examples or redistribution arose in the Ciudad Bolívar, where one recipient bought each month some food for his mother-in-law and another recipient helped her sister pay the rent when she had just arrived in Colombia (Grupo Focal, 2022, Pos. 145, 148). A few would send wire transfers to Venezuela sporadically.

Investments in **business ventures and related implements** were not common either, many times because it was a priority, and it only became one very late, near the end of the transfer cycle. Others who tried did not manage to create a sustainable business, either because they did not have adequate knowledge and ended up losing money or did not find the point of equilibrium and sustainability of their business after completing the transfer cycle (Las Américas, Grupo Focal 1, 2022). One sad case is a man who used the transfer money to buy a wheelbarrow to recycle but ended up losing it to the police for being on the wrong place (Ciudad Bolívar, Grupo Focal, 2022).

The use of transfer money for **savings** was minimal, probably because it was difficult to have remaining funds after solving the most pressing needs, but mainly because the presence of a habit of saving was rather rare and irrelevant in a population that, as has been stated before, lives on a subsistence basis and with a related mindset. Saving and its challenges will be separately addressed in the next section.

It is important to keep in mind that the weight and presence of these expenses may vary during the transfers period, when the resolution of some allows space for others to be considered. This dynamic process is not addressed here, but should be considered along with the various contexts and temporalities that feed these changes. These variations may also help in understanding the different values attributed to necessities in different contexts and households.

5.2.2 Saving and its predicaments

As noted before, for the recipient population, saving is greatly limited due to their ever-present immediate needs and expenses and unreliable income sources. Reserving a portion of the transfer funds for saving is not frequently done or even considered, probably because as one interviewee said when referring to what she believed were the reasons other beneficiaries were reluctant to join the Saving Groups:

R: Well, if I am receiving the Cash Transfers aid, [it] is because I need it to

R: O sea, si estoy recibiendo esa ayuda es porque la necesito en el instante.

use it immediately. How am I going to take a part of it to save?

¿Cómo voy a sacar de ahí para guardar?

La Playa, Grupo Focal 1, 2022, Pos. 136

Importantly, the incapacity to save also relates **to the constant unforeseen emergencies that characterize their lifestyles**, because even though they try to save a little money in a piggy bank, they frequently end up using those savings as disposable cash to solve this multitude of emergencies, which most of the time, relate to health. Participants referred to this as the challenge of not indulging in using the little saved money they knew was at the reach of their hands. This aspect elicits one of the perceived benefits of the Saving Groups mechanism, as reported by the pilot participants, because in those groups, savings were stored in a box or coffer with three locks and three keys, making it more difficult to indulge in using the resources (La Playa, Grupo Focal 2, 2022, Pos. 395–400). Of course, most limitations for saving are material and contextual and thus exceed participants' will, but there are also some challenges with attitudes around the habit of saving. One of those challenges is the unwillingness to save due to an absence of defined goals. Saving Groups tackle this particular challenge very well. These beneficial characteristics of Saving Groups and their potential will be explored later.

5.2.3 New habits of expenditure

Q: What strategies did you take when near the end of the transfers cycle so that the impact wasn't as big?

R: It was at that moment, that my husband began working as fruit vendor.

Q: There was a change and so he began working independently.

R: That's right, to earn more.

Q: How much more?

R: Nowadays, he earns around 80,000 COP a day, depending on the sales.

Q: And before?

R: In woodworking, they paid him 40,000 COP, and on a good day 50,000 COP, but at what cost?

P: ¿Qué estrategias hicieron para que cuando [finalizaran las TMM] no fuera un impacto tan grande?

R: Ahí fue cuando [mi esposo] comenzó a trabajar vendiendo fruta.

P: Hubo un cambio y empezó a trabajar como independiente.

R: Sí, [para ganar más].

P: ¿Cuánto más ganaba?

R: Ahorita gana alrededor de \$80.000 el día, depende de las ventas.

P: ¿Y antes cuánto ganaba?

R: En la carpintería le pagaban COP40.000 y cuando más le llegaron a pagar COP50.000, pero ¿a qué costo?

Suba, Entrevista Beneficiaria 1, 2022, Pos. 177-186

One last consideration regarding expenditure during and after the transfers cycle is that when transfers become an additional income, they elevate the levels of possible expenditure within households. Being able to cover new expenses does not mean that these are not essential for families. It is probable that before, they were out of reach or were difficult to address; nonetheless, they are part of a family's decent living conditions. It is normal for families to get used to these new levels of expenditure and wish to maintain them. This realization and worries tend to emerge and develop toward the latter part of the transfer's cycle. The benefits of the transfers may act as a catalyst for trying to devise strategies that allow to sustain the improved living conditions. At this point, most beneficiaries consider starting a business venture, but with them being at the end

of the program or after it, this desire becomes difficult to accomplish successfully. Other, more feasible strategies are to begin looking with determination for a new job with better conditions to help maintain the expenses, as happened in the situation quoted above, or including more family members in working environments to generate additional income, which could be problematic.

Sadly, these strategies did not get researched in-depth when they emerged and many participants did not report clearly about type of considerations, but they are worth mentioning in the context of the evaluation and the effects of the Program. **What is certain is that these new levels of expenditure could become one of the main drivers for change and beneficiaries' serious considerations of entrepreneurship and savings as defined goals to act on with determination**, representing two indirect success mechanisms that can relate to the Program's sustainability measures and objectives.

5.3 Seasonal context of the cash transfers

There is one simple aspect that can be easily overlooked when interpreting the uses of Cash Transfers to date and it is time- or season-related: *During which timeframe or season did the cycle of transfers take place?* This time-related frame has two specific considerations for our context. The first one is junctural; it is to consider whether the recipient received the transfers during or after the COVID-19 pandemic confinement period. This is important because for most, if not all recipients, during the confinement, the only source of income available was the Cash Transfers. Because people were not able to go out and work or find ways to generate income, all their needs had to be covered through the transfers and the solidarity of their support networks. Doing anything with the transfers other than securing food, shelter, and other essential needs became impossible for most recipients, and they had to limit their expenses to what was possible through the transfers.

R: The first transfer was in December, the month where one spends the most, so I used the money for different things. The second month, January, things got hard, so I had to use it on the lease. The third month, February, I had to spend it on the school of the children, and in that sense, none of the goals have been achieved.

Las Américas, Grupo Focal 1, 2022, Pos. 47

R: El primer pago fue en diciembre, el mes que más generaba gasto, entonces tuve que gastarlo para diferentes cosas. El segundo mes, que fue enero, las cosas se pusieron difíciles entonces tuve que gastarlo en el arriendo. El tercer mes, en febrero, lo tuve que gastar en el colegio de los niños, y en ese sentido, no se ha podido cumplir con ninguna meta.

Another more cyclical but permanent consideration that became evident in research refers to what one could call month-related, seasonal, festive, and so on situations, celebrations, and demands that have affect different family members' expenditure decisions. Two clear examples were given in the previous quote, where December is a month of heavy expenses because of the "Novenas," (Christmas)and its gifts, New Year's Eve, and all related celebrations; and February because it is usually the beginning of the school year, so students must buy uniforms and all their school-related materials, which in a home with multiple children, becomes a big expense. Other months

or seasons come with their own demands through the different members of a household. Another example is April with Easter, Holy Week, and its related celebrations. Also, each town and city has its own festivities. Living in a family and thinking about the well-being of its members can be related to being able to participate, celebrate, or satisfy this type of events and needs, which could seem non-essential but are nonetheless significant and precious for many people. Birthdays can also be considered part of these subjectively significant events that mobilize family members' desires and even the use of the transfers resources, as other culturally important events.

Being open to this kind of seasonal emergencies and their subjective importance and impact on well-being is important in analyzing and interpreting the impacts of the Program, because in reality, not all decisions are grounded in rationality, objectivity, or need. This consideration can help understand participants' decision-making and more importantly, to see and approach them in a more holistic way.

5.4 More-than-economic effects

R: [...] at that time I could give myself a rest and dedicate more time to my sons and to myself, which made me feel more serene as a woman and as a mother. During this time, I managed to do my aerobics and to go to my courses, which I enjoy and which relax me enormously. One can forget about the necessities one has at least for a moment.

Pasto, Entrevista a Beneficiaria 2, 2022, Pos. 21

R: (...) en ese tiempo yo pude darme un descansito y dedicarles más tiempo a mis hijos y mí, lo que me hace sentir más tranquila como mujer y como mamá. En ese tiempo pude hacer aeróbicos, y pude ir a mis cursos [que me gustan] mucho y me desestresan demasiado. Uno se olvida de las necesidades que tiene al menos por un momento.

An important value of qualitative research is that it permits to approach with ease and attention the more subjective and profound aspects of a phenomena of interest or experience—in this case, the possible effects of the Program's mechanisms and intentions. This allows to discover and delve deeper into testimonies and facts that are hardly registered through quantitative methods. It is the objective of this section to explore the effects that stretch or go beyond the conventional meaning of livelihoods, means, and necessities and present a nuanced and multifaceted window into the different kinds of values and ideas participants may relate to their well-being and satisfaction. Even if these effects may accompany the already known resolution of basic needs, here, the focus is on its processing through emotions and sentiments; there is no primacy of rationality. Also, there is an interest in finding unexpected accomplishments that exceed the Program's objectives. These effects could and should be considered, with pride and care, as being as important as any other, especially because they open avenues of interpretation and potential that will permit to better understand the motivations and decisions of the beneficiaries, as well as the role of the Program, and from this point-of-view, ponder about how to better tailor its objectives.

5.4.1 The luxury of tranquility and certainty

An almost universal sentiment that emerges during the transfers reception cycle is tranquility and security, because recipient families know with certainty that for the duration that cycle, at a determined day of each month, an expected income will come

and allow them to cover any necessity they may have at the time. This is perhaps the most profound effect of all. **The psychological effect of certainty reduces worries and stress and is sometimes referred to as a blessing, as felt peace. This fact alone is a valuable departure point for other consequential changes in attitude, expectations, behavior, and plans.** For example, this tranquility builds self-esteem and thus confidence and trust, and paired with the material effects of the transfers, allows for a healthier relationship with work, reducing the constant anguish and rush that come with subsistence or day-to-day income foraging. It also permits an increased sense of liberty and autonomy.

5.4.2 Affording satisfaction

Q: Did you use any part for recreation, and of which type?

R3: I took my boy to the park and gave him an ice cream...

R4: I rented a pool for my children, and I put it there for them to play. That I did once...

R2: To my daughter on her birthday, I prepared a shared meal and gifted her an outfit.

Las Américas, Grupo Focal 2, 2022, Pos. 94-97

P: ¿Pudieron sacar algo para recreación, y que tipo de recreación?

R3: Llevar al niño al parque, le di helado...

R4: A mis hijos les alquilé una piscina y ahí les puse la piscina [para que se recrearan]. Eso lo hice una vez...

R2: A mi hija en su cumpleaños le hice un compartir, y [le di] una muda de ropa.

Being able to afford certain expenses that before the transfers were unachievable because of the pressure of immediate needs becomes a major satisfaction for recipients and their families. Much of the time, these satisfactions are associated with feeling dignified and normal (a normality related to being able to act as worry-free). They manifest in acts such as being able to buy new or decent clothing, which was repeated often, or indulging in certain pleasures such as eating in a restaurant, buying an ice cream, or entertaining and spending more quality time with their children. Another repeated satisfaction trigger is celebrating special occasions and events, such as birthdays or festivities, with meals and gifts, and being able to respond to emergencies that come with seasons, as explained before. All these possibilities and many more to be explored are what participants usually associate with feeling happy.

5.4.3 Improved relationships

In a couple of occasions, participants shared that the benefits and changes brought on by their reception of the transfers also had positive consequences within certain relationships, which they valued dearly. Two cases can be highlighted: one where the relationship of a couple had become very tense and conflictive as a product of the financial stress they had to bear, but improved enormously thanks to the tranquility provided by the transfers (Ciudad Bolívar, Grupo Focal, 2022); and another where a recipient used to rely on constant loans from her mother-in-law, a situation that created and imbalance in their relationship but that when paid back with the transfer's resources, was reestablished to a more desirable equilibrium and attitude (Ciudad Bolívar, a Beneficiaria 1, 2022). Also, the certainty of income helped recipients approach their landlords and negotiate with them delays or extensions, and landlords became more receptive to their tenants' needs and demands because they knew about the certainty of the income. **These stories appear to suggest, at least as a hypothesis, that an improved self-esteem and confidence paired with the autonomy and reduced**

stress supplied by the transfers can become fertile grounds for developing more respectful and balanced interpersonal relationships.

5.4.4 The domestication of time

R: [...] nowadays, I have to go out while knowing that I have to bring enough for tomorrow and the day after. But when I had the food already there, I went out 3 days a week, and I was more attentive to my boy, as I have said [...]

Q: So, what I understand is that you worked less when you received the transfers?

R: Yes.

Q: How many hours did you work with transfers and how many without transfers?

R: Well, when we received the transfers, I would go out in the afternoon, at around 5 p.m. and by 9 p.m., I had already returned home. [...] And I only went out 3 days a week.

Q: So, 3 days a week. And nowadays, that there are no more transfers?

R: I go out almost every day, when it is not raining.

Q: Every day from and until which time?

R: Well, I leave home sometimes at around 5 p.m., it depends on the route, if it is close, I leave at 5, but when I go far, I leave at around 4 p.m. until 11 or 12.

R: (...) ahora por lo menos tengo que salir y yo sé que tengo que traer para mañana, para pasado. En cambio, teniendo el mercado ahí yo salía tres veces a la semana, estaba más pendiente del niño como le digo (...)

P: ¿Trabajabas menos al recibir [la transferencia] es lo que te entiendo?

R: Sí.

P: ¿Cuántas horas trabajas con transferencia y cuántas horas trabajas sin transferencia?

R: Bueno cuando nos daban las transferencias salía en la tarde, de 5 de la tarde ya a las 9 estaba en la casa. (...) [Además salía solo] tres veces a la semana.

P: Además tres veces a la semana ¿Y ahora que no tienen las transferencias?

R: Salgo casi todos los días, cuando no llueve.

P: ¿Todos los días de qué horas a qué horas?

R: Bueno yo me voy desde las 5 de la tarde a veces, dependiendo la ruta, si es más cerca me voy a las 5:00 pero cuando voy lejos me voy de tipo 4:00 hasta 12, 11 de la noche.

Las Américas, Entrevista a Beneficiaria 1, 2022, Pos. 260-272

An interesting possibility opened up by the Cash Transfers is that some people can decide to better organize their working hours and even reduce them in a considerable way, as evidenced by the quote above. Participants who depend on informal ways of employment usually end up going through extensive and strenuous working times to satisfy their day-to-day necessities. **Having the safety cushion of the transfers and the certainty they grant allows recipients to think about their time in a less immediate and worrisome way, so they become able to negotiate and decide autonomously how to organize their working times.** Many chose to reduce their daily or weekly labor weight and use the new available time to do things they enjoy or deem valuable, such as taking care of their children. This can also apply to formal employees. Another exceptional and interesting example to highlight is of a young man, a Colombian returnee with a Venezuelan family, who counting on the Cash Transfers and after being persuaded by his wife, decided to reduce his working hours and use that time to begin

studying for a technical degree in ports operation, from which he successfully graduated. This found opportunity and its success, he is sure, will help greatly improve his family's living conditions (Las Américas, Entrevista a Beneficiario 2, 2022).

5.4.5 Capacity development and lessons

Even though the pedagogical lessons and materials were not the focus of the Program, there is no doubt that they have become one of the most valued inputs that remained after the transfer period ended. Participants fondly recalled the nutritional and financial lessons. They frequently spoke about nutrition-related lessons in diversifying diets, including other nutritional groups and foods, and eating healthier. In terms of saving and financial strategies, they recalled the interactive dynamics that taught them that by buying groceries less frequently but in greater quantities, they saved money, and how to administer the resources, create budgets, and use financial products and services. All these are useful lessons that stay with beneficiaries and their families and stack up to generate a habit of consciousness and reflection about what they consumed and how much they spent on those products. Many manifested their interest in being able to continue receiving lessons about similar topics that might help them spend less and better and other topics equally important to their households, like the one about breastfeeding that was mentioned one time.

Saving Groups lessons were equally valuable to participants and managed to foster skills and habits in leadership, collective organization, and saving strategies. After the initial training of each group's leader, they worked hard on inviting other participants, keeping them engaged, and sharing their knowledge, all while coming up with new strategies within their shared groups through discussion and invention. Saving Groups' wisdom and strategies spread organically through participation and discussion, family sharing, communal activities, and invitations. The pilot groups also tried to keep in touch with each other and share strategies and learning in search of the best configurations.

5.4.6 Perception and inclusion as a migrant

Q: Did receiving these transfers had any sort of effect on your migrant status?

R2: We felt included... like when they release the Permits, because at least it was like if they really wanted to help us.

There are many aids to Venezuelans.

R3: They increased the self-esteem.

R4: It felt as if we were *someone* in Colombia.

P: ¿El recibir estas transferencias [tuvo algún efecto] en su condición de migrante?

R2: Pues nos tomaron en cuenta... fue como cuando sacaron los permisos, porque al menos fue como si nos quisieran ayudar. Hay muchas ayudas para los venezolanos.

R3: Subieron la autoestima.

R4: Fue como si fuéramos alguien en Colombia.

Las Américas, Grupo Focal 2, 2022, Pos. 112-115

All the effects stated before also become consequential for the migration experience of Venezuelans and Colombian returnees, because as cited above, it makes them feel included and taken care of, as if they existed. This attention is dignifying for migrants. **Improvements in self-esteem, confidence, and autonomy are facilitators of the process of adaptation of migrants to their receiving communities. This boost and the previously-stated reasons for not wanting to return to Venezuela are important**

factors in fostering a dignified and satisfactory existence and settlement in Colombia. The inclusion of many Colombians as beneficiaries of the Program and their equal participation also helped mitigate possible tensions of these specialized initiatives. It is important for interventions to maintain an open and inclusive participation process. Otherwise, conflicts and aversions can arise to both the intervention programs, their representatives, and migrants.

5.5 Saving and credit groups preliminary remarks

Despite the challenges the GACL pilot implementation faced, its reduced number of iterations and the early stage of them all, during the two group discussions around its operation, many interesting observations emerged that provide enough knowledge for a satisfactory diagnosis of its current state, opportunities, challenges, and relevance. This section will try to encompass the majority of these observations and speculate about their implications.

We will first provide some context around the three active pilot Saving Groups. They were all located in Barranquilla in La Cangrejera neighborhood, in the district of La Playa. The roles within the group are one president, one secretary, one treasury, two accountants, and three key-bearers for the three locks of the money deposit, all chosen willingly and under agreement during the first meeting. The meetings were scheduled either weekly or bimonthly after sunset (to minimize attendance problems) and took place in the community space salon or in the president's house. The deposits work as share buying, with a minimum of one and a maximum of about five. In two groups, each share cost 5,000 pesos and in one group, each share cost 3,000 pesos. Most members of the groups did not know each other before the invitation to participate in the pilot. The overwhelming majority of participants were women and Venezuelan migrants. Two groups were performing very well and were active in the search for capitalization strategies; one in particular, because it was made up of pairs of household members, making the logistics easier. One group was in danger of disbanding because most users did not attend the meetings, and the president felt ill and then moved out of the neighborhood, which produced long periods of inactiveness. These are the general aspects of the current groups the following remarks come from.

One key factor for people's interest in participating in the Saving Groups and their adequate operation is previous knowledge around similar initiatives. Participants of the GACL discussion activities were noticeably engaged and committed to their participation in the Program and the groups. Most manifested real interest in guaranteeing the successful development of their groups, and the members of the most conflicted group spoke with enormous worry and disillusionment about what they were going to do. This is partially because the majority believed in the success of the strategy, having participated in similar initiatives and living or listening about its potential. Other reasons will be explored later. As mentioned earlier, there were multiple references to experiences with *San's* in Venezuela and the *bolsas de ahorro*. The groups with the most experience were the most successful. Being able to share experiences and reflections of these members could be a way to promote and encourage others to join or create their own groups.

R: On my part, when they did the first meeting, they explained what it was about. Well, to the majority of us Venezuelans it was easy to understand because back there, we worked with a similar method, but there [it] is called *sanes* and here, they are called *bolsos* or *bolsas de ahorro* [...] they have a distinct methodology, but they end up being the same, the idea is to save.

Las Américas, Grupo Focal 2, 2022, Pos. 112-115

R: Pues de mi parte cuando hacen la reunión nos explican [lo que es]. Bueno, resulta que [a la mayoría que] somos venezolanas se nos hizo fácil entender, porque allá en Venezuela se trabaja con un método que es parecido, pero allá se le dice sanes que aquí le dicen bolsos o bolsas de ahorro, allá (...) tienen una metodología distinta, pero a la final es lo mismo, el concepto es ahorrar.

The success of a Saving Group is greatly dependent on the quality and commitment of its leader/president. This is because they are the ones scheduling, contacting, and mobilizing members for different activities and goals. They are the motor of the groups, and them being active, attentive, and proactive encourages others to be active and maintains their interest. They are the main proponents of ideas about investment and capitalization strategies. Leaders are the ones who receive direct training from the institution in charge of implementing the pilot, which is Corporación Vital, and so the ones with most knowledge about how to operate appropriately. **This makes the Saving Groups a strategy that relies on the establishing capacities from the beginning by training leaders who are knowledgeable about saving strategies and end up transmitting this knowledge organically throughout their communities.** Leaders are also the ones who keep continuous and direct contact with the institutional agents that monitor the progress of the groups to suggest adjustments, if necessary. Ultimately, this leadership and learning make it easy for the groups to become completely autonomous and adjusted to their members' needs.

R: I consider that the Saving Group [...] teaches them responsibility, it teaches to be participant in a community, [...]. They can promote a different Saving Groups, create new options for their communities, and that's what's all about, because they end up being this sort of leaders of a saving movement, which gives them the authority to keep on going and inviting new people.

La Playa, Grupo Focal 1, 2022, Pos 460

R: Yo considero que en el grupo de ahorro (...) le enseña a ser responsable, le enseña hacer participante o participe con la comunidad (...). Puede fomentar un grupo diferente, crear nuevas opciones para la comunidad, y de eso se trata, porque viene siendo como unos líderes de un movimiento de ahorro en el cual les da la potestad para poder seguir adelante con otras personas.

Saving Groups sustainability thrives on encouraging the visualization of goals and dreams that can be achieved through the money saved, and even better, the collective discussion about them, helping participants to develop a spirited, responsible, and commitment both to their personal goals and the adequate functioning of the group. This improves their will and perseverance, making it easier to develop a saving habit in the long term. The success in developing and maintaining this attitude and spirit is what creates a close and supportive group, which in turn, excites its members and keeps them engaged and proactive in the search of new goals, incomes, and collective activities.

R5: Well, each person has already fixed what they plan to do with their saving once liquidated, [...] and because of that, we have been focused on saving and not lending.

R7: Although many know and understand that what they have saved is not going to be enough for their goal. For example, I want two machines, and industrial one and a filleting machine, and I know that with what I am currently saving is not going to be enough, but if they reunite again, I have my hopes. There's some who will achieve their goals and others that won't, but I am satisfied because those who did achieve will get to flourish.

La Playa, Grupo Focal 1, 2022, Pos. 364–370

R5: Bueno, cada quien ya tiene fijo de qué bueno cuando liquiden el grupo yo voy a hacer esto, (...) y por eso nos hemos enfocado a ahorrar y no a prestar.

R7: Aunque muchas en el grupo saben y entienden que lo que han ahorrado no les va a alcanzar para su meta. Por ejemplo, yo quiero dos máquinas, una industrial y una fileteadora y sé que con lo que estoy ahorrando no me va a alcanzar, pero si se vuelven a reunir tengo esperanzas. Hay unas que sí van a lograr sus metas y otras no, pero estoy satisfecha porque aquellas que si lo lograron pueden salir adelante.

One of the most prominent and appreciated characteristics of the Saving Groups are the flexibility and ability of their configuration to adapt to its members' needs and limitations. Every contingency and eventuality can be discussed and solved collectively within the groups—for example, members who cannot attend a meeting, or the absence of sufficient funds to buy shares a given week, or an emergency that needs the use of certain funds. All these possible problems have arisen and solutions have been devised during the meetings and outside them, through WhatsApp groups. Every parameter is flexible and is prone to change if found problematic or restricting the good functioning of the group and the satisfaction of its members, because its members are the sole owners and decision makers.

The storage device with its three locks and three different key-bearers is a basic but effective mechanism that facilitates saving by being a powerful barrier against accessible individual withdrawal. Normally, household savings are saved in places of easy access and withdrawal, and any expense that might suddenly emerge is covered with it, be it urgent or just indulgent. Participants said that it was easy to confuse savings with disposable cash because its resources were at a hand's reach. It was easy to fail with a piggy bank. Participants truly value the mechanism of the three locks, because it is a very effective deterrent. The funds storage can only be opened during a meeting, when all the members are present. This makes it easier to develop a saving habit.

The social contribution fund (aporte social) is another mechanism that excels because of its simplicity, utility, and cohesion potential. It consists of a parallel fund from a parallel contribution of each member different from the share buying mechanism. It is fed by a 1,000 pesos per member each meeting and is saved for any contingency and emergency that may appear in the life of the group's members. If used, it has no interest rate because it is aimed to support unconditionally one of the members when in a critical situation; it is exclusive for emergencies. The existence of this fund fosters social cohesion and solidarity, because members are able to be open about their troubles and feel cared for.

R: [...] for example, to a member of the group a situation emerges [...] us, the group of that social contribution fund help her. If for example, she has an illness, we help her with the medications, because the costs are not high. If she had a lost, a family member died, well, we help her with that with what have contributed. Basically, it is solidarity between us, [...] as it is something we have saved apart from what we have already saved personally.

La Playa, Grupo Focal 1, 2022, Pos. 177–184

The dynamics of the Saving Groups and the commitment they demand foster the formation of new support networks between members. If members do not know each other at the beginning of the group's activities and if they manage to go through the first stages with attendance and compromise, it is inevitable for the members to get to know each other fondly and develop relations of camaraderie and friendship. Because Saving Groups require constant dialogue and coordination, and the meetings are frequent, participants get plenty of exposure to know each other. Also, members tend to live in the same neighborhood, so it is very probable for them to encounter each other in other public spaces and begin constructing relationships outside the group's activities.

R: For example, last Sunday I came across with one the group members, "this is my husband, and this is mine," and that we knew each other from the group mattered, "this is my son," and the children began playing, like that. The colleague now knows where I live, and she passes in front, and we stay for a while talking [...], and so one begins making new friendships.

La Playa, Grupo Focal 1, 2022, Pos. 432–437

This is especially relevant for the migrant population because they normally feel isolated or rejected in the receiving communities, **so being able to meet new people they may be able to develop strong relationships of friendship and solidarity is a valuable incentive and effect to encourage participation in Saving Groups.**

R:(...) por ejemplo a alguna integrante del grupo se le presenta una situación (...) nosotros el grupo de ese aporte social le colaboramos. [Si por ejemplo], tiene una enfermedad vamos a colaborarle con un medicamento, porque no son altos los costos. Si tuvo una pérdida, un familiar se le murió bueno nosotros te podemos colaborar con esto que tenemos acá. Solidaridad entre nosotras mismas básicamente, (...) eso es algo que tenemos ahorrado aparte de lo que ya tenemos ahorrado personalmente.

R: Yo por ejemplo me encontré el domingo con una de las integrantes, "este es mi esposo y este es el mío" y que no nos conocíamos pesaba, "este es mi hijo" y empezaron los niños a jugar y así pues. Pues la compañera ya sabe dónde vivo yo y ella pasa y ahí nos quedamos un rato charlando (...), entonces ya va uno como haciendo como qué nuevas amistades.

R: In our group, there is no distrust, and it works well because of that, it may be because even more than trust, we have a friendship. We developed a friendship and treat others as if we knew each other since forever, and always between us, there is a helping hand that whenever someone has a problem, we'll be there for her.

La Playa, Grupo Focal 2, 2022, Pos. 383

R: Bueno en nuestro grupo no hay eso de la desconfianza y funciona bien por eso, será porque tenemos una amistad más que confianza. Ya tenemos la amistad y nos tratamos como si fuéramos conocidas de toda la vida, y siempre entre nosotras ahí como la mano amiga que es sí mira si tú tienes un problema o algo estamos ahí.

There are three main challenges for the success of the Saving Groups: trust, responsibility, and a willingness to save. A lack in any of these factors hinders the possibility to establish a sustainable group and undermines its adequate operation. Trust is the main reason Saving Groups were so difficult to establish in the same place, because most invited participants had no previous anchor or relationship between each other, and many had just arrived to the country. This makes it difficult to undertake the commitment of coordinating and trusting that each member is going to accomplish their role adequately. Additionally, an unwillingness to save is a common reason that deters the formation of groups, and it manifests in individuals not finding sense in it as they justify that there are more immediate needs and expenses to resolve. Lastly, the absence of discipline for attending the group's meetings and fulfilling its responsibilities is what damages the group's operation and the morale of its members the most, because it discourages others from believing in its success or giving their full effort because it is seen as futile.

The main reasons for misunderstanding within the Saving Group's members are the scheduling of meetings, the absence of quorum to carry out the meetings, and the absence of the key-bearers. Successful groups manage to work around these potential troubles with ease, using good communication and flexible strategies.

All participants of the focus groups expressed their interest and willingness to continue in the Saving Group or create a new one after the piloting cycle is finished. They believed in the potential of saving and the relationships they had created during this pilot process and wanted to continue with their current colleagues. Witnessing commitment and discipline creates assurance. The few participants who belonged and acted on the group that had many troubles did not give up and wanted to restart the experience with new participants, or even join another, more successful group. It seems that a successful first stage of a Saving Group, a strong motivation, and a sustained discussion and familiarity between its members creates a commitment toward saving and the collective dynamics of the group that encourage participants to keep on belonging and actively inviting others to join them.

Q: Would you do it with the same people?

R: Yes, because trust is already developed, and responsibility, and we know that these persons will continue firmly, they are going to be there. And I would at least take the word of my colleague here, of motivating other people “look, we’ve been doing good,” [sic] even at this season, we’ve been doing much better. In her case, we would look for her and include her in our group. The other woman also, because we can see they are responsible, because the simple fact of them being here today means that they are responsible.

La Playa, Grupo Focal 2, 2022, Pos. 466–468

P: ¿Lo harías con las mismas personas?

R: Sí, porque ya se creó la confianza, y la responsabilidad, y sabemos que esas personas o sea van a seguir firmes, van a estar allí. Y por lo menos tomaría la palabra de mi compañera de motivar a otra persona verdad: “mira nos fue bien”, o sea en este tiempo en esta temporada nos ha ido mucho mejor. Por lo menos en el caso de ella la buscaríamos a ella, la meteríamos en el grupo de nosotras. [La otra] también porque vemos que son responsables, porque por el simple hecho de estar aquí presente quiere decir que son responsables.

5.6 Incipient pathways and potential effects

Many of the aforementioned situations, mechanism, and effects, even if isolated or particular, when filtered through the analytic lens of an informed and holistic perspective—that having done fieldwork and writing this report allows for—appear to provide suggestions and speculations about possible directions and effects that if tackled with determination, could be more repeated and conspicuous. The aim of this section is to give a brief space to these emerging routes.

5.6.1 Certainty as a trustworthy departure point

As mentioned in a previous section, the certainty of a fixed income provides a sense of security and serenity that follows a reduction in stress and allows a change in attitude. After all, having less worries makes it easier to contemplate life under new perspectives. This attitude may also stimulate an individual’s new relationship toward work. These emotional and attitudinal effects construct a particular state of being where beneficiaries may become receptive to new considerations and proposals, and become more reflective about their lives. **This state may become the perfect departure point for the continuation of certain pedagogical lessons, or their inclusion in complementary project strategies such as the Saving Groups or others that may emerge in the future and strive to tackle the many limitations of their current condition.** The certainty and security gifted by the Cash Transfers might become the fertile ground to develop more complex and beneficial projects with previous or new beneficiaries.

5.6.2 Organic redistribution

It is commonplace to hear recipients talk about their participation as a blessing, and many of them consider blessings as a privilege that ought to be shared with their family and neighbors. It does not necessarily have to be processed through a religious view; nonetheless, there were cases where recipients could afford to share a portion of the transfers resources with other persons by buying them groceries (Ciudad Bolívar, Grupo Focal, 2022, Pos. 145), giving them a certain amount of cash (Las Américas, Entrevista

a Beneficiario 1, 2022, Pos. 42–53), helping them pay the rent (Ciudad Bolívar, Grupo Focal, 2022, Pos. 148), or organizing communal activities and meals either alone or with other beneficiaries (Las Américas, Entrevista a Beneficiario 1, 2022, Pos. 71–72).

Exploring these avenues where the Program's resources spread organically through recipients' support networks and their surroundings becomes an interesting way for discovering network effects and extended benefits to other people in need in ways that are unconceivable beforehand. The potential of the redistribution of benefits without institutional intervention is enormous and worth documenting in more detail, because it can explain new facets of the informal economy and solidarity strategies recipients may take part in. How do the resources mobilize the economic surroundings of recipients and what possible indirect effects may they have? How can they be enhanced and expanded? These are some of the questions that may emanate from this interest.

5.6.3 Female empowerment

Women, particularly but not exclusively those with children, have very restricted access to work opportunities because they are limited to the time schedules of their children and the care they need, and because they are made responsible for maintaining their household and its inhabitants. Many of them try applying for a job, but the time they have to devote to their children conflicts with this possibility. The incapacity to work limits women's independence and time for their own projects and achievements. In struggling homes, where income from both parents would be desirable and necessary to make ends meet, an income for the woman is desirable but rarely possible.

Additionally, during the TMM and GACL activities, a shared and repeated opinion about women stood out. This opinion attributed women a natural talent or skill for managing and saving money. Men and women alike believed that women were more parsimonious, wise, and organized with money. This opinion led to multiple statements by male recipients that they gave the transfer money to their wives to administer, and women recipients reported that they were the main managers and decision makers in their houses (Ciudad Bolívar, Grupo Focal, 2022, Pos. 95; Suba, Entrevista a Beneficiario 1, Pos. 159–162). Women were also the overwhelming majority of members in the Saving Group pilots, which adds substance to this gendered view of saving.

Q: But it does call my attention, as if that condition of saving was more something feminine than masculine.

R3: Because we, women, are more conscious and thriftier than men.

R7: We are more organized and understand a little more about these things. There are man who don't understand.

R6: For saving, I do think that we, without the intention to hurt others present, are a little more organized.

P: Pero si me llamó la atención, es decir, como si esa condición, digamos como del ahorro, fuera más femenina que masculina.

R3: Porque nosotras las mujeres somos como que más conscientes, más ahorrativas que los hombres.

R7: Somos más organizadas y entendemos un poquito más sobre estas cosas. Hay hombres que no entienden.

R6: En ahorro yo sí creo que nosotras, sin ofender los presentes, somos como un poquito más organizadas.

La Playa, Grupo Focal 1, 2022, Pos. 440–446

Both previous observations can be added up to present a panorama where women, with the aid of Cash Transfers, can be empowered through the autonomy that being income bearers and resource managers grants. In turn, this can help women be more in control of their time and the projects they pursue. **The gendered perception of saving can also be used to empower women through more training in finance-related lessons. This can help promote women as knowledgeable leaders within their communities for teaching saving and other financial strategies, which is a type of expertise that can benefit all members of their communities.** This is actually what has begun to happen with the Saving Groups of La Cangrejera, as all group leaders are women, and they are deeply respected and approached individuals.

5.6.4 Saving Groups potentials

After the preliminary diagnosis of the Saving Groups strategy, the observations compiled seem to make a strong argument toward the **GACL initiative being a natural continuation and a fitting complement to the Cash Transfers strategy. This is because it helps overcome its main limitations and through this, develop more sustainable lessons and results.** These limitations relate to the mindset of immediacy referred to before and the difficulty of developing a medium- to long-term perspective about their lives and projects. This is a specialty of Saving Groups mechanism, because they focus on encouraging the projection of goals and projects through perspectives that must exceed the immediate. They help foster perseverance, patience, trust, and camaraderie in the search of personal benefits through collaboration and solidarity.

As stated before, Saving Groups can also become hubs for socializing and the construction and development of strong support networks and friendships. However, because they also discuss and work around organizational dynamics, they become spaces for the development of collective projects and activities between colleagues, friends, and neighbors. The collective actions derived from the Saving Groups could then be worked out not only for the benefit of its members, but also aim to spread the benefits and influence throughout the group's surroundings and community. Thinking about how these types of impacts could be effected may become part of the discussion topics Saving Groups consider once they are mature and close-knit.

5.6.5 A more tailored approach toward elderly beneficiaries

This last route works as an emergency-mitigation suggestion and is exposed through one specific case (Pasto, Entrevista a Beneficiaria 1, 2022). It is about an elderly woman, 75 years of age, who hardly found any work to do and did not manage to get the Old Age Subsidy. She was very secretive to her children about her needs because she did not want to bother them and lived mainly on her husband's income and the occasional assistance from her children. In 2021, she got selected as a recipient for the Cash Transfers. Her husband was very ill at the beginning of the cycle and died during the first or second month. None of them had a pension. At the beginning, she used the transfers to take care of her husband's illness and supply their basic needs, but after he died and left a debt to be paid, she had to use a considerable part of the remaining transfers to continue paying it, while neglecting her own needs. She had no source of income and was paying an inherited loan. She never understood how to use the card, so she always asked a policeman for help. After the transfers ended, she had to ask her son for help to be able to continue paying the debt.

Presently, as an elderly woman, she cannot find a job. After her husband's death, she was diagnosed with severe depression. She has to live from what her children help her with and remains locked in her house fighting her worries and depression alone.

This particular case showcases a person profile for whom the Cash Transfers are extremely limited in reach and temporality, and a lasting impact and lesson is more complicated. How to best tailor the Program's intentions and mechanism to attend with pertinence and sensitivity to differences in age and their respective characteristics and challenges? This becomes more important when referring to elderly people. The challenge becomes how to develop a consequential, inclusive, and pertinent *aging and elder people differential approach* (Unidad para las Víctimas, 2016).

5.7 Program's general perceptions

R: It was very beautiful because at that time, the little puddle filled up and everything was going wrong, many doors closed on me, many roads. But I managed to do many things, I did the house improvements, and I was able to get some air to eat and do other things while I was able to figure out how to breathe better, how to do things better.

R: Fue muy bonito, porque en ese tiempo como que el charquito se llenó y en ese momento todo iba mal, se me cerraron muchas puertas, muchos caminos. [Pude hacer] muchas cosas, hice lo de la casa y [pude] tener un aire para comer algo o hacer alguna cosa, mientras que pude mirar cómo se respira mejor o cómo uno hace las cosas mejor.

Ciudad Bolívar, Entrevista a Beneficiaria 2, 2022, Pos. 193

After all the previous sections, participants' opinions about the benefits and potentials of the program have become evident, and it is not necessary to be redundant about them. One thing is clear even from a qualitative perspective: the Program, its institutions, and its partners have an excellent reputation and relationship with the communities they operate in. Even though beneficiaries may have difficulties identifying with certainty the different relationships, roles, and names related to the Program, they all have a general attitude of respect and gratitude to the idea of ADN Dignidad, its representatives, its methods, and its functioning. Testimonies about bad experiences or negative feedback toward the Program were almost nonexistent. This last section aims to briefly review the different factors that attribute a positive image to the Program, build its trust with the communities it engages, and some exceptional problems and contingencies that arose during its operation that may be important to consider for future improvements.

5.7.1 The positive notes

The way the Program's team and representative treated beneficiaries was perceived as nice, gentle, and respectful. The staff "treated the users with affection and love" as one elder woman said (Pasto, Entrevista a Beneficiaria 1, 2022, Pos. 55). Beneficiaries also felt they had an eye that kept on them in a good sense, through the monitoring calls that seemed to genuinely care about how they were doing and following their process. Another common and positive comment about the Program was regarding the logistical adaptability and flexibility to the beneficiaries' condition and emergencies: summoning, meetings, and home visits were easily rescheduled, and help was offered to guarantee attendance. Beneficiaries remembered the pedagogical lectures and materials with

fondness and appreciation, seeing them as useful and durable knowledge, particularly those about nutrition and house finances. In general, the Program's mechanisms, events, processes, and selection criteria were seen as respectful, organized, fair, transparent, and very well explained and delivered.

5.7.2 The factors of trust

One of the main factors that easily dissipated any doubts about the Program was the ease of contact and the webpage. The fact and clarity about the nonexistence of payments to apply or enter the program is very important, because it was the main differentiating characteristic from the many swindles and frauds that have emerged in recent years. The use of the debit card felt safe, practical, and added a better sense of liberty, while communication channels felt easy to understand and access. **The seriousness of the process through the verification of applicant's information, papers, and living conditions while avoiding making the process too complicated or demanding was another crucial factor that proved the commitment of the Program and facilitated trust along with the respect and tenderness manifested by the Program's staff.** Another factor of trust is that the program is organized, backed, and financed by foreign or international institutions, which was a sign of seriousness and trustworthiness for applicants. The last factor of trust and recognition the migrant population highlighted frequently was the fact that the Cash Transfers were unconditional and recipients were asked for nothing in return, because they manifested that this was unlike Venezuela, where aids comparable to this flourished but were usually bound to political favors or demands.

5.7.3 Some problems and contingencies of the Program's operation

One repeated problem with the Cash Transfers was that for some recipients, the transfer of the last month of the cycle did not arrive. They tried contacting the Program to sort things out, but either the transfer appeared as completed or no clear explanation was given, and none try to push further because it was a free and unconditioned aid, so they did not feel entitled to do so (Pasto, Entrevista Grupal, 2022, Pos. 30; Las Américas, Grupo Focal 2, 2022, Post. 60; Las Américas, Entrevista a Beneficiaria 2, 2022, Pos. 161–164). Also, it is important to be conscious and prepared for the possibility of participants with a certain level of either literary or digital analphabetism. Although explanations were commonly seen as easy to follow, a story was heard about a lady who did not understand how to withdraw the money from the ATM and when she asked for help from a neighbor, she took advantage and charged her a fee for telling the lady how to do it (Las Américas, Entrevista a Beneficiaria 1, 2022, Pos. 350–352). One can imagine similar problems happening to individuals who have challenges understanding or are unfamiliar with the banking system and technology, which could be a product of either unawareness or old age. Another possible challenge for communication is cellphone access. For a number of reasons, many applicants of beneficiaries do not have a working cellphone (e.g., they had to sell it to pay an emergency, or it got damaged or stolen). Consequently, they must rely on the cellphone and numbers of other people, such as neighbors, which truncates contact and the proper delivery of information on time (Las Américas, Entrevista a Beneficiaria 1, 2022, Pos. 186; Las Américas, Entrevista a Beneficiaria 2, 2022, Pos. 189–197). One last problem that the Program may encounter is better expressed through the quote it came from:

Q: Do you know of cases where people benefited and didn't really need the help?

R3: I know someone who got selected twice...

R2: I know two cases, one of a man who drank everything, and another of a woman who when she went to apply, she included people who were not really from here family group... and she said that she borrowed the money and drank rum with it.

P: ¿Conocieron casos donde hubo gente beneficiada que no lo necesitaba o algún colado?

R3: Yo conozco a alguien que lo consiguió dos veces...

R2: Yo también conozco dos casos, un muchacho que se tomaba todo y otra muchacha cuando se fue a censar y metió gente que no era de su núcleo... ella decía que presta la plata y me voy a mamar ron.

Las Américas, Grupo Focal 2, 2022, Pos. 132-135

6. Conclusions and Recommendations

This last section will present a list of conclusions that synthesize the main findings of the qualitative component and its possible implications. It will also include a series of observations about possible routes of action and improvement to guarantee the most positive and lasting effects for future participants.

- A most conspicuous and defining characteristic of a majority of the component's participants is their subsistence lifestyle, focused on income foraging and resolving their most immediate needs without any future perspectives. This is a main livelihood factor that interacts with and challenges the Program's mechanism, and one that gets affected in most varied ways through the gifts of security and certainty, and whose mitigation produces an outstanding satisfaction. It is as if leaving behind this lifestyle of uncertainty is an unspoken but most essential and transcendental necessity for the participants.
- One of the most detrimental effects on migrant participants morale, life satisfaction, projects, and dignity is the homogenization of their roles and prospects in Colombia, because they find it difficult and challenging to adapt and be included through the application of their previous knowledge and skills, which come from their vocations, professions, and life stories.
- When taking about their future migration or settlement plans, the migrant population who made the provisional or final decision of remaining in Colombia and settling comfortably referred to two particular factors as determinants: that their children are currently studying and most want to wait until they graduate (because they see the public education system as accessible and high quality); and the public health system, which is accessible and they are satisfied with.
- Many recipients described the transfer period as a sort of dream (or exceptional) state that took them out of reality for a limited amount of time, but from which they had to wake up eventually to return to their harsh subsistence reality. Many were not able to devise sustainable or effective strategies to maintain something of that exceptional state, and they started thinking about them at the very end of the transfer cycle, after which everything in their life fell apart again. This sentiment begs the question about how to better direct the Program's mechanism to leave a more lasting impact and experience for its beneficiaries, and also demands the careful consideration of an accompaniment strategy during the latter and posterior phases of the Cash Transfer's cycle.

- Saving is a rare habit among the interviewed participants (with the obvious exception of the Saving Groups participants) that is further limited and discouraged by the living conditions, needs, and challenges they must face day-to-day and week-to-week. Many are expected, but nonetheless difficult to tackle, others are contingent and urgent. This population's lifestyle is filled with emergencies, and even when they make the effort to start saving within their households (in piggy banks or similar), these funds end getting quickly withdrawn and used as disposable cash to deal with these emergencies.
- When talking about the main uses of the transfer's funds, rent and basic services payments, and food security are the most cited, and this aligns with the Program's explicit objectives. Nonetheless, it is important to problematize rent payments, because they tend to take the biggest portion of the transfers as they are the most expensive need and one that restarts each month, greatly limiting all other possible expenses, particularly those that could become lasting and long-term investments.
- Certain secondary expenses have great significance for recipient families to supply and were reported with great frequency: school-related and clothing expenses. The first one is important because it permits the proper inclusion of children, especially migrant children, into the "normal" life of being a student. The second relates to an individual's dignity and self-image and provides joy as one is able to use or gift new clothes. The occasional indulgence in what might be considered unnecessary expenses, such as recreation or eating in a restaurant, is also valued dearly, because it allows participants to feel for a moment the privilege of "living a worry-free existence" and doing the things they normally cannot.
- The Cash Transfer's period raises the levels of expenditure of households and its members get used to them. Consequently, at the end of the cycle, after realizing that this could end, they start reflecting and thinking of possible ways to maintain this increased expenditure. This activates and mobilizes recipients and family members in the search to achieve this, but proves to be a difficult goal to achieve sustainably.
- Business ventures are a rather uncommon result of the Cash Transfers as other more immediate needs take up the resource space. However, consideration and mobilization for this grow near the end of the transfer cycle, when they become more difficult to materialize. This has strong connections to the previous point about devising strategies to maintain new expenditure levels, because the creation of a sustainable enterprise would solve this desire.
- It is necessary to be open and aware of seasons and contingencies when analyzing and interpreting the impacts of the Program on its recipients and the use of the funds, because coping with seasonal demands has various important values and effects on recipients' lives and well-being. After all, not all decisions may seem rooted in rationality, objectivity, or need.
- The psychological effect of the certainty provided by the transfers greatly reduces worries and stress and creates a sense of security and confidence, as they become a safety cushion. Self-esteem also gets improved, allowing for new healthier attitudes, altered relationships with work, and new perspectives on life. These emotional and attitude-related changes construct a particular state of being, where beneficiaries may become receptive to new considerations and proposals. This state may become the perfect departure point for the

continuation of certain pedagogical lessons or their inclusion in complementary project strategies, such as the Saving Groups.

- These attitude-related and self-image transformations along with the serenity felt, can become drivers of the development of more respectful interpersonal relationships.
- The transfers also grant a welcomed sentiment of freedom and autonomy that beneficiaries can direct toward changing their relationship with work, and therefore, to negotiate and decide how to organize their working times. This permits them to use their time in new and valuable ways, dedicating more quality time to their children or even studying.
- The previously referred boosts in self-esteem, confidence, and autonomy can also help migrants feel dignified and facilitate their adaptation and inclusion, helping them settle decidedly and comfortably in Colombia.
- Saving Groups is a strategy that is, from the start, built on imparting knowledge and skills to certain key actors of the community who can then organically share and expand these skills and knowledge with other community members and develop autonomous Saving Groups with this learning.
- Saving Groups feel like a natural continuation and a fitting complement to the Cash Transfers strategy. This is because they help to overcome the transfers' main limitations, rooted in the recipients' difficulty to develop a medium- to long-term perspective about their lives and projects. Saving Groups mechanism, when correctly deployed, focuses on the development of future perspectives, goals, and saving habits, and through them, develops more sustainable lessons and sentiments.
- The dynamics inherent to the Saving Groups foster the encounter between people who, with enough time and effort, may develop strong relationships of friendship and solidarity. This can further develop into a process of weaving new support networks that may prove beneficial for the inclusion and well-being of migrant populations.
- There is a ubiquitous and shared gendered perception that relates women, saving, and financial management. This perception can be used to empower women through training in finance-related lessons. It can help promote women as knowledgeable leaders within their communities for teaching saving and other financial strategies, which is a type of expertise that at the end, can benefit all the members of their communities.
- There is a need to develop more explicit guidelines and a mechanism that attends with pertinence and sensibility to differences in the age of potential recipients/participants and their respective characteristics and challenges. This becomes especially important for the adequate inclusion of elderly people. Thus, there is a need for the program's strategies to develop a consequential and structured *differential approach to ageing and elderly people*.
- Lastly, the Program and the consortium partners have developed a respected presence in the communities they act in. They have also rightfully earned their recognition, trust, and respect, not without producing many expectations for the future. In general, the consortium partners have become referents and key links and actors within their corresponding communities, and therefore, have the possibilities of action and incidence that not many other entities may have.

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