**Initiative “Get Connected: Finance at your fingertips”**

**Team Assessment CARE Perú & Fundación Capital**

**3rd cohort Scale X Design Accelerator Program**

**Lucia Lizarzaburu /Carolina de Miranda**

1. **Background on team members**

**CARE PERU**

**Lucia Lizarzaburu:** Economist with a master’s degree in international development economics from Paris Dauphine and Panthéon Sorbonne. I currently serve as coordinator of the financial inclusion program at CARE Peru. I have experience working in fundraising, designing and managing for development programs focused in the topics of youth and social and solidarity-based economy and women economic empowerment within social enterprises and national and international NGOs.

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**Margarita Díaz Picasso:** Lawyer, with master studies in Social Policy, Gender, Population and Development. She is currently serving as gender specialist at CARE Peru. With wide experience as advisor, manager, director and investigator in Social Programs and Gender and Social Policies. She was the General Director of the Gender Equality and non-Discrimination in two opportunities in the Ministry of Women and Vulnerable Population- MIMP, advisor of the Women's Ministry, Gender Specialist of the Canadian Cooperation, among others.

**Gabriela Ramos:** Communication specialist with over four years of experience in the development sector. She currently serves as communication program analyst at CARE Peru. She has started her career assisting in the digital communications department of the United Nations Information Center in Lima. From then on digital communications has continued to be an important part in the different job positions she has held. She has experience creating communication campaigns, but also designing contents for various digital platforms, including but not limited to: social media, websites and e-mail marketing.

**Marcia Barbis**: Graduated in Psychology from San Martin de Porres University. Marcia currently serves as the women economic empowerment program manager at CARE Peru. She has experience in development programs management financed by the private and international cooperation sectors. She has strong expertise in women empowerment and leadership in rural communities of the Cost and Andean regions of Peru.

**Yennifer Huaraca**: Economist graduated from San Marcos University, she has a master’s degree in social Investment Management from the Pacifico University. Yennifer currently serves as Program Specialist in the women economic empowerment department of CARE Peru. She has wide experience in the designing, implementation, monitoring and evaluation of sustainable development programs financed by the public and private sector She has previously worked as consultant for FONDOEMPLEO, Asociación Los Andes de Cajamarca, Instituto de Desarrollo Regional César Vallejo.

**Fiorella Ramos:** Social communication specialist graduated from San Marcos University with a diploma course in Corporative Communication and Sustainable Development. Fiorella is currently serving as communication specialist in the department of WEE and economic development at CARE Peru. She has expertise in the area of development communication programs for corporate social responsibility programs and digital medias. She is a feminist activist, passionate about gender studies and defense of woman´s rights.

**FUNDACIÓN CAPITAL**

**Carolina de Miranda**: works as Project Leader - Peru at Fundación Capital, where she develops projects related to financial inclusion and livelihood promotion for people living in poverty. Carolina is an expert on social protection, particularly poverty reduction policies and women’s empowerment. Before coming to Fundación Capital, she worked on projects for youth entrepreneurs and the use of ICTs in education. She holds a MA in development studies from the Institute of Development Studies UK and a graduate diploma in socio-environmental management. She has worked in Peru, Brazil, Mexico and UK.

**Maria Antonia Hoyos Gutiérrez**: as director of digital solutions at Fundación Capital, María Antonia Hoyos heads the department of digital solutions. María Antonia has experience in entrepreneurship, social investment and information and communication technology. Before coming to Fundación Capital, María Antonia was director of business expansion for Colombia, Peru and Mexico at Afluenta, a FinTech platform. She holds a degree in government, finance and international relations and a specialization in financial administration.

**Mauricio Romero:** heads project evaluation and research for developing new products and initiatives with a social impact in different Latin American and Caribbean countries. He has experience in various research methodologies. His areas of interest include financial and productive inclusion, economic citizenship and socioeconomic development. Mauricio has extensive experience in marketing and advertising research and specializes in qualitative methodologies, consumer behavior, communications and shopper studies. He studied social anthropology and has a graduate diploma in non-profit business management. He also has experience as a graduate professor, lecturing on qualitative research and analysis of low-income consumer behavior.

**2. Role of team members:**

**Lucia Lizarzaburu** is the team´s captain of the initiative “Get connected” in the program of SXD. As financial inclusion program officer and head of “Get connected” initiative at CARE Peru, her mission is to develop and implement innovative and scalable financial inclusion strategies that respond to CARE Peru's current challenges. In this line, she is also the focal point between CARE Peru´s WEE department and Fundación Capital. As French- Peruvian, Lucia manages three languages (French, Spanish and English). Her expertise on WEE and financial inclusion issues as well as her experience working with multi stakeholders will be valuable assets to potentialize “Get connected” initiative through the SXD program. She hopes that she will develop new skills in the design of scalable innovations and social business model integrating a gender perspective, policy advocacy strategies, tools of design thinking, among others key tools.

**Carolina de Miranda** is the team’s co-captain and the contact point between CARE Peru and Fundación Capital. As the project leader of Fundación Capital in Peru, she is responsible for coordinating the adaptation of LISTA to the country and overseeing its implementation in the framework of “Get Connected”, as well as co-designing the virtual platform component. She has worked in ICT4D initiatives in Latin America, focusing on the promotion of financial and productive inclusion of vulnerable adults and youth.

**Marcia Barbis** has been managing the project “*Taking Enterprise Development for Women Empowerment to Scale*” since the first pilot phase (2014) and is currently in charge of the second scaling phase that targets to reach 15,000 vulnerable women from rural and outlying urban areas of Piura, Junín and Huancavelica by 2020. Since this project is closely linked to “Get connected” initiative, Marcia will have a key role in sharing practical knowledge about the 2nd phase of the project as well as assessing the captains in the design and implementation of scaling and innovative strategies.

**Margarita Díaz Picasso** is assisting in all the topics directly related to gender issues. Her wide experience working with multi stakeholders from the public and private sphere as lawyer specialized in gender and social public policies will be strong assets for the design and implementation of a scalable model of “Get connected” initiative but also in the design of the policy advocacy strategy.

**Gabriela Ramos** is assisting in the design of the communication and marketing strategies as well as supporting us in the elaboration of communication/marketing products. Her participation in the SXD program is going to be crucial for us in sharing ideas on how to reach our target audiences in more effective and creative ways to create multi stakeholder’s alliances and search for different funding opportunities. Through the program of SXD, she wants to acquire new skills related to the design of scalable innovations using a gender perspective but also in the topics of WEE and financial inclusion.

**Yennifer Huaranca:** is currently part of CARE Peru´s WEE staff team in charge of the initiative “Women in business” which is part of the project “*Taking Enterprise Development for Women Empowerment to Scale*”. In this line, she believes that financial inclusion is a crucial component to promote leadership and entrepreneurship among vulnerable women through a sustainable and competitive perspective. With her experience, Yennifer is going to support us in the elaboration of proposal for public and private sector, social business model and financial education programs built around the specific needs of the population target within the project “Women in business”.

**Fiorella Ramos:** is currently part of CARE Peru´s WEE staff team in charge of the communication of the initiative “Women in business” which is part of the project “*Taking Enterprise Development for Women Empowerment to Scale*”. She will be helping us in the development of the communication materials and digital media. She is very interested in getting involve in different WEE initiatives. With her experience, she wants to contribute in the design of an engaging communication campaign to encourage women integration in the formal financial system.

**Maria Antonia Hoyos**: as director of digital solutions at Fundación Capital she has a large experience and technical knowledge in the design of digital solutions for social programs with a focus on impact and scale. She will be supervising the adaptation of LISTA to Peru and the development of the virtual platform.

**Mauricio Romero**: as Fundación Capital’s M&E coordinator, Mauricio will be responsible for designing the program’s processes and results evaluation in order to verify the program’s impacts and identify bottlenecks and adjustments that should be made before scaling it up.

**3. Accommodations**

It would be very helpful for CARE Peru´s team to have access to all the SXD materials in Spanish and have the support of a translator for the preparation of the deliverables.

* **Project objective**

The initiative will seek to enhance the financial capacities of vulnerable women entrepreneurs from rural and peri-urban areas of the regions of Piura and Junín, by providing them with practical and engaging training to increase their financial capabilities and aligning improvements in financial health with real opportunities to access and use the financial system. It is expected that through this program, women will improve their control over economic resources (personal and business finances) and be prepared to access and make effective use of financial services, ultimately improving their income generating prospects and general wellbeing.

* **Project description**

The initiative proposes to connect 2,200 women entrepreneurs from vulnerable communities of rural and peri urban outlying areas of Piura and Junín, 2 priority regions in the current project portfolio of CARE Peru, to the financial system in a period of 14 months.

The program is built upon three primary components:

* The LISTA Initiative was developed by partner organization Fundación Capital, and it is a scalable digital solution, proven to build financial capabilities for those living in poverty and vulnerability. The tablet-based app and its complementary distribution methodology is designed to strengthen the financial capabilities of low-income people with low-literacy levels using an interactive, intuitive and practical methodology that requires little supervision. LISTA typically covers five basic modules (Savings, Risk Management, Budgeting, Debt and Financial Services) and has calculators, simulators and games to engage users.
* A virtual platform linked to a call center with a messaging system and support calls
* Face-to-face workshops with representatives of financial institutions, facilitating the integration of women participants in the financial system, empowering them and improving the well-being of their families.
* In this way, the project seeks to fulfill an integral cycle by strengthening the financial knowledge of women and then offering them real paths of inclusion in the formal financial system.
* **Progress made to date**

From February - April 2018, in the framework of the project “*Taking Enterprise Development for Women Empowerment to Scale*” implemented by CARE Peru with the support of H&M Conscious Foundation, we have implemented a small pilot with LISTA among the target population in Piura (60 women from 3 entrepreneurial associations with a higher level of relative development in terms of income generation) using the Colombian version of the app LISTA in order to analyze how the methodology works within our programs' structure and with our target participants.

The first evidence arising out of the small pilot prove that LISTA methodology of tablets rotation and self-training works successfully with the target population of Piura:

* 70 people were trained in financial education through the LISTA app, among which 97% were women and 80% were aged between 18 and 58 years old.
* 84.3% of the participants completed all the mandatory modules
* 77.5% of the participants have correctly answered more than 5 questions in the end of each module (6 being the maximum score).
* Testimonies from women leaders, CARE´s facilitators and end-users show a high level of appropriation of LISTA’s content and dissemination strategy via tablets.

For more information, refer to the systematization report.

* **Accelerator outcomes**

It is expected that through the one-year program of Scale X Design Accelerator, CARE Peru and Fundación Capital teams will build up new skills related to the design of innovative and scalable programs and will be able to strengthen the three programmatic components of the “Get Connected” initiative. Moreover, we expect to access a wider scope of public and private funding opportunities that will enable the implementation of the pilot phase of “Get Connected”. Complementary, we expect to build new partnerships with strategic actors from cross-cutting sectors (international cooperation, policy-makers, financial institutions, tech companies, social enterprises, academia,…) at the national and international level that will help us design, implement and scale the program, and help create innovative and suitable interventions built around the specific needs of vulnerable women entrepreneurs with regards to financial education and inclusion, gender, digital inclusion and policy advocacy.

* **Moving forward**

Once the pilot phase of the "Get Connected" initiative has been completed (with 2,200 participants) and the evidence of the positive impact arising from this 1st stage has been demonstrated, we plan to expand the program to all participants of the project “*Taking Enterprise Development for Women Empowerment to Scale”* supported by H&M Conscious Foundation, which reaches 15,000 vulnerable women entrepreneurs from rural and peri-urban areas of the regions of Piura, Junín and Huancavelica by 2019.

As part of the program strategy of the axis of women's economic empowerment for 2020, CARE Peru commits that 200,000 more Peruvian women will be active users of financial products and will have control over their assets. In this way, “Get Connected” has the potential to become CARE Peru’s flagship strategy on financial inclusion, linked to the 06 programmatic axes of our institution and, more specifically, to the women economic empowerment axis.

* **Innovation**

1. **Background documents**
2. **Have you already started the process of scaling up? If so, what has been accomplished?**

No, we have recently culminated the implementation of a small pilot with 70 people to check if LISTA’s methodology is effective in the Peruvian context and, particularly, within the participants of CARE Peru’s “Taking Enterprise Development for Women Empowerment to Scale” program in Piura (please refer to item 3 in the section above). We are seeking funding to be able to scale the program to 2,200 women in its first phase.

It should be noted that the tablet-based app LISTA, part of the “Get Connected” strategy, is being scaled and has already reached more than 350.000 people in 5 different countries.

**c. What are your team goals for scaling?**

The scaling strategy of the initiative “Get connected” is aligned with CARE Peru´s intervention model which is articulated in three main stages:

1- Generate and validate models and interventions that strengthen local, regional and national development processes.

2- Take to scale successfully validated strategies along with government and other stakeholders.

3- Conduct policy advocacy on the definition, implementation and institutionalization of public policies.

In this line, the scaling strategy of “Get connected” is articulated in three stages:

* **Pilot phase:** implementation of the pilot project aiming to reach 2,200 vulnerable women entrepreneurs from Junín and Piura, within the participants of CARE Peru’s “*Taking Enterprise Development for Women Empowerment to Scale*” program and generates evidence arising out this experience to validate the 1st version of LISTA app adapted to Peru as well as the whole model of intervention of “Get connected”.
* **1st scale up:** as part of the financial education and inclusion strategy of the “*Taking Enterprise Development for Women Empowerment to Scale*” project, we expect to expand the initiative to three regions of Peru - Junín, Piura and Huancavelica - and reach 15,000 vulnerable women entrepreneurs by 2020. Given that most of the women from Huancavelica are Quechua-speaking natives, this 1st scale-up will imply a 2nd version of LISTA Peru app that considers Quechua as second language. For this stage, it will be crucial to count with the support of governmental authorities, financial institutions, indigenous civil society organizations, academia, among other stakeholders.
* **2nd scale up:** “Get Connected” becomes CARE Peru’s flagship strategy on financial education and inclusion and it’s implemented across our 06 programmatic axis -water and sanitation, education, health, food security and nutrition, climate change, emergency and disaster risk reduction and economic development - with the potential to ultimately reach up to 200,000 women by 2021.

**d. Five years from now, how far do you expect scaling up to have progressed?**

Five years from now, we expect that through policy advocacy and joint efforts with various stakeholders from the public (MIDIS, SBS, Banco de la Nación, PRODUCE, Cámara de comercio,) and private spheres (Financial institutions, ICTs companies), academia and social-based organizations representing marginalized population, the evidence and learning arising out from the “Get connected” model of intervention will be integrated into the *National Strategy of Financial Inclusion*. Ultimately, this will result in the replication and expansion of the proven approach within governmental programs, such as the conditional cash transfer program “Juntos”, but also contribute to change the policies and practices of financial institutions, who should be responsible for delivering innovative and adequate financial services built around the specific needs of vulnerable women. Moreover, as part of the project “*Taking Enterprise Development for Women Empowerment to Scale*”, CARE Peru has been forming a small network of women leader’s facilitators from vulnerable communities. Since the scaling strategy of “Get connected” initiative is closely linked with this project, we want to potentialize this network at the national level and train more women leaders from vulnerable communities to become catalysts of change in the promotion of financial inclusion.

**e. In the application, we asked about the higher barrier to scale. Are there additional barriers we should be thinking about?**

* **Funding:** the components of “Get Connected”, such as the digital solution LISTA, as well as the virtual platform, have absolutely no cost to the end user and do not generate profit on their own. Thus, the implementation depends on external funding, such as from international cooperation agencies, private sector or governments. However, once the app is adapted to Peru, its scaling costs are relatively low since its implementation is community-centered and requires little staff supervision.
* **Barriers to the expansion of financial coverage in outlying urban and rural areas**: on the supply side the lack of electrical and communication infrastructures and poor quality of services in poor remote areas hampers the physical expansion of financial access points. On the demand side, the lack of documentation (ID´s and collateral), real or perceived by consumers, also constitutes barriers to accede the formal financial system. Additionally, in remote areas with low connectivity, operating costs associated with the provision of financial services are very high. Finally, considering the physical barriers associated with the expansion of traditional points of access, development of innovative financial services channels should be promoted using ICTs, such as banking correspondents, or mobile devices, such as the “Billetera Móvil” - mobile wallet (whose ecosystem is still underdeveloped).
* **Limited access to ICTs**: vulnerable households located in rural and outlying urban areas have limited access to ICTs which hamper their access to innovative channels of financial services (such as online or mobile banking). The last quarterly report published by INEI related to the access of ICTSs in Peruvian household states that for the last quarter of 2017, 92% of Peruvian households have access to at least one type of ICT. However, in the case of households whose heads have primary education only 82.5% have access to ICTs, with a difference of 17.5 percentage points compared to households whose heads have college education. In relation to mobile phone access, 94 out of 100 households in Lima metropolitan and urban areas count with at least one person with a mobile phone, whereas in rural area only 78 out of 100 households do. Only 4.8% of rural households have at least one computer compared to 51.1% in Lima metropolitan and 33.1% in urban areas. Barely 1.7% of rural households have access to internet service in their house compared to 57.6% of Lima metropolitan households and 25.6% of urban households. To scale the model of intervention of “Get connected” with the most vulnerable households we should also consider creating partnerships with ICTs companies. Nonetheless, to counter this connectivity barrier, during the trainings LISTA can fully work offline (only needing internet connection once in a while to send data to the backend), the virtual platform is also designed to make use of SMS technology (which is more spread than solutions that require internet such as Facebook and WhatsApp). We also aim to raise women’s awareness about banking correspondents, which are the main channel for financial services in rural areas.
* **Gender digital gap:** according to the last report of the 2017 Gender Gap Report (INEI, 2017), Peruvian women are making increasing use of ICTs in every sphere of their life, however the persistence of structural inequalities specific to gender constitutes barriers not only to their access and use of ICTs but also to the development of technology skills - what do they know about ICTs? how often do they use ICTs? what kind of use they can make of ICTs? Statistics from 2017 evidences that the percentage of women using internet is 6.8 percentage points below men. Only 15.25% of women with primary level of education make use of internet compared to 72.5% of women with college education. Moreover, In the case of indigenous women they are confronted to multiple barriers such as remoteness, lack of transports and communication facilities: only 20.3% of them accede to internet compared to 48.3% of non-indigenous women. Those figures suggest that “Get connected” intervention should have a special focus on gender and more specifically on indigenous gender gaps. Therefore, in the 2nd and 3rd stage of scaling of the intervention we should partner with women indigenous social-based organizations and governmental authorities who are advocated in the gender issue.

**f. If your team had could prioritize learning new information or a new set of skills that would help you take the innovation to scale, what would it be?**

* Build the teams knowledge on design thinking and human centered design to strengthen the program´s components, particularly the 1st and 2nd component.
* Design and implementation of a social business model for “Get connected” that ensures the sustainability of its outcomes by involving the private sector (financial institutions/ICT companies) through their programs of corporate social responsibility to replicate and expand the proven approach.
* Design and implementation of a communication and marketing plan based on innovative tools to create multi-stakeholder alliances to scale the program.
* Design and implementation of a policy advocacy strategy to influence governmental agenda and corporate policies to support the implementation of scalable and innovative solutions to promote financial inclusion among vulnerable women and girls.
* Gender focus applied to financial and digital inclusion.

**j. If your team had access to a mentor that would support you on a particular issue, what would that issue be and what knowledge, skills or connections would that mentor have?**

* Find new fundraising opportunities among private/public sectors at the national and international level
* Develop different business/technological/marketing models that can guarantee the initiatives´s sustainability and scaling
* Design and implement a policy advocacy strategy that brings together various stakeholders to guarantee the initiative's sustainability and scaling
* Research on successful cases of effectively linking vulnerable women entrepreneurs to the formal financial system through alternative channels and adequate products and services (given the many socioeconomic and infrastructure barriers).

**h. If your team had access to consultant or vendor support, what would you hire that consultant to do?**

* Fundraising and proposal writer with wide experience working with the private and public sector
* Design and implementation of a social business model integrating a gender perspective
* Tech supplier for tablets at a cheaper cost / Best platform to send mass SMS or WhatsApp messages considering technological and infrastructural barriers.
* Policy advocacy strategy integrating a gender perspective on financial inclusion and women economic empowerment

**k. What else?**