

# LINKS AND BRIDGING MECHANISMS BETWEEN CASH ASSISTANCE AND LIVELIHOODS DEVELOPMENT/RESTORATION PROGRAMMING

A review of evidence and learning from the  
VenEsperanza Consortium

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## Glossary of terms

AGD: Age, Gender and Diversity

CARM: Community Accountability Reporting Mechanism

CBFOs: community-based financial organizations

CCD: Collaborative Cash Delivery Network

CLCI: Cash and Livelihoods Consortium of Iraq

COP: Colombian pesos

INGO: International non-governmental organization

IRC: International Rescue Committee

LGBTQIA+: Lesbian, gay, bisexual, transgender, queer, intersex, asexual and other sexually or gender diverse people

MPCA: Multi-purpose cash assistance

NGO: Non-governmental organization

PDM: Post-distribution monitoring

RUMV: Single Registry for Venezuelan Migrants (known by its Spanish acronym)

SACCOs: Savings and Credit Cooperative Societies

SENA: Colombia's National Training Service

SGBV: Sexual and gender-based violence

TPP: Temporary Protection Permit (PPT in Spanish)

TPS: Temporary Protection Status (EPT in Spanish)

TPSV: Temporary Protection Statute for Venezuelan Migrants (ETPV in Spanish)

USAID: United States Agency for International Development

VSLAs: Village Savings and Loans Associations

# Introduction

## Report overview

### Purpose

This report offers considerations for bridging emergency cash assistance and livelihoods development/restoration programming in Colombia and similar emergency settings. Drawing on the experiences of the VenEsperanza Consortium's emergency assistance cash assistance programming, as well as Consortium partners' complementary livelihoods programming, this document presents the findings of research undertaken to (1) investigate the need for and opportunities created by complementary livelihoods programming for participants of multi-purpose cash assistance (MPCA) in the context of the Venezuela crisis, and (2) collect, analyze and harvest lessons learned to date. Through the presentation and exploration of these research findings, this report aims to inform programs that link cash and livelihoods in Colombia and beyond.

### Report structure

This report provides guidance on links and bridging mechanisms between cash assistance and livelihoods development/restoration programming using the VenEsperanza Consortium as a supporting case study. An overview of the case study and the research underlying this report are described later in this introductory section. After, findings are organized and presented by research theme. The first thematic section presents findings related to cash assistance programming, including an exploration of MPCA participants' saving and spending patterns as well as their livelihoods aspirations and the support needed to achieve them. The second thematic section presents findings related to livelihoods programming, including obstacles and opportunities associated with employability, entrepreneurship, and financial education and inclusion. The third and final thematic section draws on the two prior sections, first making a case for when and why to bridge cash and livelihoods, and then presenting key considerations for how to do so. This report concludes with an annex listing additional resources and guidance documents.

### Intended audience

This guidance is intended for (1) internal VenEsperanza stakeholders, as the program enters its next phase of cash programming with an emphasis on integrating livelihoods development and restoration and (2) external stakeholders operating in other emergency contexts that are analyzing and/or planning to build and strengthen the cash-livelihoods link in their work.

## Cash assistance and livelihoods programming overview

### Multipurpose cash assistance programming

While there are multiple methods for providing emergency cash assistance to people affected by crises, this report focuses on multipurpose cash assistance (MPCA), an unconditional cash transfer offering participants a maximum degree of choice, flexibility, and dignity in how they choose to cover their basic needs.<sup>1</sup> A growing body of evidence supports MPCA as a cost-efficient and effective

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<sup>1</sup> CaLP network. Multipurpose Cash Assistance. <https://www.calpnetwork.org/themes/multipurpose-cash-assistance/>

humanitarian emergency response modality, with the potential to achieve multi-sectorial outcomes at the individual and household level and to stimulate local economies.<sup>2,3</sup>

## Livelihoods development & restoration programming

Like cash assistance, livelihood programming can take on many forms and will have different objectives depending on the context of the intervention. Livelihoods programs implemented within the contexts of emergencies may aim to help participants protect, restore/recover, develop, or strengthen their livelihoods. For refugee and migrant communities, programming typically aims not only to support the livelihoods of participants in their destinations, but also to help them settle and integrate socially and economically within the larger host community. Given that all participants have unique capacities and ambitions, livelihoods programs often employ a “pathways” approach, wherein participants set and work toward specific goals. This report focuses on two pathways in particular - employability and entrepreneurship- with cross-cutting programming on financial education and inclusion. An overview of typical core activities undertaken within each pathway is presented below.

### Employability

The employability pathway aims for participants to secure stable, formal, and dignified employment. Skill building is one of the core components of employability pathways and training activities center on fortifying participants’ soft skills (e.g., communication, critical thinking, teamwork, problem solving, time management, etc.) and social-emotional intelligence. Skill-building is often reinforced through vocational training courses or certification programs, typically provided through tuition stipends in partnership with local trade schools and institutions, to help participants build or refine concrete technical skills tailored to a particular job or career. Apprenticeships are also common features of employability pathways and can help participants gain job-specific experience through hands-on learning and shadowing.

Another core component of the employability pathway is employment preparation and placement. For the former, participants may receive support developing a resume, creating a job portal profile, completing and submitting job applications, and preparing for job interviews. For the latter, participants may receive job placement matching and mentoring support or attend job and career fairs, where employers and recruiters can provide information to aspiring job candidates.

### Entrepreneurship

The entrepreneurship pathway aims to help participants build and grow a new or existing business. This pathway typically features a skill-building component, centered on developing participants’ entrepreneurship skills (e.g., management and leadership, marketing, networking, etc.) more broadly, and an enterprise development component, wherein participants build a specific business plan and budget. Once developed, participants may present their business plan in a group setting by delivering a “pitch”. “Shark-tank” style events, where a panel of invited experts ask questions and provide feedback following participant pitches have also become popular.

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<sup>2</sup> Overseas Development Institute (ODI). (2016). Cash transfers: what does the evidence say? A rigorous review of programme impact and of the role of design and implementation features. <https://odi.org/en/publications/cash-transfers-what-does-the-evidence-say-a-rigorous-review-of-impacts-and-the-role-of-design-and-implementation-features/>

<sup>3</sup> Doocy, S. and Tappis, H. (2017). Cash-based approaches in humanitarian emergencies: a systematic review. Campbell Systematic Reviews, 13: 1-200. <https://doi.org/10.4073/csr.2017.17>

Entrepreneurship pathways typically offer participants start-up support in the form of seed capital, small grants, or asset procurement (in cash or in kind; acquired by participants independently or in the company of program staff). The dispersal of start-up support is usually conditional on validation of a viable business plan and written agreement to allow for monitoring of successes, challenges, and the survival of the resulting business over the course of a pre-determined time period. The amount of start-up support ranges depending on the type of business and “business plan competitions” may be held if funds/assets are limited. Entrepreneurship pathways usually integrate coaching and mentoring over the program lifecycle and often connect participants with business networks including formal and informal associations, incubators, think tanks and support centers.

## **Financial education and inclusion**

Financial education and inclusion activities are designed to build and/or strengthen participants’ ability to understand and effectively engage in financial management, budgeting, and investing and to facilitate participants’ access to the financial sector. By fostering participants’ skills and knowledge, activities aim to help participants make effective and informed decisions about their financial resources. Through financial literacy workshops and educational trainings, for instance, participants can learn and practice the fundamentals of personal and business accounting and management, including budgeting, borrowing, saving and investing.

Financial skill and knowledge building is often complemented by activities aimed to facilitate participants’ access to both formal and informal financial entities. Participants may receive support setting up bank accounts and accessing credit and/or loans with low-risk financial institutions or digital platforms. When access to formal financial systems is limited or impossible, as is often the case for migrant populations, community-based financial organizations (CBFOs) offer an alternative. Community lending and savings groups, including Savings and Loans Associations (SLAs) and Savings and Credit Cooperative Societies (SACCOs), are common models.

## **Case study**

### **The VenEsperanza Consortium and its partners**

The VenEsperanza Consortium is the largest cash consortium in Latin America, representing four international partner organizations: the International Rescue Committee (IRC), Mercy Corps, Save the Children and World Vision. The cash and livelihoods work of these organizations, independently and in consortium, form the basis of the case study that supports the guidance presented in this report. An overview of the first and second phases of VenEsperanza is presented below.

### **The first phase of VenEsperanza**

#### **MPCA programming**

Since September 2019, the VenEsperanza consortium has provided emergency assistance to over 400,000 highly vulnerable people affected by the Venezuelan crisis. The program, funded by the United States Agency for International Development (USAID)/Bureau for Humanitarian Assistance (BHA) and harmonized across the four partner organizations, has served Venezuelan refugees and migrants, Colombian returnees, and host community members in 12 Colombian departments through the provision of unconditional MPCA. Provided through one transfer each month for six months, the assistance supports the most vulnerable people affected by the crisis by helping them meet their basic needs. MPCA amounts are determined by the government of Colombia, which has

set maximum monthly transfer values<sup>4</sup> for humanitarian cash assistance based on household size, independent of geographic location. The consortium also supported over 26,000 Venezuelan migrants in the pre-registration process to obtain Temporary Protection Status (TPS) in Colombia.<sup>5</sup> Furthermore, Save the Children and World Vision have provided complementary nutrition services to over 96,000 children, parents and caregivers, and community members and have opened 41 lactation spaces for nursing mothers.

## **Livelihoods development & restoration programming**

During the first phase of VenEsperanza, complementary livelihoods development and restoration programming, operating alongside cash programming, was not conducted at the consortium level nor harmonized across partner organizations. Instead, livelihoods activities were conducted by each of the four international organizations at the individual partner level and supported by different funding sources, resulting in operational differences across partners. Despite this, VenEsperanza partners considered common characteristics of the Venezuelan refugee and migrant population in Colombia and had common approaches to livelihoods programming, which typically included a package of bundled services including various support activities customized into unique pathways (employability or entrepreneurship) depending on an individual's education and professional background, interest, needs, etc. Since Colombia's high unemployment rates and market informality<sup>6</sup> are major obstacles to employability pathways (among other obstacles described later in this report), many livelihoods programs targeting people affected by the Venezuela crisis have been shifting towards a heavier emphasis on the entrepreneurship pathway in Colombia. Indeed, entrepreneurship pathways are particularly well-suited to the Colombian context given that a large part of the Colombian economy is made up of sole proprietorships and small or family-run businesses and may have the potential to stimulate local markets. Nonetheless, partner organizations implemented entrepreneurship and employability pathways, both of which typically included financial education and inclusion activities as a transversal and cross-cutting component.

## **The second phase of VenEsperanza**

### **Bridging cash and livelihoods programming**

The second phase of VenEsperanza launched in October 2022. In this new phase, the VenEsperanza Consortium will continue to provide humanitarian assistance in the form of MPCA programming as a modality to improve food security outcomes. In addition, VenEsperanza will expand its commitment to the socio-economic integration of cash participants through the provision of complementary livelihoods development and restoration programming at the consortium level, strategically and operationally harmonized across all partners. This evolution of programming is a result of a request made by USAID/BHA that was widely supported by the Consortium's partners. Specifically, the program will provide (1) six months of unconditional cash transfers to participants in target locations where markets are accessible, functional, and elastic enough to support increases in

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<sup>4</sup> \$370,000 Colombian pesos (around \$90 USD) for a household of four or more.

<sup>5</sup> February 8, 2021, the Colombian government introduced its Temporary Protection Statute for Venezuelan Migrants or TPSV (ETPV in Spanish), announcing that it would grant Temporary Protection Status, or TPS (EPT in Spanish) to the Venezuelan population in Colombia. TPS aims to guarantee Venezuelans' rights and access to essential services such as health, education, housing, basic goods, services, and formal labor market. TPS provides those who meet the criteria with an identification and registration document called the Temporary Protection Permit, or TPP (PPT in Spanish). Source: GIFMM, R4V (2021). Available at: <https://reliefweb.int/report/colombia/support-plan-2021-colombia-gifmm-support-plan-implementation-temporary-protection>

<sup>6</sup> As of July 2022, national unemployment was 11% (13.9% for women, 8.8% for men, and 18% for youth) and 58.1% of the country's workforce worked informally, according to Colombia's National Administrative Department of Statistics (DANE, by its acronym in Spanish). Accessible at: <https://www.dane.gov.co>

demand driven by a cash-based intervention and (2) help participants embark on pathways tailored to increasing financial stability and employability in the Colombian labor market and/or accompany the successful pursuit of entrepreneurship opportunities including seed capital provision to launch or grow/formalize microenterprises. The program’s theory of change is as follows:

*“If targeted Venezuelan refugees and migrants, Colombian returnees, and host community members who are receiving unconditional food assistance (through the cash modality) and nutrition support have access to savings opportunities, financial services and instruction, and improved income generation practices, then they will have greater capacity to grow their incomes and accumulate assets, and ultimately build household resilience and improve household food security levels.”*

By drawing on the consortium’s collective MPCA work to date, as well as the livelihoods expertise and experience of its individual partners, the second phase of VenEsperanza aims to bridge short-term emergency cash assistance and livelihoods development/restoration programming for participants who intend to remain in Colombia for the medium and long-term.

## Methods

### Data sources and collection methods

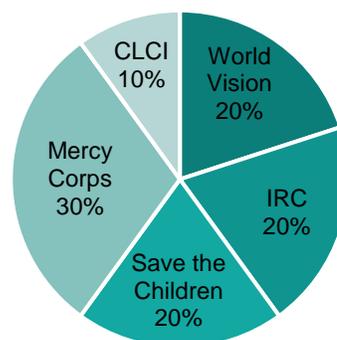
This research draws on a combination of primary qualitative data collection (key informant interviews and focus group discussions) and secondary document review (internal and public reports and files).

Semi-structured key informant interviews were conducted remotely and in-person. Key informant interview samples were drawn using purposeful sampling following discussions with VenEsperanza leadership, who provided lists and contact information for targeted profiles. Ultimately, profiles included current members of the four VenEsperanza partner organizations who oversee operations and/or livelihoods programs as well as a former coordinator at the Cash and Livelihoods Consortium of Iraq (CLCI), which has served as a model for VenEsperanza. Of the thirteen key informants invited to participate, ten accepted the invitation, provided informed consent, and were interviewed in their preferred language of English or Spanish.

Interviews lasted no more than one hour and took place in May and June 2022.

Focus group discussions were conducted in person with participants of VenEsperanza cash assistance, employing a semi-structured format to elicit participants’ views. Focus group samples with MPCA program participants were drawn from partner organization’s participant lists within selected sites in six Colombian departments, representing those with the greatest number of VenEsperanza MPCA participants to date, except for Arauca, which was removed from consideration due to security concerns related to the national presidential election cycle. The departments selected were Antioquia, Atlántico, Bogotá (capital district) & Cundinamarca, Bolívar, La Guajira, and Norte de Santander. Specific sites within those departments were selected based on feasibility discussions with the VenEsperanza Consortium team and partners. Whenever possible, both urban centers and more remote sites were included to provide comparative contexts.

Key informants by affiliation



Focus group participants by department, modality and site

Organization	Modality	Department						TOTAL
		Antioquia	Atlántico	Bogotá & Cundinamarca	Bolívar	La Guajira	Norte de Santander	
Mercy Corps	Cash card	13			25			38
IRC	Cash card	9		8			9	26
	E-payment	11		8			16	35
World Vision	Cash card		6				13	19
	E-payment		8				14	22
Save the Children	E-payment			10		31		41
<b>Total Cash card</b>		<b>22</b>	<b>6</b>	<b>8</b>	<b>25</b>	<b>-</b>	<b>22</b>	<b>83</b>
<b>Total Efecty</b>		<b>11</b>	<b>8</b>	<b>18</b>	<b>-</b>	<b>31</b>	<b>30</b>	<b>98</b>
<b>TOTAL</b>		<b>33</b>	<b>14</b>	<b>26</b>	<b>25</b>	<b>31</b>	<b>52</b>	<b>181</b>

Participants were selected for interviews based on non-probabilistic, purposive sampling by location, partner organization, and modality (cash card or e-payment) and aimed to reflect a sampling frame with maximum diversity desired across four categories: age, gender, participant profile (Venezuelan refugee or migrant, Colombian returnee, or host community member), and number of transfers received. Recruitment procedures aimed to be impartial to ensure broad representation and avoid potential biases. Special consideration was given to Age, Gender and Diversity (AGD) perspectives in all primary data collection activities carried out as part of this research. Twenty-nine focus groups, comprised of 181 participants total, were conducted in May and June 2022. Focus groups were conducted in Spanish, lasted no more than 90 minutes, and required participants to provide verbal consent. Participants were asked about perceptions of VenEsperanza’s MPCA program and potential risks and safeguards<sup>7</sup>, as well as spending and saving habits and livelihoods aspirations

## Data analysis and synthesis

Key informant interview audio was transcribed, coded, and analyzed by theme. Focus group interview notes were also coded and analyzed by theme. Using a deductive approach to data analysis, all transcripts and notes were ‘open coded’ in Dedoose<sup>8</sup> to identify and label all segments of data perceived relevant to central research questions. Codes were then grouped by tallying conceptually equivalent themes and analyzed for response patterns and trends. Secondary data was analyzed and triangulated with primary data to minimize bias, enhance accuracy and reliability of results, and ensure the credibility of findings, with each directly traceable to evidence.

## Key findings

### Cash assistance

Drawing from MPCA participant experiences and perceptions gleaned from focus group discussions, this section describes participants’ spending and saving patterns, livelihoods aspirations, and the supports needed to achieve those aspirations. These findings provide insights into possible directions and key considerations for complementary livelihoods programming. Other findings and lessons learned from VenEsperanza’s MPCA program can be found in reports cited in the Annex.

<sup>7</sup> The results of which can be found in the following report: Mercy Corps (2022). Risks And Safeguarding Strategies in Multi-Purpose Cash Assistance (MCA) Programming: Lessons from VenEsperanza, Latin America’s largest cash consortium.

<sup>8</sup> Dedoose Version 9.0.17. www.dedoose.com.

## Spending and opportunities for saving

When asked about thoughts and satisfaction with the program, participants universally expressed gratitude, commonly calling the program “a big help”, “a relief” and “a blessing” that has helped them to cover basic needs. The results of more detailed discussions related to spending and saving habits, as well as perceptions related to the amount and duration of assistance are presented below.

### Spending

Across all focus groups, MPCA participants’ use of cash was prioritized on covering needs related to rent, food, and utilities. Children’s hygiene items (e.g., diapers) and educational costs (e.g., school fees, school supplies, uniforms, shoes, books, etc.) were also commonly mentioned priorities. In informal settlements, household appliances (e.g., fans, refrigerators, washing machines, etc.) or building materials (e.g., flooring or roofing materials) were regularly mentioned among focus group participants looking to improve their housing situations, especially when homes were self-constructed. Others used the assistance to cover healthcare expenses or pay off debts (e.g., debts owed to landlords who negotiated late payments, debts owed to local food or convenience stores that allowed them to “shop now and pay later”, debts owed to friends, family, or neighbors, etc.)

Many focus group participants shared that they planned how they would use the money far in advance of receiving each transfer. Some participants, in anticipation of the next transfer, reported that they would visit stores in search of the best prices so they knew how and where to maximize the assistance once it arrived. This practice was specifically related to food purchasing. Most focus group participants used the money immediately after withdrawing it.

 ***“I have everything organized and prioritized and I know how and where I will spend the money even before I receive it because I researched where everything was cheapest.”***

— Focus group participant in Soacha, Cundinamarca

***“We have to live day to day so we try to buy not just any food, but food that will last for longer time periods. It’s not about what we’re craving, it’s about what will last.”***

— Focus group participant in Maicao, La Guajira 

### Opportunities for savings

After meeting basic needs, many focus group participants sought to establish more sustainable income streams to support their families beyond the set period of the program. Around half of focus group participants, however, reported that they were unable to put any of the assistance into savings due to the high levels of need and high costs involved in covering their family’s basic needs. This was especially true for families with children (including single-parent families) and those living in major cities, of which only a small minority were able to save. In contrast, participants living in semi-urban areas, where costs are lower than urban centers, and those living in informal settlements, where they do not pay rent or utilities, reported being able to save more. Compared to their counterparts in urban areas, a greater proportion of those living in informal settlements described investing some of their funds, typically in goods they could re-sell later or in raw materials for a micro-enterprise, when they were able to do so. Across all focus groups, the rising costs of basic goods and commodities following the onset of the COVID-19 pandemic, the high inflation rates of 2021-2022, and the global food crisis related to the conflict in Ukraine was cited as a major limitation to being able to save and/or invest during any or all months of participation in the MPCA program.

**“It’s hard to save because the price of rent and food have increased. Before, a carton of eggs was five-thousand pesos [\$1.25 USD] and now it’s never less than fourteen-thousand [\$3.50 USD].”**

— Focus group participant in Cúcuta, Norte de Santander

**“I have an emergency fund. I try to save a percentage of each transfer in case of an emergency or loss.”**

— Focus group participant in Soacha, Cundinamarca

Focus group findings also suggest that any savings can be quickly exhausted in the event of even minor setbacks due to the high level of vulnerability of participants. One mother, for example, described how the cost of treating her sick infant depleted all savings she had managed to amass.

**“I was saving every month but then I spent all of my savings last month when my baby got sick.”**

— Focus group participant in Cúcuta, Norte de Santander

### **Participant reflections on amounts and duration of assistance**

While MPCA participants were not asked directly about their thoughts on the amount and duration of assistance during focus group discussions, several participants voluntarily offered opinions. Among these, many felt that the short-term and temporary nature of the assistance was adequate and appropriate, citing that migrants are not looking for handouts and only need some initial support to get them established in Colombia. Limitations on the amount and duration per person/family, many reasoned, also allow for greater coverage, so that assistance can reach others in need. Others saw the amount and/or duration as a limitation and expressed the desire for higher amounts or a longer duration given the high cost of living and the widespread desire to seek more sustainable income streams as an effort to get out of a state of emergency.

**“They should increase the amounts because the cost of everything is increasing. The amount is not enough. It is a little help and I am grateful but ‘help’ is the right word because it is temporary and doesn’t cover everything. Medellín is too expensive and here, the help is very little. Rent and food are so expensive.”**

— Focus group participant in Medellín, Antioquia

### **Future livelihoods aspirations**

During focus groups, participants of VenEsperanza’s MPCA program were asked to reflect on their future aspirations for livelihoods development and/or restoration. The hopes and dreams they shared for their futures fell into three major categories, presented in order of frequency mentioned.

#### **Entrepreneurial aspirations**

Most focus group participants expressed that they want to start a business or expand a current business as opposed to seeking employment or educational opportunities. Both employment and educational routes were generally perceived to have more obstacles (explored in the next section) and less flexibility compared to entrepreneurial ones, making the latter the more desirable and sought-after choice. In most cases, the entrepreneurial aspirations of participants fell under livelihoods development (starting a new business in Colombia based on what seemed most feasible and accessible in local contexts) rather than restoration (reviving prior businesses they had in Venezuela). Most business aspirations fell under the following three industries:

1. **The food service industry:** preparing and serving food from a food stand or cart, launching and managing a restaurant, bakery or bar, or providing delivery or catering services.
2. **The grocery and convenience retail industry:** selling groceries or other commodities by launching and managing a grocery store, convenience store, bodega, market stand, or even a small store out of their homes.
3. **The beauty industry:** providing hair styling, manicure/pedicure, makeup artistry or other beauty services by opening a salon or spa, working out of their homes, or visiting clients' homes.

Other desired businesses, ordered from most to least common, include: clothing retail, handcraft creation and sale, carpentry, event planning and/or decorating, driving/transportation, home cleaning services, washing machine loan services, animal husbandry/livestock rearing, entertainment/music, clothing and shoe repair, internet café management, pet supply store/salon management, autobody shop management, metalsmithing, storage center management, and photography.

## Employment aspirations

A smaller group of focus group participants sought formal employment. Of these, most sought a stable and dignified job that matched their prior career experiences and/or educational merits from when they resided in Venezuela, favoring livelihoods restoration over new livelihoods development. The most sought-after jobs and professions among focus group participants, in order from most to least common, were in the food services industry, education and teaching sector, commercial and retail industry, and fire and rescue services sector.

## Educational aspirations

Compared to those seeking entrepreneurship and employment, focus group participants seeking educational degrees or diplomas represented a minority. Findings suggest that entrepreneurial and employment aspirations took precedence over educational ones because of the immediate need for an income source, rendering participants less willing/able to invest in educational aspirations due to the urgent need for income paired with high demands on their time. Participants also reported administrative challenges associated with enrolling in educational institutions or trade schools (described in greater detail in the next section), which dampened educational aspirations. Nevertheless, a handful of participants did voice their goals to begin or resume their schooling.

## Support needed

When asked what types of support could be helpful in helping them to fulfil their aspirations, focus group participants mentioned several, presented below in order from most to least mentioned.

### Financial support

The most common type of support stated by participants when asked what would be useful was financial support. Those seeking employment suggested that financial support could help them cover work-related costs (e.g., clothing, footwear, equipment, transportation, etc.) and alleviate the gap in income between getting hired and receiving their first paycheck. Aspiring entrepreneurs stated that financial support in the form of seed capital or loans would be helpful to cover initial business expenses, allowing them to purchase or rent the raw materials (e.g., resources, supplies, goods), physical space (e.g., storefront, food cart, market stand, workspace, commercial or retail space, land, etc.), or equipment (tools, machines, etc.) necessary to launch their businesses.



*“What we need is capital. We have the will, the drive, the skills. But until we have money, we can’t begin. We can’t do anything. We have the will, just not the resources.”*

— Focus group participant in Puerto Colombia, Atlántico

When asked how much seed capital they would need to start their businesses, estimates ranged from \$400,000 to \$10 million Colombian pesos (around \$100 to \$2,500 USD), with the vast majority of estimates falling below \$2 million COP (~\$500 USD). Estimates varied by location (initial cost estimates were higher in major cities), type of business, and the presence or absence of any current savings. Estimated startup costs, as reported by focus group participants, for smaller and larger enterprises within the three most commonly mentioned industries are presented below.

**Estimated startup costs for common industries, according to focus group participants**

Industry	Type of enterprise	Estimated cost in Colombian pesos	Estimated cost in U.S. dollars*
Food service industry	Fast-food cart or stand	\$400,000 to \$3 million	\$100 to \$750
	Restaurant or gastropub	Up to \$10 million	Up to \$2,500
Grocery and convenience retail industry	Mini-store or home-based store	Around \$500,000	Around \$125
	Grocery and convenience store	Up to \$10 million	Up to \$2,500
Beauty industry	Home-based or delivery services	\$500,000 to \$2 million	\$125 to \$500
	Salon or spa	Up to \$8 million	Up to \$2,000

\*Based on a conversion rate of \$4,000 COP to \$1 USD, an approximation of the yearly average (this exchange rate has fluctuated considerably thus far in 2022)

Estimates provided by focus group participants were rarely based on an established business plan or itemized budget. While there were a handful of participants who could provide precise expenses, suggesting they had invested time in developing workplans and/or detailed costing exercises, these were exceptional cases. Findings indicate that the majority of those seeking financial support to start a business likely need guidance or accompaniment in financial planning for their ventures.

**Teaching, training, and mentoring**

Participants also reported that teaching and training, in the form of business or job preparation classes, technical courses, or skill-building workshops, would be a helpful step towards entrepreneurship or employability. Both entrepreneurs wishing to start a business and those wishing to scale up or expand an existing business felt they could benefit from targeted training and mentoring to build their knowledge and skills. Learning activities centered on finances (e.g., personal and business accounting, budgeting, investing, etc.) were another highly desirable support.

**Information and orientation about complementary services**

MPCA participants also requested information and orientation around other services that might be available to them and how to access them. For example, focus group participants said it would be helpful to learn more about how to access: mental health and psychological services, health

services, childcare support services, educational support services (particularly for their children), validation of professional and educational licenses and degrees, legal/migratory documentation, bank accounts and credit, and personal and commercial work permits. Many saw access to such services as a complementary or even prerequisite need for them to be fully able to move forward towards livelihoods development and restoration. Findings thus suggest that for participants to set themselves up for livelihood success, they must first stabilize their situations by addressing needs and reducing vulnerabilities to the extent possible.

## Livelihoods programming: obstacles and opportunities

Drawing from focus group discussions with MPCA participants and key informant interviews with stakeholders involved in livelihoods activities, this section explores obstacles, opportunities, and lessons learned within each of the core livelihoods pathways implemented by partner organizations and CLCI and presents best practices for programs more broadly. These findings serve to illuminate potential threats as well as leverage points for linking livelihoods and cash programming.

### Employability

#### Obstacles related to participants

##### IRREGULAR STATUS AS AN OBSTACLE TO SECURING FORMAL WORK

For the migrant population to be able to access formal employment opportunities and many job training programs, they must first regularize their migratory status to get a work permit. Of the estimated 1.8 million Venezuelans in Colombia, approximately 315,000 (17%) had irregular status and nearly 1.2 million (64%) were in the process of becoming regularized as of August 31, 2021.<sup>9</sup> Regularization has increased significantly since the Colombian government announced it would grant temporary protection status (TPS) to Venezuelan migrants in February 2021. Those who meet the criteria for TPS can complete the Single Registry for Venezuelan Migrants (RUMV for its initials in Spanish) and apply for a Temporary Protection Permit (TPP), an identity and regularization document that serves as a work permit.<sup>10</sup> However, the process takes time and requires access to the internet, which has proved to be a barrier for some people. Some focus group participants and/or their peers reported that they were able to successfully access formal work as a result of the TPP. Others, however, still expressed difficulties finding formal work even with the TPP, primarily because of employer xenophobia/discrimination and/or a lack of employer recognition/understanding of the TPP, discussed in greater detail later in this report.



*“We know many migrants do not have a regular status. Now everything is changing with the statute, but many still don’t have a regular status and cannot opt for formal employment.”*

— Key informant

*“I wanted to do a training course in construction but I couldn’t without a registered work permit.”*

— Focus group participant in El Zulia, Norte de Santander



<sup>9</sup> R4V Interagency Coordination Platform for Refugees and Migrants from Venezuela. Colombia. Accessible at: <https://www.r4v.info/es/colombia>

<sup>10</sup> GIFMM, R4V (2021). Available at: <https://reliefweb.int/report/colombia/support-plan-2021-colombia-gifmm-support-plan-implementation-temporary-protection>

Opportunities: Key informants recognize this obstacle as one that is largely dependent on the Colombian government, its stance on the Venezuelan crisis, and its migratory policy. Fortunately, the TPS statute has paved a way for Venezuelan migrants to regularize their status and has granted them an opportunity to access formal work opportunities. According to key informants, ensuring participants' access to these opportunities includes continued information campaigns educating both Venezuelan migrants and Colombian employers about TPS, ongoing support to participants during the regularization process, and enduring advocacy with the government and its institutions to increase Venezuelans' access to jobs and job training programs.

***“Of course, the entire issue of legalization and documentation is a massive challenge and it prevents many Venezuelans from being able to take advantage of the full range of job opportunities and training offerings at the SENA<sup>11</sup>. So we have to advance with their legal situation and advocate for recognition of their status because I feel that access to technical certifications and jobs is key to sustainability in this work.”***  
— Key informant

#### LIMITATIONS VALIDATING EDUCATIONAL DEGREES AND PROFESSIONAL LICENSES

While many Venezuelans have educational degrees and professional licenses, most are not recognized in Colombia unless officially validated. Key informants and focus group participants consider the process to be a lengthy, expensive, and administratively complex and therefore well outside the reach of many Venezuelans. Indeed, the documentation requirements (valid identity documents, original certificates and authenticated/certified copies that are legalized with an apostille stamp in the country of origin, and additional documentation requirements for accounting, law and health degrees), cost (~\$150 USD for undergraduate and \$170 USD for graduate degrees), and duration of the process (two to four months) are all significant obstacles.<sup>12</sup> Without being able to validate their educational and professional certifications, many are unable to resume their education and/or work in their field.

***“I need to validate my degree to get employed in my field but it’s very expensive to get the apostille.”***  
— Focus group participant in Soacha, Cundinamarca

***“Many migrants are professionals and have not been able to validate their titles. So they take very basic jobs that frustrate them. And there is also the issue of validation of studies. There are some who have three years of medicine and they’re missing a few more but they cannot continue here. So it’s a limitation.”***  
— Key informant

Opportunities: Considering the substantial obstacles to validation, key informants explain that the livelihood programs implemented by partners and CLCI are often unable to match certain candidates with jobs that fit the full range of their experience and expertise. In these cases, livelihoods programs

<sup>11</sup> The National Training Service (SENA by its Spanish acronym) is an administratively autonomous Colombian public institution linked to the Ministry of Labor. It offers free vocational & technical training aimed at developing a highly productive and competitive national workforce. Source: SENA (2022). Available at: <https://www.sena.edu.co/es-co/sena/Paginas/quienesSomos.aspx>

<sup>12</sup> Colombian Ministry of Education. Available at: <https://www.mineducacion.gov.co/portal/secciones/English-version/Vice-ministry-of-Higher-Education/355508:Validations>

often help participants find and secure opportunities in the short term -even if not perfectly aligned with their livelihoods aspirations- while setting up a realistic and actionable plan to pursue their goals in the long term. Informants said this typically begins with assessing participants to understand their background, skills, expertise, and experience, as well as their unique barriers, to develop the right pathway for them. Dedicated case management and accompaniment along that pathway then follow.



***“We always have to work with the population to identify their barriers. Support starts not only with livelihoods development but understanding their dynamics to help them achieve results. I think that's key.”***

— Key informant

Key informants also felt that they and their teams, as actors directly involved in livelihoods programs, have an important advocacy role to play with the host government to improve access and cultivate opportunities for participants with respect to degree and license validation. This role, many felt, is one that should be better acknowledged and strengthened within their respective organizations.

#### LACK OF AWARENESS OF THE BENEFITS FORMAL WORK CAN PROVIDE

Many migrants opt for informal work for the flexibility it provides and because it is easier to access, especially in the absence of regularized status. However, key informants said that migrants may be unaware of the benefits that formal work can provide and that informal work cannot, which might affect their motivation and willingness to pursue one over the other. Being able to secure formal employment, for example, can connect participants with social security, healthcare benefits, access to credit for housing, or subsidies for dependents.



***“They don't know about all the benefits they can have with a formal job in Colombia. They don't know the difference between the subsidized and the contributory health system that they can access if they have formal work.<sup>13</sup> They don't know that they can opt for a housing loan, or access subsidies for their children or parents over 60.”***

— Key informant

**Opportunities:** Key informants considered that the key opportunity here lies in educating participants, as well as the Venezuelan migrant population more broadly, about the benefits of formal employment, especially as many people begin to receive their TPP document. Informing the population is the first step. Once informed, livelihoods programs can provide encouragement and support to participants who are able to legally access formal employment, helping them overcome obstacles and set plans towards securing work in the formal sector.



***“Informality is attractive... it gives them control over their schedules. Above all, for women caring for children. We have to do the work of teaching them the benefit of a formal job. You can access healthcare. Not only for you, but for your children and parents. And insurance, if you have an accident.’ We have to show them why it's good to work formally.”***

— Key informant

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<sup>13</sup> Colombia's health insurance system features a contributory regime (a comprehensive health benefits package targeting formal sector workers with steady income and their dependents) and a subsidized regime (a limited health benefits package targeted at individuals from poor households without formal employment). Source: The World Bank (2013). Available at: <https://documents1.worldbank.org/curated/ar/727721468239997995/pdf/749610NWP0COLO00Box374316B00PUBLIC0.pdf>

## OBSTACLES RELATED TO FAMILY AND LIVING SITUATIONS

Findings from key informant interviews and focus group discussions indicate that vulnerable families face additional barriers to employment, including risk factors related to their family composition. The need to care for young, elderly, disabled, chronically ill, or other dependent family members is a significant employment barrier for many. Individuals or families with children, particularly infants and young children, find it difficult or impossible to attend program activities or commit to employment opportunities in the absence of access to safe, trusted, quality childcare.

***“I want to work for myself because I have three kids, one is very small and requires more care. So, I’d like to sell empanadas or other food where I can watch my kids. I can’t leave them alone right now because it would be unsafe.”***

— Focus group participant in El Zulia, Norte de Santander

***“I need help with childcare be able to work. It’s too dangerous to delegate that care to someone you can’t trust”.***

— Focus group participant in Soacha, Cundinamarca

Key informants and focus group participants also cite that employability is challenging for those with precarious living conditions and/or insecure housing situations. Some focus group participants explained that the immediate need to secure stable housing took precedent over the less pressing need to secure employment.

***“My priority is secure housing first to give stability to my children. Once I’m stable, I can look for a good job that will help me.”***

— Focus group participant in Cúcuta, Norte de Santander

**Opportunities:** To mitigate these barriers, key informants cite several opportunities. First and foremost, informants stress the importance of assessing each individual’s specific needs to understand the particular barriers and limitations he or she may face when it comes to seeking and securing employment. Second, informants stated that program staff should commit to working with participants to create short-term and long-term plans, doing what is possible to help them overcome identified barriers. In the case of housing and childcare limitations, for instance, this might mean referring individuals to partner programs to facilitate access to secure housing and safe, trustworthy childcare services. It might also mean planning towards livelihoods opportunities that accommodate their situations and limitations (e.g., flexible schedules, virtual or work-from-home modalities, etc.). Programs can also create supervised safe spaces for children during activities, with dedicated staff to engage children in constructive play and education. Such spaces are cited as a best practice by informants as it can allow parents to attend the sessions and to focus and learn more effectively.

***“We have built a safe space for children [at our livelihoods support center]. This means the family does not have to put their children at risk by leaving them in a potentially insecure or vulnerable situation, but rather can bring them directly to the space. Within the spaces we’ve arranged, they can learn and play in a safe environment.”***

— Key informant

## PROGRAM OR EMPLOYMENT DESERTION

Key informants highlighted several interpersonal or contextual factors that can lead to participants abandoning the employability pathway at any stage. Misalignment of interests, time constraints,

competing priorities, and/or waning motivation or commitment, to name a few, can all lead to program or job desertion. In addition, the migrant population tends to be highly mobile, frequently moving inside and outside the country in search of better opportunities for themselves and their families, which can also result in participants leaving the livelihoods program or employment secured through the program. Key informants also reported that another common cause of job desertion is the waiting period between hiring and the first paycheck, which can take up to a month. Informants described cases of participants leaving soon after securing a formal job and returning to informal day-to-day work to cover their immediate needs, unable to overcome the initial pay gap. Key informants also cited challenges locating and contacting individuals over time, as participants tend to change phones often. Among other reasons, participants may sell their phones to meet more urgent needs or their phones may be stolen from them, a common occurrence in Colombia and even more so for those in vulnerable situations and/or living in insecure areas.

***“Some people prefer to work on a day-to-day basis to pay weekly or daily rent. They don’t have the capacity to accumulate enough money. So, sometimes they’ll go through the selection process and get a job but since they have to wait 15 days or a month to receive pay, they’ll leave and return to work in the street.”***

— Key informant

***“Sometimes people stop answering the phone, or it's hard to locate them, or they're already doing other things. Often, they'll tell us 'Yes, I'm ready to work' but when we offer them an option, they say, 'No, I'm better off working in the street' or simply, 'No, I don't want to do that.'”***

— Key informant

Opportunities: Key informants cited several opportunities to mitigate the risk of participant desertion from the program or from a job. Understanding individuals’ interests, abilities, and needs cannot be understated as a necessary precursor to 1) deciding whether someone is interested and able to commit to a pathway, and if so, 2) designing a pathway that aligns with interests and abilities and actively reduces barriers to the extent possible. Equally important, key informants stressed, is managing participants’ expectations and being transparent and realistic about processes and job prospects. This is most effective when matched with continuous follow-up, creative motivational strategies, and long-term monitoring and analysis. Key informants have also found that incorporating Colombians (returnees and host community) alongside Venezuelan migrants and forming connections between program participants can create stability. Social connections within local communities can serve as roots helping migrants, who might otherwise move on, to stay grounded and build a greater foundation in a given place. Furthermore, relationships built and fostered between program participants through shared pathway activities and peer support groups, can help them feel more connected to the program and motivated to engage in activities. Lastly, informants highlight the importance of preparing participants to overcome the wait period between hiring and receiving their first paycheck through savings strategies or direct financial support during that time.

***“A major lesson learned was wanting everyone to go from cash to livelihoods... and realizing some people just aren’t interested.”***

— Key informant

*“The challenge is always trying to motivate people to stay because they just don't have much time. Keeping a person active so that they receive training and finish the process is complicated because they move a lot. And if they are not motivated, they leave. We have to insist a lot. Facilitators have to be people who have empathy, who have charisma, who are consistently able to follow up on groups and individuals because there is a high risk of desertion.”*

— Key informant

*“One of the strategies we use to mitigate desertion is to form links between groups. Many Venezuelans feel alone in this country. So being in a group and being able to share experiences and form bonds also makes people want attend and continue the process.”*

— Key informant

## Obstacles related to employers

### XENOPHOBIA AMONGST EMPLOYERS

A major obstacle limiting socioeconomic inclusion and livelihoods in Colombia, cited by focus group participants and key informants alike, is stigmatization and/or discrimination against (potential) Venezuelan employees by (potential) employers. Xenophobic attitudes or behaviors amongst employers can prevent Venezuelan candidates from accessing and securing job opportunities and/or can result in mistreatment, abuse, or exploitation of Venezuelan employees in the workplace.

*“It has been hard to find employment. They call me and ask if I am Venezuelan and they tell me they don't want to employ people from Venezuela even though I have my [work permit].”*

— Focus group participant in Medellín, Antioquia

*“I worked all day for a woman who humiliated me a lot. She said because I'm Venezuelan, she wouldn't pay me what I was owed.”*

— Focus group participant in Cúcuta, Norte de Santander

*“Venezuelans have to do daily, non-contract, informal work with low salaries, precarious conditions, and unclear schedules.”*

— Focus group participant in La Candelaria, Bogotá DC

**Opportunities:** To mitigate and reduce xenophobia amongst employers and the resulting limitations and risks it poses to (potential) Venezuelan employees, key informants underscore the importance of direct advocacy targeted at specific employers as well as anti-xenophobia campaigns aimed at employers more broadly. To be effective, informants feel efforts must tactfully but firmly denounce xenophobia in the workplace and highlight the value and benefit that Venezuelan workers bring.

*“... and telling companies, 'Look, you have an opportunity here to fill vacancies that have high turnover or are difficult to fill.' It's not a matter of 'Oh, what a shame, hire him because he's a migrant.' No. 'These are people in a difficult situation but they're talented and skilled. They are what your company is looking for.'”*

— Key informant

***“It’s so important to work with employers to create opportunities and denounce xenophobia because there’s a lot of stigmatization of the Venezuelan population. The strategy isn’t just telling the employer, ‘That’s wrong’ but rather, making the ‘plus’ of working with Venezuelans and the skills they have more visible. It’s about highlighting that added value. Projects should also include and promote joint work between Colombians and Venezuelans to counter xenophobia and support economic integration.”***

— Key informant

#### EMPLOYERS’ UNFAMILIARITY WITH PROCESSES INVOLVED IN CONTRACTING MIGRANTS

Another obstacle mentioned by key informants is that employers are often unfamiliar with the migrant population’s documents, such as the TPP, and the processes and procedures involved in contracting them.

***“Employability is a great challenge because our participants are mainly Venezuelan migrants. Right now, with the temporary protection status, they can access a job but there is a lot of unawareness. It is a new statute, so participants do not know how to access this right, and businesses don’t really know how it works or how to manage it.”***

— Key informant

Opportunities: To improve awareness and familiarity with these processes as they relate to migrants in the workforce, key informants highlight opportunities like information campaigns, direct advocacy, and targeted capacity building with employers. Work with employers should focus on informing and educating them about the protection statute and TPP, hiring procedures and paperwork, and rights and protections for the migrant population. This is an area where many informants felt there were opportunities for improvement and more work to be done.

***“One benefit of our advocacy is that we are becoming more and more known within the private and public sector for our work in economic integration and our support to businesses and institutions. Some have high capacity, but others don’t know how to work with the migrant population. So, we can teach them how to do it and support them.”***

— Key informant

#### EMPLOYERS SEE LIVELIHOODS PROGRAMS MORE AS A BURDEN THAN AN OPPORTUNITY

Another obstacle mentioned by key informants is forming partnerships with potential employers and ensuring those partnerships are fruitful and beneficial to employers. Informants recounted cases when heavy administrative burden or legal barriers caused employers to view livelihoods program partnerships as more trouble than they were worth, straining relationships and hampering progress.

*“Our program covers social security for three months to incentivize hiring. In those cases, we need companies to sign a memorandum of understanding so that we have a means of verification in our monitoring databases. Many companies see that as, ‘Oh, now I have to call a lawyer.’ They see it as another barrier. Not an opportunity, but a burden.”*

— Key informant

*“This week I was talking to our employability consultant. She told me that companies’ job opportunities open and screening begins but since we don’t have a dedicated focal point following up consistently, companies get tons of resumes and don’t know which ones we sent. When we tell them which candidates are ours, they say, ‘Oh no, they didn’t come to the interview’. We’ve realized that human resources at these companies see all this as a burden. Not as an opportunity. We can’t put a person from our team in each one but we do need to provide them more support and follow up, at least until we can show them that the process is successful.”*

— Key informant

Opportunity: Now that key informants have become aware of obstacles like these, they stress the need to course correct to reduce both the real and perceived burden on businesses. In these specific cases, this means establishing focal points within the program who can support and accompany employers in the selection and contracting of participants, conduct more follow up with participants and employers alike, and provide legal guidance and support when it comes to their programs’ specific protocols. More broadly, informants consider it important to commit to learning about employer’s perspectives to harvest lessons learned and understand room for improvement.

## **Obstacles related to the context and market**

### MISMATCHED SUPPLY AND DEMAND

Key informants described situations in which they were faced with more candidates than open positions that matched candidate profiles. Informants emphasized that sometimes preparing and connecting participants to potential opportunities is not enough and does not guarantee they will be considered or hired, which can be discouraging to program staff and participants alike.

*“We’ve developed many strategies, ranging from sharing databases -so companies can make calls, establish contact, and conduct selection processes- to setting up small pre-selection events where someone from the company’s human resources screen people to continue on. We arrive up to that point, connecting people with opportunities, but in the end, we can’t guarantee they’ll be hired because we cannot force companies and we cannot guarantee 100% that people have the profiles.”*

— Key informant

The opposite situation also proved to be true, wherein employers expressed interest in contracting participants and had several available positions, but programs could not successfully fill the

positions. Key informants described cases where participants were either unable or unwilling to work available jobs, as was the case in flower farms in Antioquia.

*“There’s interest from flower cultivation and exportation companies in Antioquia because there’s a generational problem where the children are pursuing other opportunities and don’t want to continue the trade. We’ve been told there’s up to a 40% labor deficit. So, the migrant population is emerging as an opportunity to fill the deficit. We’re doing a pilot with a flower farm and this one employer is amazing. His production and profit are well-established, and he wants to invest in human capital. He provides his employees full health benefits and even helps them get titles for their own land. He told us, ‘I want to hire 100 migrants.’ The two that we did manage to get hired left a week later. We’ve found people don’t want to work in the sector because others had bad experiences or because farms are far from the city center so transportation is difficult.”*

— Key informant

These examples illustrate some of the challenges related to mismatched supply and demand facing constant in livelihoods programs. Key informants described difficulties on both sides of the aisle: jobs are available, but participants are not or vice versa.

*“Sometimes we call 100 people and 9 show up, not even 10%. That requires an operational effort, a team effort, and yet, despite our many strategies, we’re not achieving efficient results. The challenge is also constantly calling the companies, reminding them, planning meetings... and still, often no one gets hired. Those are major challenges.”*

— Key informant

Opportunities: Key informants’ suggested strategy for overcoming this obstacle is two-fold, addressing both the employees (supply) and employers (demand). When working with participants, as mentioned above, programs must be realistic and transparent about obstacles, manage expectations, and closely mentor and monitor to maintain commitment and motivation. Key informants also recommend building robust and accurate databases of potential employees.

*“One challenge is job-specific ‘tailored trainings’. We’re already working on it but we can do more. Take call centers... how can we prepare so that when a call center contacts us with openings, we already have them lined up? We’ve realized our database had some issues. For example, one time we were asked for 10 bilinguals, so we searched our database for bilingual participants. Except the were not bilingual. They didn’t even have a basic level of English. They said they spoke ‘Venezuelan’ and ‘Colombian’ [Spanish]. So, then we realized that our profiling has not been ideal and requires a higher level of detail.”*

— Key informant

When working with public and private sector employers, programs should aim to build networks to increase the number, diversity, and quality of opportunities available to participants and increase the visibility of their programs by promoting and publicizing positive results of trainings.

*“We are very focused on people but we neglect the offer a bit. We must try to develop a demand for our trained candidates. Now, there’s no demand, there aren’t companies that want to integrate these people and it’s a huge barrier to achieving good results. I believe both supply and demand should be treated with equal importance. I think we need to work on demand to promote opportunities for the migrant population.”*

— Key informant

#### EMPLOYABILITY IS HIGHLY CONTEXT SPECIFIC

As the previous section illustrates, employability is highly context specific and varies by location. What works in one situation may not work in another. Success stories told by key informants were typically tied to a specific sector (or specific employer) in a certain location, such as the restaurant sector in Medellín, tourism sector in Cartagena, and construction sector in Arauca, to name a few.

*“We trained several young people to be baristas and partnered with a cafe in Medellín. The cafe oversaw their training and offered many of them jobs. That model is great because not only do they learn the skills but finish with a formal job with benefits. That’s a small example. Not all of them work like that. In fact, most don’t. Not everyone ended up with a job either. Only those who stood out and did well. The advantage of these alliances is that the employers are receptive. They understand that these are people who have not had this type of opportunity and they see it as a chance develop the skills that the employer needs.”*

— Key informant

**Opportunities:** Obstacles and opportunities within the employability pathway are abundant. Key informants described numerous employability strategies, models, and approaches happening at any given time. Key informants’ top takeaway was adaptability. Creativity, innovation, and trial and error are all important ingredients for a successful employability pathway.

## Entrepreneurship

### Obstacles related to participants

#### NOT EVERYONE WANTS TO BE AN ENTREPRENEUR

As with the employability pathway, the entrepreneurship pathway is not for everyone. Key informants said that one of the main challenges is identifying those candidates with true interest and commitment to the process required to be successful.

*“At first, many people will say yes. If someone is promised some type of benefit, it will pique that interest. So, it’s a mistake to promise anything: money, seed capital... If they complete the training, if they make their business plan, if they start an enterprise, we will support them in strengthening their project.”*

— Key informant

***“It’s a mistake to assume that everyone is an entrepreneur. Not everyone is going to go for entrepreneurship.”***

— Key informant



Opportunity: As mentioned previously, managing expectations and being very transparent and clear about the process from the onset is crucial. Key informants warn against generating expectations that the program cannot meet and consider it a best practice to avoid any mention of financial support so as not to potentially generate undue influence or “false interest”.

#### OBSTACLES RELATED TO START UP KNOWLEDGE AND RESOURCES

Aspiring entrepreneurs may have a vision about the enterprise they wish to build but may not have the knowledge to successfully launch or sustain their business model. Physical and financial assets also pose start up challenges for entrepreneurs, as enterprises typically require large initial investments of time and resources (e.g., physical space, supplies, equipment, tools, raw materials, etc.), which may take time to recover. Findings from focus group with MPCA participants showed that those with microenterprises already in place often rented their resources as an alternative to buying them due to the significant cost they would have to incur to do so.



***“My dream is to have my own motorcycle and not have to pay rent for a loaned motorcycle.”***

— Focus group participant in Cartagena, Bolívar

***“I do keratin hair straightening but I borrow the straightener, the blow dryer, everything. To begin my business, I want to buy my own tools, but I have no way to pay for them”.***

— Focus group participant in Cúcuta, Norte de Santander



Those seeking to start a business described being unable to because it would mean not being able to count on income or earn dividends for the first few months, a gap in income many cannot afford.



***“The first three months of a business is all investment without any earnings. Support during that moment is fundamental for the viability of the business”***

— Focus group participant in La Candelaria, Bogotá DC

Like their counterparts in the employability pathway, participants in the entrepreneurship pathway also face obstacles related to their family and living situations, as described above. Notably, many participants face challenges securing stable housing situations and childcare services, for instance.

Opportunities: Entrepreneurial training or apprenticeships paired with seed capital or start-up grants, both staples in most entrepreneurship pathways, allow participants to secure both the knowledge and initial inputs needed to launch their businesses. While early support varies program to program (cash, loans, in-kind items), it is nearly always contingent on an approved budget proposal, business plan, and formal or informal “contract”.

### Obstacles related to enterprises

#### SUSTAINABILITY

Key informants consider that achieving enterprise sustainability is perhaps the greatest challenge in the entrepreneurship pathway. While the long-term goal is to support lasting economic inclusion through sustainable livelihoods development and restoration, the reality is that most enterprises resulting from these programs are still mainly subsistence and have high risk of failure. While these

ventures can certainly help participants build stable sources of income that they might not be able to count on otherwise, they are, in most cases, far from being able to lift people out of poverty.

*“We want to support undertakings that are not humanitarian, subsistence enterprises but ones with the possibility of growing. But it's difficult. Especially working on emergency issues, it's complicated. But it's our dream to get to sustainable enterprises. Not just so people earn just enough to eat every day or for another fried food cart on the corner when there are fried food carts on every corner. That's not going to get them out of poverty.”*

— Key informant

*“With entrepreneurship, the main difficulty is that most are subsistence enterprises. There's a fine line where they can be left without income. If something happens, an accident or something, and they don't work for a day, the enterprise can go bankrupt. It's a complex situation since they're subsistence. And formalizing their enterprises raises the matter of documentation, of regularization, and also generates taxes if the enterprise grows enough. It's difficult to start paying taxes. So there are barriers.”*

— Key informant

*“The most difficult stage is trying to ensure sustainability. If even big companies with large investments fail, then these have a high risk of failing. They're not looking for huge profits, only enough to survive because their household depends on it. The positive of these programs is that we manage to increase that margin.”*

— Key informant

**Opportunities:** To improve the sustainability of the enterprises, key informants consider it essential for participants to be able to count on long term, responsible mentoring and monitoring. Informants recommend that mentoring and monitoring be most robust at the beginning of the program and taper over time, and they caution against it ending abruptly once the business is created. Another best practice in building more sustainable enterprises is connecting entrepreneurs with local business networks, like professional networking groups or trade associations, to facilitate idea generation and evolution, motivation and inspiration, and potential access to additional resources. Key informants also advise against setting unrealistic goals with regards to entrepreneurs and their learning potential or enterprises and their earning potential; businesses take time to build. To support the development of more robust and formal enterprises, key informants stress that greater financial and human resources and longer-term program projections are needed.

*“We have to provide responsible support so that we don't create dependency on this follow-up. I think accompaniment is key but with responsible and gradual accompaniment to release them.”*

— Key informant

*“We’ve tried to connect ventures with startup funds through institutions and local cooperatives promoting entrepreneurship. That’s one positive impact we’ve managed to have.”*

— Key informant

*“It’s a mistake to set unrealistic goals because it is true that many people can build sole proprietorships but many struggle because initially, they lack the necessary skills. The [program] times are very limited and it’s not possible to strengthen all of one’s skills so quickly. So we need to be careful of overly lofty goals. It’s a mistake to think that most enterprises will be running quickly.”*

— Key informant

## INFORMALITY

Legal barriers present challenges in the entrepreneurship pathway. Key informants and focus group participants described difficulties securing commercial registrations, licenses, and permits to legally operate in commercial or public spaces. Such obstacles mean most ventures remain informal.

*“Now what are the challenges? Well, the capital is not enough nor has sufficient scope to successfully formalize their productive unit, with say, registration with a chamber of commerce or bank. With three or four million pesos of seed capital, you won’t be able to build a business with the magnitude to make that transition.”*

— Key informant

*“I had my cart in a public space and I had to run away when they were coming to take it from me because I don’t have permission.”*

— Focus group participant in Medellín, Antioquia

Opportunities: Since the regularization and legalization of enterprises is often a long process that may extend beyond the lifespan of the program, key informants consider it important to educate participants on the process and set plans for securing necessary documents and resources to be able to apply in the future. Programs can also formulate connections with legal entities to lay a foundation and support participants in the process down the road.

## MARKETING AND VISIBILITY

Marketing businesses and making them visible to new clients, especially when they are new, can be a challenge and one that can “make or break” a business.

Opportunity: Key informants listed several strategies for making enterprises more visible. Some have invested in business fairs and catalogs as ways to expose ventures to new potential customers. Others have helped entrepreneurs set up social media accounts and provided basic marketing training or held Shark Tank-style pitch events as an opportunity to invite investors and/or business owners and to foster entrepreneur’s confidence in speaking and sharing their products and services.

*“We make catalogs of services so that they don’t only stay in their communities but can also reach other external potential buyers.”*

— Key informant

*“Business fairs, both those that we organize and those organized by the local government, are important because they allow participants to showcase the products and services they offer. It helps them move beyond their community, the same customers as always, and open up. It’s an area we should put more energy in.”*

— Key informant



## **Obstacles related to the context and market**

A lesson learned from the CLCI was that vocational training and small business start-ups often faced obstacles related to the saturation of skills and the existence of businesses offering the same goods and services in certain areas, resulting in failed businesses or people sitting idly after trainings.<sup>14</sup>

Opportunity: To mitigate against this obstacle, comprehensive market assessments for specific goods and services, in coordination with the government and partners, are recommended to understand the offerings of similar businesses in the same location. According to key informants, this practice can help programs determine whether there is enough market demand and “absorption potential” for proposed enterprises, which is key to (1) promoting feasible pathways and (2) preventing pathway formation or support provision to enterprises that may already be saturated. Program participants can also be encouraged to research their local markets and identify opportunities and gaps in goods/and services as part of their business plan.

## **Financial education and inclusion**

### **Obstacles related to financial knowledge**

#### LIMITED FINANCIAL KNOWLEDGE AND/OR EXPERIENCE

Limited knowledge and/or experience with personal and business budgeting and accounting can prevent participants from making the most of their incomes or for being able to effectively save or invest part of their earnings. Evidence from MPCA participants in focus groups, described in greater detail earlier in this report, suggests that many participants struggled to save and had listed financial education as a desirable support that could help them reach their livelihoods aspirations.

Opportunity: Financial education was championed by focus group participants and key informants alike, who felt that everyone stood to gain from personal and/or business-related financial training. Key informants held financial education as a critical and transversal component of any livelihoods program to fortify participants’ knowledge and skills. Typically delivered in workshop form, financial skill-building are considered most effective is appropriately tailored towards the employability or entrepreneurship pathway. Informants deemed that the former should focus on personal budgeting and saving while the latter should include business accounting basics on tracking balances, cash flow, profits and losses, and calculating business ratios.

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<sup>14</sup> Paving Pathways to Self-Reliance in Iraq: Exploring Referral Pathways from Cash to Livelihoods Assistance to increase program participants’ resilience in conflict-affected areas of Iraq. February 2022. Available at: <https://www.clciraq.org/research-products>

***“For entrepreneurship, we have technicians who can work directly with participants with financial balance and valuation tools to improve their product or service. It’s very important that they have practical ways to determine: What is their profit margin? How much are they investing in the product? What is the break-even point that determines their price? How is that price also linked to economic or macroeconomic changes?”***

— Key informant

## **Obstacles related to financial inclusion**

### **LIMITED OR NO ACCESS TO FORMAL BANKING, CREDIT, OR LOANS**

The Venezuelan migrant population faces numerous challenges accessing formal banking, credit, or loans. Administrative barriers, such as documentation legal status and requirements, and/or social barriers, such as xenophobia, can negatively affect financial inclusion. Furthermore, documents like the TPP, are still not widely recognized by many banks. Thus, most Venezuelans, including those with residency permits, still do not have a Colombian bank account, limiting their ability to conduct financial transactions and/or run a business.<sup>15</sup>

***“Here we can’t get a credit line. I’ve been working in Medellín for five years but I have an expired passport. It’s like \$230 dollars to get a new passport in Venezuela. We can get a savings account but we can’t access credit or loans at any bank.”***

— Focus group participant in Medellín, Antioquia

**Opportunity:** Where possible, livelihoods programs can facilitate linkages to formal banking and lending by helping participants secure paperwork to open accounts at formal institutions or by facilitating access to certain digital solutions. When formal financial ties are not possible, community-based savings and lending groups are an informal alternative. Key informants feel these initiatives have been successful and have reaped rewards. A key consideration, particularly with community-based savings and lending groups, is that participants must be relatively settled to establish trust and engage effectively, which presents a challenge for migrants who are often on the move.

***“Savings groups are aimed at women heads of household. It’s been shown they’re the best steward or administrator of resources. It doesn’t matter how much you have or earn or how much education you have. Knowing how to make a basic budget to manage your finances is key for anyone. It’s so important. Our model uses WhatsApp chats and messaging. It’s working well with the migrant population and has really opened people’s eyes. With the government’s temporary statute, they can open an account, start banking, generate a historical record, and eventually apply for credit. Savings groups help them understand and learn the financial system faster. Despite being neighbors, there’s a big difference between the systems in Venezuela and Colombia.”***

— Key informant

<sup>15</sup> Tent Partnership for Refugees (September 2019). *The Experience of Venezuelan Refugees in Colombia and Peru and How the Business Community Can Help*. Available at: <https://www.tent.org/resources/venezuelan-refugees-colombia-and-peru/>

*“If linkages to formal financial institutions aren't possible because there aren't brick and mortar or digital wallet solutions available or they don't have documents, we support the creation of informal community-led banking. Our global experience shows it's a helpful intermediate step anyway, a sort of informal proof we can show to financial service providers to show people are financially literate, understand interest, and can successfully manage accounts.”*

— Key informant

## Moving forward: bridging MPCA and livelihoods

Building on phase one findings from VenEsperanza's MPCA programming and partners' livelihoods programming, this section builds a case for bridging cash and livelihoods programming and includes key considerations for building that bridge in VenEsperanza's second phase or in similar contexts.

### A case for bridging cash and livelihoods programming

#### Where livelihoods programming can complement MPCA

##### MPCA alone is lifesaving but is short-term and temporary

A growing body of evidence supports MPCA as a cost-efficient and effective humanitarian response modality with the ability to meet multiple needs.<sup>16</sup> Findings from focus group participants and key informants consulted during this research and results from VenEsperanza's Post-Distribution Monitoring (PDM) survey affirm MPCA as an effective way to help extremely socio-economically vulnerable people affected by the Venezuelan crisis to alleviate financial hardship and meet their household's basic needs. By its very nature, emergency assistance is short-term and temporary support, and thus has limited medium and long-term outcomes in terms of socio-economic integration and self-reliance. A recent review of longer-term MPCA outcomes from CLCI, which has served as a core model for VenEsperanza, showed that 75.4% participants remained eligible for MPCA assistance 9 to 12 months after receiving the first assistance, based on Socio-Economic Vulnerability Assessment scores, that only 8.3% participants had achieved self-reliance as defined by the study's 55-variable indicator, and that many participants view the MPCA as a brief moment in their overall survival narrative.<sup>17</sup> Focus group findings also highlight the short-term nature of MPCA. Only around half of participants were able to save or invest any of their funds and the savings that were achieved were fragile, suggesting that participants could return to prior levels of vulnerability once the project ended unless able to generate supplementary income before then. Complementary livelihoods programming can help participants access and build their income-generation and self-sufficiency potential, yielding longer-term outcomes than MPCA alone can achieve.

##### MPCA alone has the potential to stimulate (but not necessarily sustain) livelihoods

MPCA offers participants a maximum degree of choice, flexibility, and dignity when making purchasing decisions for the benefit of their families.<sup>18</sup> In theory, cash transfers can be invested in

<sup>16</sup> CaLP network. Multipurpose Cash Assistance. Available at: <https://www.calpnetwork.org/themes/multipurpose-cash-assistance/>

<sup>17</sup> CLCI (2021). Exploring Self-Reliance at the Humanitarian-Development Nexus: A Longer-Term Review of MPCA Outcomes. Available at: <https://www.calpnetwork.org/publication/exploring-self-reliance-at-the-humanitarian-development-nexus-a-longer-term-review-of-mPCA-outcomes/>

<sup>18</sup> Mercy Corps. Cash Transfer Programming Toolkit. Available at: <https://www.mercycorps.org/research-resources/cash-transfer-programming-methodology-guide>

protecting, recovering, enhancing, or diversifying participants' livelihoods should they so choose. In practice, however, cash transfers are put towards livelihoods if (and only if) recipients are first able to meet their basic needs. Growing evidence suggests that cash transfers can serve as a catalyst to stimulate participants' livelihoods decision-making and activities.<sup>19,20</sup> Without additional measures, however, participants may not have sufficient knowledge or skills to make the most of the cash transfers or to effectively develop, recover, or sustain their livelihoods. Focus group participants voiced needing additional support beyond MPCA in order to achieve their livelihoods aspirations, including financial assistance, training and mentoring, and information and orientation about support services. Complementary livelihoods programming aims to provide these very supports.

## **Where MPCA can complement livelihoods programming**

### **Livelihoods participants struggle to commit due to demands on their time**

Evidence from this study shows that many participants struggle to commit to livelihoods programs due to competing priorities and demands on their time. For example, livelihoods participants often struggled to justify the time commitment required for the programs because they relied on daily work to survive. MPCA has the potential to help alleviate participants' basic needs, freeing up more time for program activities. Key informants also highlighted the psychological benefits that can result when livelihoods programs are complemented with MPCA, granting participants greater peace of mind and stability as they pursue livelihoods pathways.

### **Livelihoods participants struggle to overcome the hiring/start-up gap**

Oftentimes the window between the time when participants secure employment or launch a business and the time they receive their first paycheck or business profits, respectively, is a major obstacle. Many are unable to afford the gap in income during that period, preventing them from being able to pursue opportunities in the first place or resulting in high desertion rates. MPCA can aid in covering costs while participants pursue employability or entrepreneurship pathways, helping them to overcome that gap by covering basic needs in the meantime.

## **Combining cash and livelihoods: a winning opportunity**

Bridging cash and livelihoods can be a winning opportunity for participants to meet urgent needs in the short term through MPCA while fortifying their socio-economic inclusion and financial stability in the medium to long term through livelihoods development and restoration programming. Indeed, evidence increasingly suggests that the combination of cash transfers and a wide range of livelihood activities can improve material, psychosocial, personal, household, and business outcomes.<sup>21</sup>

## **Developing the cash-livelihoods link: key considerations**

To take advantage of this opportunity and effectively build the bridge between cash and livelihoods programming, this section presents key considerations harvested from VenEsperanza's MPCA programming, partners' livelihoods programming, and CLCI's cash-livelihoods programming.

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<sup>19</sup> Chibuikem C. Nnaeme, Leila Patel, Sophie Plagerson. How cash transfers enable agency through livelihoods in South Africa. *World Development*, Volume 131, 2020, 104956, ISSN 0305-750X, <https://doi.org/10.1016/j.worlddev.2020.104956>.

<sup>20</sup> Daidone S, Davis B, Handa S, Winters P. The household and individual-level productive impacts of cash transfer programs in Sub-Saharan Africa. *Am J Agric Econ*. 2019 Oct;101(5):1401-1431. doi: 10.1093/ajae/aay113.

<sup>21</sup> Nnaeme CC, Patel L, Plagerson S. (2022) Livelihood activities and well-being outcomes of cash transfer participants in Soweto, South Africa, *Development in Practice*, 32:1, 29-38, DOI: 10.1080/09614524.2021.1911950

## Readiness assessments for cash-livelihoods programming

Readiness assessments are a crucial investment for the program preparation and planning phase, as they provide key informational inputs for decision-making around whether and how to develop, deliver, and link cash and livelihoods programming. There are many assessments and analyses that can be useful in supporting program design. A selection and overview of these are presented below, with more detailed guidance on each assessment and others included in the Annex of this report.

### SITUATIONAL ASSESSMENT AND ANALYSIS

Key informants involved in consortium partners' livelihoods programming and CLCI's cash-livelihoods programming consider situational assessment and analysis an important exercise throughout the program cycle. Mapping and monitoring social, political, and economic shifts within the operational context can help programs anticipate potential barriers or disruptions and develop contingency plans that allow for swift adaptation should the need arise. To be most effective, informants recommend cash-livelihoods programs conduct an in-depth situational analysis to inform programmatic design and practice regular monitoring thereafter, with any notable shifts reflected in plans and strategies. Key informants stress the importance of a continuous commitment to situational assessment and analysis as field realities can change considerably across the programmatic timeline, even for example, in the time between project approval and implementation.



*“It’s key to analyze the sort of shocks that can happen during implementation and can disrupt the ability to achieve outcomes.”*

— Key informant

*“Sometimes there is a synchronicity issue between the time it takes for us to collect and analyze official reports from national or local governments or reports generated by prior programs that serve as inputs, and the time we actually arrive in the territory. Between the time the project is approved and we’re ready to implement it, the reality is different. Sometimes that’s the biggest difficulty; synchronizing the timing between presenting the proposal, getting approval, authorizing resources, preparing for deployment, and then adapting to a new reality you hadn’t planned for.”*

— Key informant

### NEEDS ASSESSMENT AND ANALYSIS

Since addressing the target populations' needs is the priority of any cash-livelihoods program, it comes as no surprise that identifying, measuring, and understanding the needs of the target population is a fundamental and foundational step in program design and delivery. Project- or organization-specific and/or joint needs assessments may already be available and can be highly useful inputs. However, key informants recommend conducting tailored needs assessments, when possible, to best understand those themes that are of greatest interest of the program at hand.



*“We did a patchwork needs assessment using existing assessments due to short proposal timelines, rather than a concerted choice. A best practice is to do a dedicated assessment, a very location specific one, if possible.”*

— Key informant

## LABOR MARKET ASSESSMENT AND ANALYSIS

Prior to deciding on cash-livelihoods pathways, key informants stress the importance of undertaking comprehensive labor and market assessments for specific labor, goods, and services to inform which pathways may be feasible and which might already be saturated in a given location. Key informants consider that market assessments, best undertaken in collaboration with the government and coordination structures, should include past and present analyses of the marketplace, supply chain, and market system, as well potential risks and mitigation measures related to market access. Such assessments are not only key during the design phase but throughout implementation. Since markets fluctuate and change, informants recommend investing in periodic updates to assessments and making programmatic adaptations and adjustments as needed. They also highly recommend market assessments include participatory methods with private sector actors and employers.



***“A market analysis is important because it allows us to determine delivery amounts. Our associated costs this year increased significantly from last year. We can’t compare them. So, we must analyze and adapt how our financial support will work. We have to make sure MPCA participants are meeting their needs despite rising costs of living. Similarly, for entrepreneurship, we have to work out seed capital amounts so that if someone starts a bakery enterprise and needs a bread machine, they don’t end up with only a rolling pin. We must achieve our intended impact.”***

— Key informant

## STAKEHOLDER MAPPING

Once situational, needs, and market analyses have illuminated obstacles and opportunities for programmatic direction, actor mapping is another key exercise, best done at the onset of cash-livelihoods programming and revisited in light of emerging needs or gaps, or shifting capacities. Investing in the creation of a stakeholder matrix or map can help programs identify (potential) actors and their interests, understand how they are connected, and how they can influence the program. Mapping the ‘who’ (internal and external stakeholders), ‘what’ (involvement can/will look like), and the ‘when’, ‘why’ and ‘how’ (to engage them), as well as the potential priority and interest level of each, can aid in designing complementary and comprehensive programming, developing coordination structures, and managing stakeholder expectations.



***“Apart from analyzing the context, we are also analyzing a possible network of allies and operational partners because we know that we cannot do the work alone.”***

— Key informant

## RESPONSE ANALYSIS

The culmination of the above exercises sets the groundwork for a response analysis, which allows a program to appraise the different response options, compare and contrast benefits and limitations to each, and ultimately choose the option(s) that maximize response relevance, coherence, efficiency, effectiveness, impact, and sustainability. During a response analysis, programs should use all evidence at hand to carefully consider and decide on delivery amounts, methods, and processes for cash transfer modalities, livelihoods pathways, and cash-livelihoods linking mechanisms. More detailed guidance and implementation tools on all analyses presented can be found in the Annex.

The duration and timing of cash and livelihoods components and when and how they will overlap are other critical considerations. When key informants were asked about these elements, their responses differed widely. For instance, key informants' thoughts on minimum durations for programs bridging cash and livelihoods ranged anywhere from 6 to 18 months. In terms of how cash and livelihoods activities should be timed, some thought that livelihoods activities should begin simultaneously with cash take full advantage of the window of financial assistance. Others felt there needs to be a window of only cash assistance before livelihoods activities begin, so that participants can stabilize first. Recommendations out of Iraq, for example, call for a minimum of six months of MPCA support, allowing for a buffer period of two to three months of MPCA before the introduction of livelihoods support to ensure participants have security in meeting their basic needs first.<sup>22</sup> Indeed, the ideal timeline for any given program depends on many factors, including participants' level of vulnerability and readiness, recognizing that a one-size-fits-all approach may not be feasible. Though informants varied in opinion on when and how long to bridge cash and livelihoods components, they agreed that both components should overlap. A gap between MPCA and livelihoods support was considered a missed opportunity and should be avoided. In general, informants also felt that most cash to livelihoods program cycles are typically too short, especially for the most vulnerable, who should receive longer-term follow-up and mentoring and financial support.

*“I’d say 18 months should be the minimum, because you have to think not only about the inception period and the duration of these pathways, but also monitoring their stability in employment once placed or the success of their businesses once launched, meaning that we need longer horizons. Typically, we do livelihood projects in this full bundled services sense for 18 months and onward.”*

— Key informant

*“I think cash and livelihoods can be achieved in parallel over 6 to 8 months. Ideally, livelihoods [should] start in the first month of assistance to help hook them because there are people who really need time and support to look for a job.”*

— Key informant

*“They shouldn’t be assisted with livelihoods at the start [of MPCA]. They’re not ready to engage in long-term thinking if they’re extremely vulnerable. I think ideally, you want six months of their basic needs being met. Realistically, it’s often only three months in our project cycles though. Before even starting livelihoods, I also think they can benefit a lot from mentoring. So, if basic needs are being met in a monetary way, and that’s paired with a mentoring component, I think it helps to lay the groundwork for a livelihoods intervention to be able to actually lift people out of poverty.”*

— Key informant

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<sup>22</sup> Paving Pathways to Self-Reliance in Iraq: Exploring Referral Pathways from Cash to Livelihoods Assistance to increase program participants' resilience in conflict-affected areas of Iraq. February 2022. Available at: <https://www.clciraq.org/research-products>

## Designing eligibility assessments

VenEsperanza already has an MPCA selection process, determined by an eligibility assessment with automated eligibility criteria based on vulnerability. The challenge the consortium faces now is developing eligibility criteria and building assessments for complementary livelihoods programming at the consortium, rather than individual partner, level. A lesson learned from the CLCI is to streamline eligibility assessments between humanitarian and livelihoods actors. In response to reported survey fatigue and duplication risks resulting from having separate MPCA and livelihoods surveys, the CLCI implemented a new vulnerability assessment model with proxy indicators, such as the Integrated Socio-Economic Assessment (ISEA), to determine eligibility for both MPCA and livelihoods, accounting for specific household and contextual factors.<sup>23</sup> Another recommendation from Iraq is developing distinct thresholds for cash and livelihoods and taking the time to think carefully and deliberately about (1) what level of vulnerability livelihoods programs can feasibly and responsibly support and (2) whether resources can meet caseloads resulting from those thresholds.

*“Just do one survey, so there’s less survey fatigue. Once you’ve surveyed participants, you can use data on willingness and ability to work to immediately support some households with livelihoods assistance. We have thresholds for what we call relief programming, with vulnerability criteria for cash assistance, and for recovery programming, with criteria for livelihoods support. We didn’t want to give livelihoods assistance to people who couldn’t meet their basic needs but still include those who are vulnerable.”*

— Key informant

*“We’ll often see a good practice in a country and say, ‘Absolutely, let’s just do it’. But we need to consider if it will work for us and think critically before just adopting it. For example, we integrated questions about being willing and able to work and set a threshold for livelihoods eligibility. The trouble was, we ended up with a huge caseload of people eligible for livelihoods that we didn’t necessarily have the budget to assist. We expected livelihoods funding to start matching MPCA funding, as the whole context moved from relief to recovery. But because of Afghanistan, COVID, and Ukraine, the livelihoods funding never really materialized at scale the way it had for cash. So we were doing cash at scale, with the expectation we’d do livelihoods at scale, and that expectation didn’t match reality. If you’re confident about livelihoods funding coming in, then I think there’s less risk of unreasonably raising people’s expectations.”*

— Key informant

With regard to livelihoods thresholds, programs should consider what level of vulnerability livelihoods programs can and cannot support and what indicators should inform livelihoods eligibility criteria (e.g., interest, ability, and willingness to work, being of working age, current income, past

<sup>23</sup> Ibid

experience, skills, time availability, limitations and barriers to work, socio-emotional state, living conditions, etc.). While more challenging to measure, key informants also underscored the value of subjective measures in livelihoods criteria. According to key informants, cash participants that express general interest and drive as well as socio-emotional readiness are likely to thrive in complementary livelihoods activities. A participant's attendance and engagement in early events or activities or the signing of a symbolic 'commitment contract' were seen as useful filters to measure interest and commitment. Socializing ideal participant profiles and attributes of interest to referral sources is another helpful 'pre-screening' strategy recommended by informants.

*“How do we measure interest? It’s very complicated, especially for employability. I feel those in entrepreneurship are more dedicated because they have something tangible. We try to first hold several meetings and measure interest via attendance. We’ve realized that a person who attends the first, second, third activity, can continue. If not, then no because they haven’t demonstrated enough interest. It’s very difficult though because at first, many will say, “Yes, I’m interested”. We’ve also had them sign agreements, nothing formal, but symbolic. They need to be really committed to this process.”*

— Key informant

*“These projects can only be achieved if people are interested in continuing the process. For entrepreneurship, we can identify households that have entrepreneurial ideas or have enterprises in an initial state that we can strengthen. For employability, we need people who don’t have a formal job but who are interested in getting one and committed to the process. We need people’s commitment and interest in attending meetings and trainings.”*

— Key informant

## **An articulated approach to providing essential complementary supports**

Key informants consider that the best livelihoods development and restoration programs are those that take on a holistic and articulated approach, focusing not only to an individual's economic inclusion and income-earning potential, but rather, accounting for and attending to the full range of an individual's diverse needs, abilities and experiences. The following sections present and describe essential complementary supports to integrate within cash-livelihoods programming, as described by informants involved in partners' livelihoods programming and CLCI's cash-livelihoods programming.

### **PROTECTION**

Key informants across all organizations were adamant that cash-livelihoods programming should be very closely tied to protection. Since many assistance and livelihoods programs are gender and diversity focused and target marginalized populations (e.g., female headed households, survivors of SGBV, members of the LGBTQIA+ community, people with disabilities, etc.), it is key that programs take on an intersectional approach to guaranteeing protection. This means articulating between teams of internal and external actors who can complement cash-livelihoods programming and fill in any gaps.

***“It’s been effective to manage the livelihood component not in isolation, but in coordination with protection teams. We create a circle of attention because there’s potential to support families more comprehensively. So, people are in case management, receiving psychosocial support, and are better able to put their empowerment into practice for their enterprise.”***

— Key informant from IRC

## MENTAL HEALTH AND PSYCHOSOCIAL SUPPORT

Another critical complementary service for livelihoods, and closely linked to protection, is mental health and psychosocial support. Focus group participants cited mental health services as a desired support in helping them achieve their livelihoods aspirations. Key informants highlighted the mental health needs of the migrant population in particular, describing the psychosocial distress associated with being uprooted from their homes as well as the often precarious and traumatic experiences many have had along their journeys. Since participants’ mental health and wellbeing is closely tied to their ability to build productive livelihoods, the former must be attended to just as much as the latter. As such, key informants considered it critical to pair livelihoods activities with a range of individual and group (peer) support services and activities.

***“It’s important to identify a person’s history and roots. It’s our starting point. We do a socio-emotional assessment to understand each person’s family, social dynamics and experiences to shed light on how we can provide support. For example, if a woman is a survivor of gender-based violence or head of her household, we can help with livelihoods, but also complement with comprehensive and holistic attention. A very important practice is never acting only within the framework of a single project but rather activating our complete offer for our participants. So, if we identify a situation of risk, we activate our internal, institutional route to respond. For us, it’s important not only that people receive seed capital or access employment but that they’re socio-emotionally well and have peace of mind when developing one pathway or the other.”***

— Key informant from Save the Children

## LEGAL ASSISTANCE AND INFORMATION

Legal assistance and information provision, targeted both at participants and at potential employers and other service providers, should be closely linked to livelihoods and protection. Key informants consider that livelihoods programs should aim to inform participants about their legal rights and options and help them gain access to legal assistance for a range of needs including obtaining civil documentation, regularized migratory status (i.e., TPS) and documents (i.e., TPP), business licenses, and social services. This requires streamlining processes to identify those with documentation needs and refer them to appropriate channels for assistance.

*From the very start, we aimed to understand what barriers there were for people to enroll with the government-led social protection system, and one of the big barriers was civil documentation. So, we developed a referral process whereby our intake form had questions about missing or damaged civil documentation. If so, those households were added to another spreadsheet that our protection partners and lawyers could draw from and assist those households to obtain civil documentation.”*

— Key informant from CLCI

Legal assistance and information provision should also extend to potential employers and service providers so they are aware of migrants’ rights and are prepared to work with the migrant population.

*“We also have legal support through our partner, Opción Legal, so that companies are not afraid to hire the migrant population and so that they can do it properly and legally. Because there are still some businesses whose interest in hiring migrants is paying them less. And of course, we want to link them to dignified, formal jobs where they are recognized for their work and contribution and receive an adequate salary.”*

— Key informant from Mercy Corps

#### COMPUTER LITERACY AND DIGITAL SUPPORT

Another important complementary service mentioned by key informants is computer literacy and support services. There are participants who do not have reliable access to computers and/or internet, which can limit them from engaging in a wide array of job or entrepreneurial opportunities. Key informants feel that facilitating participants’ access to computers and internet can open many doors, especially when paired with educational and support services to help them make the most of technology when developing their pathways.

*“Creating a welcoming, dignified space available for [participants] to access technology has worked well. We’ve had cases where it’s someone’s first time seeing and interacting with a computer. It’s really positive, especially for communities that are so vulnerable they don’t feel they have the right or opportunity. They can use a computer and Internet that would otherwise be difficult for them to access. If, for example, they want to create a website or commercial page to market on social media or want to build a resume and search and apply for job vacancies, they can reserve a computer and our team is there to help.”*

— Key informant from Save the Children

#### INTEGRATION WITH OTHER KEY SECTORS

Livelihoods programming, in the eyes of many key informants, is also an opportunity to articulate with other key sectors.



*“An opportunity for improvement, and one we continue to work towards, is constant articulation between different sectors: nutrition, education, health, WASH... There’s a key opportunity for livelihoods to be part of a sectorial design. I feel an articulated strategy with other sectors is important from the start because all of them contribute to well-being.”*

— Key informant from World Vision

## A cohort design

Most of the livelihoods programs that key informants were engaged in featured a cohort design, whereby participants were grouped together by pathway and shared experiences together as they moved through the program. Informants highlighted several benefits to this approach.

### STREAMLINING PROGRAM ACTIVITIES

From a programmatic standpoint, a cohort approach can make livelihoods programs easier to manage administratively. Cohort cycles can help streamline implementation of activities as well as monitoring and follow-up for each group, even if there is still some tailoring at the individual level.

### BUILDING COMMUNITY SUPPORT THROUGH COHORTS

Another key benefit of a cohort approach, according to key informants, is that it builds a community. Members in a cohort build a set of shared experiences and connections as they pass through different stages of the program together. A shared sense of community fostered through programs can be particularly meaningful to members of the migrant population, who may not have strong social networks. It can also be a powerful source of peer support, motivation and commitment.



*“The group model gives them a community of support, solidarity, and identity. In savings groups, they begin to see the value of saving money, but also share with each other, talk, discuss their problems. Imagine the psychological toll that comes from leaving your country, your things, your family, and making this journey. It creates a lot of stress. These groups build communities of healing, advice sharing, and learning.”*

— Key informant

### BUILDING GROUP NETWORKS FOR LONGER-TERM SUSTAINABILITY AND FOLLOW UP

The peer networks resulting from cohort models can support program sustainability. Program staff can leverage cohorts’ social networks to facilitate longer-term follow up with participants, by sending information through group messages, for example. Key informants also described instances where staff were able to maintain communication with individuals who had moved locations and/or changed phone numbers because that individual had maintained contact with the cohort.

### DRAWING ON THE EXPERIENCES OF PAST PARTICIPANTS

Another benefit of the cohort approach is being able to draw on past cohorts as a source of inspiration and motivation for current cohorts. Key informants recounted activities wherein past program “graduates” were invited to speak to current program participants, sharing their stories and offering advice to the newer cohort. Informants considered this a best practice, allowing past participants to reflect on and celebrate their journeys and current participants to identify with the struggles and successes of those who have lived it and imagine future possibilities.

*“We create spaces where past participants can share experiences and positive life stories. I think those spaces motivate them much more than we do. Training and information are obviously important but these experiences are that motivational spark of ‘Wow, she did it. She was in the same circumstances I’m in now and listen to her. I can do it too.’”*

— Key informant

## Monitoring and follow up

### ENSURING LONG-TERM, QUALITY MONITORING AND FOLLOW-UP

Key informants stressed the importance of robust monitoring and follow up mechanisms that span across the duration of livelihoods programs. Many informants see limited program timelines as an obstacle to longer term follow up, which often tapers off or ends abruptly soon after seed capital is delivered and an enterprise is up and running. However, key informants see this pattern as a mistake, as many enterprises require support and follow-up well beyond the launch. To measure and ensure the success of an enterprise, key informants identified a need to invest greater time and resources into long-term, quality monitoring and follow-up. In a cohort approach to livelihoods, this includes ensuring that teams have enough capacity to monitor and follow-up on past cohorts while also attending to current cohorts.

*“A lesson learned for us is the need for more sustainable, longer-term support. An enterprise has stages, including what we call ‘the valley of death’, when an enterprise faces a moment of crisis. Each enterprise experiences it at a different time. And it’s hard for us to be there when an enterprise reaches that point because we’re constantly targeting new participants, doing workshops, assisting others. We don’t have a long-term monitoring and support strategy, it’s more reactive. We accompany them up until the project ends, and from then on, it’s hard to follow-up. We had 80 enterprises in our previous phase. Now, we’re in a new phase with another 80. It’s very difficult for the team to attend to the previous group while training the current group. In livelihoods, we have to think about how we can achieve an impact and support them in the long term. That’s a challenge and gap we’ve identified.”*

— Key informant

*“Our rule of thumb is we won’t give grants if we can’t follow up with a business for at least six months, although ideally, we’d do a year or two of what I call ‘M & M’, mentoring and monitoring.”*

— Key informant

### INCLUDING SUBJECTIVE AND OBJECTIVE INDICATORS

A best practice when it comes to monitoring is capturing a range of indicators, including subjective, self-reported measures, as well as objective measures. Given the differentiated and tailored approach to livelihoods pathways, key informants caution against exclusive focus on more traditionally ‘donor-driven’ outcome measures.



*“We need to make sure we're monitoring properly and not just focused on, ‘okay, the donor wants us to reach the 1000 people we promised’, but that we ensure we're capturing impact indicators from beginning to end. We need more subjective indicators, like client program satisfaction. I think that sometimes gets ‘lost in the sauce’, especially when people are implementing on the ground and get so focused on output numbers, saying, ‘Oh gosh, we should be at 300 of 600 because we're midway through the project and we're only at 100’. So, they start thinking about cutting corners and cutting quality and we don't want that to happen.”*

— Key informant

## Communication and feedback channels

### TRANSPARENT AND ACCURATE MESSAGING TO PARTICIPANTS

Several best practices emerged from key informant interviews with regard to communication with program participants. Informants repeatedly emphasized the importance of 1) clear, transparent explanations around program processes and expectations, and 2) regular, consistent contact with participants and continuous communication of key messages (e.g., programmatic reminders or updates, risk and protection information, helpful resources or services available, etc.). Informants consider that having a variety of communication channels is essential in ensuring access to accurate and up-to-date information to a range of participants with diverse preferences and capacities. Special considerations should be made to include different demographic subgroups, including those participants who are disabled, those who are illiterate, those without phone or internet access, etc.



*“We are transparent with participants so as not to generate false expectations. We do not promise or guarantee them anything. We clearly explain what the processes are. If someone passes, they move forward, if not, they should understand why not.”*

— Key informant

### ROBUST CARM MECHANISMS

Strong Community Accountability Reporting Mechanisms (CARM) also arose as a best practice in developing and implementing cash-livelihoods programs. In order to be effective in supporting livelihoods programming, CARM systems must provide stakeholders the opportunity to communicate with the program team to ask questions, raise concerns or complaints, provide feedback or suggestions, or report cases of exploitation or abuse. Key informants report that if done well, CARM can increase accountability, empower participants, improve program impact and quality, detect early warning signs, build stronger relationships with stakeholders and provide them an avenue for anonymous feedback, and detect cases of corruption, theft and abuse. Informants consider that strong CARM systems should 1) include a variety of communication options to accommodate participants' diverse abilities and preferences, 2) be available and accessible throughout the program cycle, and 3) be regularly analyzed to allow for timely program adaptation and/or course correction.



*“To me, serving responsibly means having strong feedback mechanisms in place, not just endline or midpoint collection but as an ongoing practice.”*

— Key informant

*“I think CARM and anti-fraud issues are key. Fraud happens in any program. If we don’t find out about it, we can’t learn or be alert. For these programs, it’s all about being able to adapt.”*

— Key informant



## Managing human resources

### ENSURING SUFFICIENT STAFFING LEVELS AND SKILLSETS

Key informants also described lessons learned related to human resource management, most notably, having enough staff and the right staff. Many informants see their organizations’ human capital as a major internal asset, commending the knowledge and expertise of livelihoods personnel as well as their dedication and commitment to the work. That said, they underscored the importance of building and maintaining staff capacity to ensure sufficient staffing levels and appropriate skillsets, including technical skills as well as socio-emotional skills, to attend to the population.

*“Success depends a lot on the warmth of the team working with participants and their ability to listen. Livelihoods isn’t a mechanical process. It’s about being able to identify where a person needs help and providing a timely response. It’s something that stands out to those we serve. The human quality of the team.”*

— Key informant

## Coordination and referral systems

### INVESTING IN LOCAL PARTNERSHIPS AND DEVELOPING ROBUST REFERRAL SYSTEMS

Program activities described by key informants were often implemented through local partners to increase sustainability. Informants considered it a best practice to position cash-livelihood programs within the public and private sector by forming relationships with humanitarian organizations, businesses and potential employers, vocational training centers, government institutions, family welfare agencies, legal agencies, and other social service agencies. Connecting interventions with these local entities, fortifying and supporting their capacity, and building robust intra- and inter-agency referral systems can help sustain impact over time.

*“We’ve been working through local partnerships more and more because it enhances the sustainability of interventions. The [pathway] approach allows us to have multiple partners with different profiles. Sometimes we’ll have one partner who specializes in employment prep and placement but hasn’t done entrepreneurship. If they’re not interested in expanding their scope in that way, we’ll identify a second partner with experience facilitating and monitoring entrepreneurship. It allows us to create a local network of implementation partners and we can help them strengthen their learning curriculum and client services.”*

— Key informant

Key informants recommend investing sufficient time and resources for partner coordination and capacity development and anticipating that this investment will likely need to grow as the partner network grows. Monitoring efforts, for instance, should include partners so that they can provide feedback too. Referral systems should also grow more sophisticated over time and may require revisiting and reinforcing key messages with referral sources, mapping out new referral sources, or reducing referral sources if they are not adding value to the program for any number of reasons.



*“As the program grows, we typically need additional staff or creation of a stakeholder reference group, where we bring in both formal and informal partners like business leaders and employers, vocational schools, and government ministries to help us receive feedback -from clients and partners- and to manage and adapt the process as needed.”*

— Key informant

## Considerations for complementary livelihoods programming

### HARMONIZATION AT THE CONSORTIUM LEVEL

While VenEsperanza’s MPCA programming is harmonized at the consortium level, each partner has implemented livelihoods programs independently with their organization’s own methodology and toolkits. Fortunately, partners’ programming contains similar components and typically offers pathways in employability and entrepreneurship with financial education and articulated services. Now the challenge is having a consortium-level strategy to livelihoods and harmonizing it across partners. Key informants consider that an important step in the design phase is drawing from the lessons learned and best practices of each partner organization, a major objective of this research.



*“The disposition of each partner to cooperate and coordinate is key because each one has lessons learned in their methods that will ultimately nurture the final collective strategy. An articulated, collective work can provide a better response than any individual organization.”*

— Key informant

### FLEXIBLE, TAILORED PATHWAYS THAT DEVELOP TRANSFERABLE SKILLSETS

Increasingly, organizations are moving away from livelihoods models that offer a limited suite of options because they do not cater to participants diverse and unique backgrounds and interests and can “lock” people into a certain field. Key informants caution against such approaches, as they often are not sustainable in the long term and have high dropout rates. Instead, informants consider it a best practice to allow for flexibility and uniqueness in livelihoods programming, maximizing participants’ “voice and choice” and increasing chances of success both in the short and long term. Informants also note that a focus on transferrable skills (such as soft skills as opposed to highly trade-specific skills) allows participants to pivot and adapt in the future should they choose, an important consideration for the Venezuelan migrant population who may or may not wish to set permanent roots in Colombia. Developing transferable skills that are useful anywhere will allow participants’ livelihoods to follow them to whichever field or destination they desire. Virtual training models are also seen as beneficial given the highly mobile nature of the migrant population.



*“The programs and models we offer have to be flexible. I really like virtual solutions because it doesn't matter where the person is or if he/she moves and wants to continue receiving information or training. You can continue supporting them and not cut off help because that person decided to move. We can't force them to stay.”*

— Key informant

There are several key challenges to consider when taking on tailored, flexible livelihoods pathways. For one, a case management approach to livelihoods programming, while ideal, does tend to be more financially and human resource intensive. Thus, the target population for livelihoods programming is most often smaller than that of MPCA programming.



*“There are practical limitations of scale because livelihoods programs are much more expensive than cash programs. Not always, but most of the time. So you often help a much smaller caseload with livelihoods.”*

— Key informant

Secondly, since tailored approaches are personalized to an extent, they can be difficult to plan and budget for, since there can be a variety of different steps or directions that participants can take as they move through a pathway.



*“Customized approaches and different pathways have different costs associated with them. The greater the number of pathways, the more variability in the cost per client, which makes budgeting difficult.”*

— Key informant

Third, flexibility can only extend so far. Key informants felt that while a tailored and flexible approach is optimal, clear expectations and boundaries must be in place if participants want to change pathways at any point. Informants suggest establishing threshold points where they are expected to make a decision and stick with it. Participants should be clear on up to what point the program could support a shift and after what point it can't.



*“It's important to set rules for flexibility in case clients change their minds. We've capped the number of pathway changes because we don't want people to be perennial students without achieving outcomes. If someone's already done vocational training to work for a particular company and then pivots and wants to start a business, there must be set expectations or rules as to whether or not a program can support that.”*

— Key informant

### **An investment in research and learning**

Key informants consider it critical to invest in official and/or unofficial research and learning initiatives to complement ongoing monitoring efforts. Research aimed at the intervention level can illuminate best practices and lessons learned and opportunities for improvement, allowing for adjustments and course correction. Research can also have wider goals, such as understanding and investing in socio-economic empowerment, mitigating barriers to employment for displaced persons, and improving synergies between humanitarian and development interventions.



*“I really think it comes down to research and learning... having a second brain looking and constantly analyzing implementation to make sure we're doing what we think we're doing, not having unintended consequences, and learning by zooming in on different parts.”*

— Key informant

## **Conclusions and takeaways**

This research adds to a growing body of evidence demonstrating the promise and potential for bridging cash and livelihoods programming. Findings from VenEsperanza's MPCA and partners' livelihoods pathways programming illustrate the benefits and limitations of these programs and illuminate ways that the combination of complementary MPCA and livelihoods programming may provide a more coherent, holistic, and sustainable response.

Findings from focus groups with VenEsperanza MPCA participants showed that cash assistance was spent on essentials, allowing participants to meet their basic needs but leaving little or nothing left for savings or longer-term investments, including for livelihoods. MPCA participants cited a need and desire to secure steady and sustainable income streams as a means to reach self-sufficiency, but most did not envision being able to achieve their livelihoods aspirations with MPCA alone. They felt additional supports are needed, including financial support, livelihoods and financial training and mentoring, and information and orientation on complementary services. These findings corroborate with other available evidence suggesting that emergency assistance like MPCA has the potential to stimulate, but not necessarily sustain, livelihoods. Growing attention to complementary livelihoods programming thus offers an exciting opportunity to redress a long-standing shortcoming of emergency humanitarian programming like MPCA with the potential for more sustained outcomes.

Among VenEsperanza MPCA participants, livelihoods aspirations related to entrepreneurship were most prevalent, followed by those tied to employment and education. Mirroring this preference, key informants involved in livelihoods programs reported an increasing emphasis on entrepreneurial pathways, though employability pathways and transversal activities in financial education and inclusion remain key components as well. Of these three modalities, the employability pathway faced the most obstacles, including those relating to participants (and their situations), employers, and the job market. The entrepreneurship pathway and financial component also faced obstacles at the participant level, as well as structural and contextual barriers related to new enterprises and the market, and to access to financial institutions, respectively. While structural and contextual barriers (e.g., systemic issues, access constraints linked to legal and political matters) may not be possible to address within the scope of livelihoods programs or may require concerted and creative solutions, some obstacles at the participant level may be reduced or overcome with complementary MPCA programming. For instance, demands on participants' time can make it hard for them to commit to livelihoods programs and participants often struggle to overcome the initial hiring and/or enterprise start-up gap in income. MPCA can allow participants to engage more effectively in livelihoods activities by relieving some of the burden and helping them cover basic needs in the meantime.

Determining if, when, and how to bridge cash and livelihoods programming is a context-specific decision and should always be based on readiness assessments and analyses. Once the best response option is determined, programs must carefully consider and coordinate various program components, including but not limited to: the design of eligibility assessments, the streamlining and layering of program activities and complementary supports, long-term monitoring and follow up mechanisms, communication and feedback channels, human resource management, and internal and external coordination and referral structures.

There is a winning opportunity for greater complementarity between cash and livelihoods programming and a need to better understand which types of interventions work best together and which combinations of cash and livelihoods assistance can best contribute to outcomes in conjunction with other support. Through thoughtful attention to the dynamics presented here, and through constructive and strategic collaboration between cash and livelihoods specialists and communities, actors can begin to explore how cash and livelihoods programming can be combined, layered, and sequenced to create synergistic impacts. The lessons and considerations presented in this report offer a starting point for cash and livelihoods actors to work towards overcoming obstacles and seizing opportunities in building the bridge between cash and livelihoods programming.

# Annex: Resource Toolkit

## Key resources

[The Cash Learning Partnership \(CaLP\) website](#)

[The Collaborative Cash Delivery Network \(CCD\) website](#)

[The Cash and Livelihoods Consortium of Iraq \(CLCI, formerly CCI\) website](#)

[Livelihoods Resource Center website](#)

[VenEsperanza website](#)

## Cash guidance

Mercy Corps (2022). [Cash consortium guidance: How to launch and manage a cash assistance program and consortium. Lessons from VenEsperanza, Latin America's largest cash consortium](#)

Cash Working Group (2022). [Multi-Purpose Cash Assistance: Strategic and Operational Guidance](#)

USAID & Save the Children (2022): [Lessons Learnt from Latin America and Practical Guidance for Multipurpose Cash Assistance \(MPCA\) Integration](#)

Grand Bargain Cash Workstream (2022). [Multipurpose Outcome Indicators and Guidance](#)

IRC (2020): [Safe Cash Toolkit: Collecting and Using Data to Make Cash Programming Safe](#)

Mercy Corps (2018): [E-transfer Implementation Guide for Cash Transfer Programming](#)

Mercy Corps (2017): [Cash Transfer Implementation Guide](#)

Mercy Corps (2015): [Cash Transfer Programming Methodology Guide and Toolkit](#)

UNHCR, the CaLP Network, DRC, OCHA, Oxfam, Save the Children, WFP (2015) [Operational Guidance and Toolkit for Multipurpose Cash Grants](#)

Overseas Development Institute (2016). [Cash transfers: what does the evidence say? A rigorous review of programme impact and of the role of design and implementation features.](#)

## Livelihoods guidance

UNHCR (2015). [Operational Guidelines on the Minimum Criteria for Livelihoods Programming](#)

IFRC (2011) [IFRC guidelines for livelihoods programming](#)

Livelihoods Resource Center. [Micro-entrepreneurship Programmes Toolkit Guidelines](#)

## Readiness assessment guidance

UNHCR, Norwegian Refugee Council (2020): [Multi-sector Market Assessment Guidance and Toolkit](#)

UNHCR (2017): [Cash feasibility and response analysis toolkit](#)

Mercy Corps, Save the Children, IRC (2016). [Labour Market Analysis in Humanitarian Contexts.](#)

International Institute for Environment and Development (2016). [A Review of Needs Assessment Tools, Response Analysis Frameworks, and Targeting Guidance for Urban Humanitarian Response](#)

Mercy Corps (2015). [Labor and Market Assessment Guidance and Tip Sheets](#)

## Cash to livelihoods guidance

Cash Working Group & CaLP (2022). [Multi-Purpose Cash Assistance Strategic and Operational Revision workshop: Linking Multi-Purpose Cash Assistance to Long-Term Solutions](#)

CLCI (2021). [Exploring Self-Reliance at the Humanitarian-Development Nexus: A Longer-Term Review of MPCA Outcomes](#)

IRC (2016). [Finding Economic Opportunity in the City: Lessons from IRC's Cash and Livelihoods Programmes in Cities within Lebanon and Jordan](#)

CaLP (2015). [Guidance on cash transfers and livelihoods: Based on the learning workshop held on 16th and 17th November 2015 in Guatemala City](#)

CaLP (2015). [Guidance notes: Cash transfers in livelihoods programming. CaLP Learning Workshop Dakar, October 21<sup>st</sup> and 22<sup>nd</sup> 2015.](#)

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### About Mercy Corps

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.



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