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paraguaya

POVERTY STOPLIGHT APPLICATION MANUAL


A simple description of how to apply the Poverty Stoplight
and the actions to tackle each indicator



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**Explanatory and Application Manual of the Poverty Elimination Program by the
Technical Team of Fundación Paraguaya de Cooperación y Desarrollo.**





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Introduction

The image of poverty as a reality against which international agencies, governments, churches and non-governmental organizations must fight has prevailed in our countries over the last decades. However, all actions undertaken, both isolated and joint, have raised a question in public opinion: if so much has been invested in combating poverty, why are there more and more poor people in the world? The answer lies in the question itself: there are "poor", in the concrete sense, living subjects, Rose, Ann, Mary, etc. that are poor families, who live in poor families, with unmet basic needs and are unaware of actions that have been undertaken to alleviate their situation, because in reality it has not changed.

These "subjects" have an interior which can give rise to the motivation to change, as we all have. This element has not been considered in most of the plans to eradicate poverty and they have therefore failed. They have succeeded in improving health conditions, expanding the provision of drinking water, vaccinations and food, but have left out self-management, the solidarity of communities and the interiority of those who are the subjects of these plans. Our intention is to present a plan that does take into account all the factors influencing the situation of poverty and which is confident and has actually proven that poverty can be overcome with many examples of poor persons who have overcome the poverty line and others who have become part of the middle class, with the cooperation of various entities, consultancies, business plans and capital investment in families, but mostly working on their interiority, from which solidarity and mutual collaboration arises between people in the same situation and willing and able to leave it behind.

Fundación Paraguaya believes that poverty can be eliminated, but on a case-by-case basis, i.e. person by person, family by family, community by community, with plans tailored for each of them and with the advice and accompaniment of the organization.

We also believe that this plan can be replicated by any institution that believes that the poverty of its members is not dignified and can be combated: ranging from a company that wishes to learn how to motivate its collaborators and its clients for them to find solutions to their poverty, to a complete community that can motivate all members.

Through Fundación Paraguaya, the Poverty Elimination Program was successfully applied and in 2011 succeeded in 6000 families generating income above the poverty line, in 2012 another 6000 families joined the families of 2011 with stable income, working with the "Women Entrepreneurs' Committees", an initiative based on the Village Banking or Banking for the Poor. The families that participate in the committees have shown us that the theoretical fundamentals of the Program are fully applicable to any situation of poverty in any region of the world because poverty is the same everywhere.

The application Poverty Stoplight allows us to find solutions that are usually within reach of the families, but which cannot be grasped without the advice of trained staff.

Consequently, this manual has three main parts:

1. A chapter on the theoretical fundamentals of the plan where readers will find the elements to help understand the journey that a person can make from their own interiority clearly visualizing their current situation and from there proceed, firstly, to make the change within, then in their family and next in their community.
2. The second chapter explains the tool, the Poverty Stoplight, and the dimensions and indicators of its application based on which action plans are created to improve each indicator.
3. The third chapter focuses on showing the path to be taken when applying the methodology: from approaching the family, performing the diagnosis, i.e. the application of the Poverty Stoplight, the monitoring of the program, and lastly the certification of the families who have overcome poverty, in this way proving that it is possible.

This manual is for all persons or organizations interested in improving the living conditions of the people in their community, regardless of the ideological approach, of the conceptual framework on which their efforts are based, or the populations and issues which their efforts target.





I. Conceptual & Organizational Framework

The family is the cornerstone of society, within the family we individuals learn the rules of coexistence, how to relate to each other, beliefs, traditions, etc. But most importantly we learn values: work, honesty, truth, justice, etc.

The lengthy experience of Fundación Paraguaya in the struggle to eliminate poverty has made us aware of the value of education to raise the income level of families and lift them out of poverty. Thus, for five years now and after experiencing the success of Women Entrepreneurs' Committees in increasing household income by combining credit and entrepreneurial education, as an organization we wish to take this a step further and create a system that, effectively and without too much theorizing, is able to raise the standard of living of Paraguayan families. This led to the creation of the Poverty Elimination Program, with the initial objective of applying it across the Paraguayan territory, in organizations, and also in other countries.

As the plan is almost free of endogenous cultural, ideological and religious elements, it may be replicated all over the world. Below we shall analyze the elements of the plan.

The philosophy behind the plan is based on:

- a. the recognition of human potential,
- b. the wealth that is stored within each poor family and that can be unleashed for them to become the agents of their own development.

We believe that each family has huge potential that, due to historical and social reasons, has been concealed, but which can be capitalized on through good advice, information and opportunities to access basic services, redounding in increased quality of life of the families and a departure from their specific situations of poverty to horizons of unlimited development.

The essential components on which the plan is based are:

1. The development and strengthening of the interiority of individuals and families; and
2. Economic development of the family.

These processes begin with a self-assessment performed by the family themselves and the implementation of an action plan, with the advice of the Advisor of the Women's Committee, tailored to the needs of that family, thus facilitating its execution and access to all the other services.

Our starting point is the premise that poverty is multidimensional, that it must be addressed from different perspectives. We believe that approaching poverty from one dimension alone does not solve the problem and has no impact.

These deficiencies are specific to each family and it is a conceptual error to attribute the same situation to all the families. Many of the collaborators of the Fundación Paraguaya can confirm this statement, especially loan officers and advisors of the Entrepreneurial Women's Committees. The reality of each family is different and therefore the solution to the problem is specific to each case, even though the nature of the package of solutions that we offer can be general. In short, the approach to family poverty has two characteristics:

1. It is multidimensional; and
2. It is different in each case or in each family.

When developing the plan, Fundación Paraguaya decided to address the challenge of changing the mindset of its partners. When discussing poverty elimination, we refer to a possible reality, a reality that is doable and has measurable results. The concept also suggests the transition from mere assistance to the empowerment of the family, the empowerment of the beneficiaries/actors themselves, from inertia to innovation and creativity, from simple coverage to the provision of quality products (why wouldn't a poor family deserve them?).

We propose moving from a quantitative approach to poverty measured only by income, to witnessing actual improvement in the quality of life of the family after application of the methodology.

In this way funding changes from "social" investments to create new jobs and improve certain general living conditions, to become private investment in families to, firstly, lift them out of poverty that does not allow them a better perspective of life and, secondly, positions them so they are able to develop their own potential to gradually set their own targets, plan actions and finally carry them out. This "investment" not only requires credit but also accompaniment, application of a methodology, and provision of entrepreneurial education.

1. A Different Proposal: Looking at the “I” and at the Social: Individuality and Collectivity

We have addressed the issue of poverty both from a social perspective, as has been customary for a long time, but we have added a new perspective: the “I” and Individuality: The person as an individual who is responsible for their own transformation and fulfillment, which enables influencing - through them – their most intimate setting: their family, while also promoting external collective change in the territory, i.e. the community in which the individual and their families live and interact and are able to exercise influence and change.



How do we develop the change?

The answer lies in internal motivation, which in turn leads to the development of the skills underlying the individual or which may be learned and prompt them to change their behavior. As a result, it causes changes in the family and this leads to changes in the broader setting.

Wealth lies in the interiority of individuals

a. Change and Positive Influence - Joseph Grenny & others

The Positive Influence theory developed by Joseph Grenny describes that in order for people to change, it is necessary to answer two key questions: Is it worth it? and Can I do it? These questions refer to the motivation and skills that can be applied at the individual, group or structural level. Grenny and his colleagues hold that there are six sources of influence that must be addressed for personal changes to be permanent.

Achieving lasting change requires a change in behavior. Therefore it is necessary to work on achieving a change of mindset. This process entails lifelong learning, which involves two fundamental aspects: motivation and skill, which in turn are divided into personal, social and structural aspects, respectively.

On a personal level, motivation consists of preparing people by connecting them to their vital behaviors and intrinsic reasons, for their adoption through deliberate practices. At the group level, we emphasize social potential (family, friends, community) both to motivate

and facilitate target behaviors. On a structural level, community leaders focus on structural processes to support the vital behaviors of the individual. In this case we focus on things, systems, processes, distribution of labor, machinery, etc. Below, when we describe the methodology, we will provide more details in this regard.

All forces with an impact on human behavior function on the basis of two mental maps. When considering a problem and/or challenge, we only need to ask these two questions: Will it be worth it? Will I be able to do what it takes? The first relates to motivation while the second emphasizes skill. Sometimes only one of the two forms is missing, sometimes both.

These two domains are divided into subdomains: personal, social and structural. By exploring these subdomains in detail, we make sure that we draw our strategies from all potential sources of motivation.

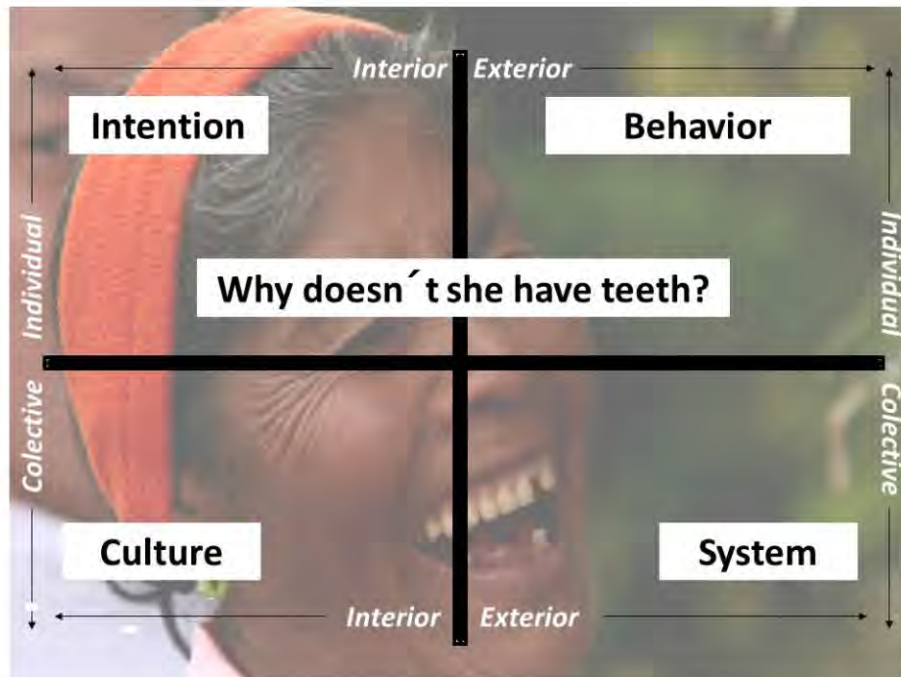
On a personal level, agents of influence work on connecting the vital behaviors with intrinsic motives and prepare individuals for their adoption through deliberate practices. At the group level, social strength is utilized (family, friend, community) both to motivate and facilitate target behavior. Structurally, the agents of influence focus on things, systems, processes, distribution of labor, machinery, i.e. all the structural processes to support vital behaviors.

Grenny encourages us to pay attention to the “positive deviants” in any given rural village or urban community. These are the people who should be poor, given their background and the communities in which they live, but are not. The Positive Influence theory urges us in particular to observe, study, and understand the “vital behaviors,” or the habits that allow some people to overcome poverty while their neighbors remain poor. At the same time, it urges us to identify the “crucial moments” in which they perform these vital behaviors. Grenny’s theory helps to define specific, measurable, and time-bound results for helping our clients rise out of poverty permanently.

b. Wilber's Integral Theory and Quadrants

Wilber wrote about integral theory in his book, *A Brief History of Everything*. Wilber maintains that it is not only possible but advisable to simultaneously consider the multiple viewpoints and perspectives inherent in any debate. He maintains that systems theory is limited because it explains the “map” but fails to consider the perspective of the “mapmaker.” Since “perspective is rationality,” Wilber proposes that four quadrants can be drawn to help address the four major factors that affect any given issue.

The quadrants have the following names to: behavior, system, culture, and intention. The first two quadrants represent views external to a person, and the latter two represent internal views. Wilber explains that behavior and intention are personal views, while the system and culture are collective views shared by a community. In this way, Skinner's behaviorism can be analyzed side by side with Freudian psychoanalysis, Marxism, and anthropology in trying to understand poverty. Wilbur advises that, to understand a problem from all standpoints, it is necessary to include the valid perspectives of everybody involved: the poor person, their family and community, the social activist, the nonprofit attempting to aid the poor, the microfinance institution, the social entrepreneur, the government agency, and the international donor. These “mapmakers” also shape the spectrum of possibilities and expectations about the “poverty map.”



This easy and comprehensive analytical tool and conceptual framework allowed us to consider a much broader set of possible explanations for any question at hand. For example, in the case of a microcredit client who had no front teeth, we could formulate the four questions: Is it because she does not take care of her teeth and does not go to the dentist (i.e., a behavioral issue)? Is it because there is no dentist in her village (a systemic problem)? Is it because in her community a complete set of teeth for an older woman is not really valued (cultural)? Is she afraid of going to the dentist (intention)? We can understand why she is missing teeth and come up with an effective solution only if we can answer these four questions.

Of course, the same questions can be applied to a person's income or lack thereof, or to their access to drinking water, housing, vaccines, education, and other similar poverty indicators. Why is it that a woman earns only \$2 per day, when earning \$3.50 per day would bring her out of poverty? Is it because she does not produce enough tortillas to sell? Is it the lack of a market where she can sell the tortillas she produces? Is it that she believes no matter what she does she will always be poor, like her ancestors before her? Or does she not want to work more hours to earn extra money because she puts a higher value on staying at home and being with her grandchildren?

Analyzing the different perspectives that are presented in any situation allows us to identify more clearly where the problem is, and to find possible solutions and interventions for it. Armed with the integral theory and positive influence approaches, and thus not needing to simplify or find proxies for our work, Fundación Paraguay set out to identify various dimensions in which we could group different types of poverty indicators..



2. The Poverty Stoplight of Fundación Paraguaya

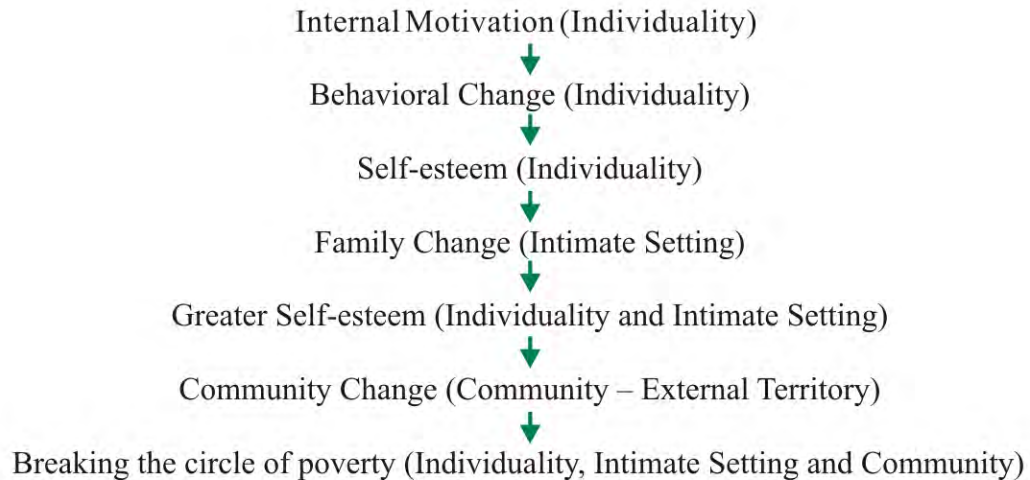
In our country the poverty line, as measured by the General Directorate of Statistics and Census, for 2010 in Metropolitan Area is Gs. 525,960; Urban Rest Gs. 376,753; and Rural Area Gs. 325,707. Despite the achievements of the Program Entrepreneurial Women's Committees, more than half of their members are still poor. Why? Why aren't they leaving poverty behind? Because the solution does not lie solely in improving the system but also in changing mindsets, beliefs and behaviors (the three other quadrants). Participants will remain poor if they think they will continue to be poor. Doña Ramona will always cook on the floor if she doesn't change her beliefs and doesn't become aware of the danger of cooking in such conditions. Fundación Paraguaya could propose a credit to her at a good price but she will not invest it in purchasing a cook stove if she doesn't change her mindset first and if hygiene doesn't become one of her priorities.

Almost all poverty-related issues, i.e. deep, pervasive and persistent problems faced by families every day can be solved through behavioral changes: no solutions that defy the laws of nature are required, people only need to act differently. Therefore, Fundación Paraguaya believes we have to learn doing, and in many cases, what we are already doing without realizing it is to be agents of influence to foster behavioral changes.

Based on Joseph Grenny's theory of positive influence that seeks to identify and strengthen vital behaviors and Wilber's integral theory that determines the four quadrants in which these vital behaviors move, and having researched into the different dimensions of poverty in Paraguay, Fundación Paraguaya has designed a tool to assess the situation and progress of families. We call it the "Poverty Stoplight".

With the Poverty Stoplight tool families are able to assessment their situation of poverty themselves according to six dimensions and fifty six indicators (see annexes). This approach promotes integral community development as it is based on community participation, including psychological, cultural and environmental factors.

The following graph presents four forms or basic presence of a person in the world, at the individual and collective level and the behavior generated through interaction in interior and exterior dimensions.



Not only can this proposal be applied to territorial communities, but also to communities that do not have a territory of their own but whose members are united by other ties (companies, cooperatives, etc.) Employers' approach of their collaborators changes when they are aware of the reality of each collaborator. They cease to be mere numbers or people who work 8 or 9 hours a day and start to sometimes share a barbecue and so become human beings who live, feel, have families, unmet needs and dreams they wish to fulfill. The methodology becomes an original and innovative, and therefore more humane, approach.

The chart below will help visualize the strategic approach proposed for change and positive influence.

	Motivation	Skill
Personal	Do I like it? Doing what I don't want to <ul style="list-style-type: none"> - Have mini-income targets - Attend training sessions - Save because I want to access credit - Participate in Committee activities 	Am I able to do it? Surpass limits <ul style="list-style-type: none"> - Identify business problems and solve them - Analyze potential of the family: who works, who does not
Group	Do others motivate me? Peer pressure <ul style="list-style-type: none"> - Work with the entire Committee, not only with families living in extreme poverty - Oath: "All Together" - Forums to share experiences and motivate - Link committees with other committees to sell products and mutual support 	Can others do it? <ul style="list-style-type: none"> - Committees hold weekly group activities: competitions, food fairs, etc. - In the committees experiences are shared, business ideas are provided, members are taught how to write, etc.
Structural	Do "things" motivate me? Design incentives <ul style="list-style-type: none"> - Competitions between committees on poverty elimination achievements - Credit regulations require savings - Credit regulations require training 	Do things allow me to do it? <ul style="list-style-type: none"> - Micro-franchises - Set targets for each facilitator - Intervention Plan: establishes clear targets for each family - Personal Development Plan: establishes clear targets for each family

3. The Dimensions of Poverty

The multidimensional approach to poverty emphasizes the following dimensions: Income & Employment, Health & Environment, Housing & Infrastructure, Education & Culture, Organization & Participation, and Interiority & Motivation.

The following table outlines the ideas described above.

Paradigm Shift:	Poverty can be eliminated with an integral, and not solely quantitative, approach. The solution to the issues of poverty lies within the individual
Actors of Change:	The individual The family The community
Vision of poverty:	Poverty is not the same for everyone. It is not just an income line. It is different in every case and solutions can be tailored to the needs of each family.
Assumptions of the approach	The "I" (Individuality) The Family (intimate setting) The community (territorial or social setting)
Fundamentals of the approach	Individuals find inner motivation and change their behavior. These changes generate self-esteem. Individuals' self-esteem and their behavioral change drive the family to make changes The changes in the family are perceived as positive by the community, which feels compelled to make changes as well.
Please note	"It is not a matter of investing more, but of investing better."
Dimensions of Poverty	Income & Employment Health & Environment Education & Culture Organization & Participation Interiority & Motivation Housing & Infrastructure
Results-based approach	The idea is to "see" the changes, not only to calculate the rise in the income. Seeing changes means a "marked improvement" in the quality of life of family members who have accessed things they lacked and considered impossible to obtain. The Poverty Stoplight should appear completely green in all the dimensions listed above.

4. Fundación Paraguaya: Mission & Vision Strategic Objectives

The organization that developed and implemented this plan is the Fundación Paraguaya de Cooperación y Desarrollo that has been providing advice to micro-entrepreneurs and women entrepreneurs across Paraguay since 1985, in addition to providing easy access to credit to improve their businesses.

In 1995 the Fundación Paraguaya began an entrepreneurial education program working with students from schools of the capital city and the interior of the country using educational kits providing students tools to design and manage their own business.

In 2003 Fundación Paraguaya created the Self-Sufficient Schools program, based on the idea that quality education can be self-sustainable if the principles of entrepreneurial education, microfinance and a business approach are incorporated into the curriculum of the country's official education program. The Teach A Man To Fish network, founded in Great Britain with participation of Fundación Paraguaya in its Board of Directors, has spread this educational model across the world. Today there are many schools that are successfully implementing the model, particularly in the agricultural area where the application of the traditional model, sustained by public or private funds, has failed in most developing countries.

As its vision Fundación Paraguaya proposes: "An entrepreneurial Paraguay without poverty, an example to the world"; and as its mission: "Develop and implement practical, innovative and sustainable solutions for the elimination of poverty and the creation of a decent environment for each family"

One of the strategic objectives established for the next five years and which relates to the Poverty Elimination Program is:

"Lift 30,000 Paraguayan families out of income poverty and 9,000 Paraguayan families out of total poverty".

The programs of the Fundación Paraguaya are closely connected at the operational level. The microfinance program provides the platform on which other goods and services offered by the institution are offered and distributed, either directly or through partnerships with other institutions. This creates a strong connection between each family and our organization based on trust generated by reciprocal knowledge (resulting from the credit transaction). Through this link families open their doors to us.

This, coupled with a strong and consolidated institutional structure, allows us to channel goods and services that generate development in the families. This is the main gateway for the implementation of the Poverty Elimination Program.



II. Dimensions & Indicators

We have learned that poverty is multidimensional and consequently our approach must also be multidimensional. This approach considers several dimensions and areas. Through our experience with the approach outlined in the conceptual framework, we have identified six dimensions that integrate and order the actions that will contribute to the elimination of poverty. Each dimension contains indicators that affect each family differently.

The dimensions are:




- | |
|---------------------------------|
| 1. INCOME & EMPLOYMENT |
| 2. HEALTH & THE ENVIRONMENT |
| 3. HOUSING & INFRASTRUCTURE |
| 4. EDUCATION & CULTURE |
| 5. ORGANIZATION & PARTICIPATION |
| 6. INTERIORITY & MOTIVATION |



To measure these dimensions we use the self-assessment tool called the “Poverty Stoplight”, the theoretical fundamentals of which are detailed below. It is both a poverty measurement tool and a progress evaluation system, which groups the above six dimensions represented in the colors of street traffic lights.

Families apply this tool to themselves with the support and appropriate explanation by the advisor of women entrepreneurs.

The tool displays images with text. The images represent the situations or the indicators for each level of poverty. This system makes it easy for families with difficulties reading or understanding the language, aiming at families feeling identified with the images or photographs.

Indicator: 7. Access to drinking water		Dimension: Health & Environment	
Justification: Drinking water is indispensable for family health of the family and easy and continuous access to it are essential elements of a decent life.			
Definition: The family has constant access to drinking water that can be consumed by people and animals without risk of disease because its source contains no hazardous substances for health or has been treated for human consumption.			
LEVEL 3: The family has constantly access -during most of the day- to drinking water within the family plot of land. There is a tap with running water.	LEVEL 2: The family has access to drinking water, but: (a) it is not constant, they do not have water most of the day, or, (b) they do not have a water tap, or (c) drinking water is located at least 100 meters outside the family plot of land.	LEVEL 1: The water the family drinks is not safe water or they have to walk more than 100 meters from their house to get it.	
			

The image above shows the appearance of one of the dimensions in the graphical spreadsheet for its easy interpretation by the family. The graphical depiction of all the indicators is included in the Annexes.

The application of the Poverty Stoplight allows us to establish a baseline of the family's situation at the time of its application which, in turn, helps determine the actions required. The baseline is the starting point for the application of the methodology, and it also:

1. Performs a self-diagnosis through which the family identifies their basic needs;
2. Defines both families and other actors involved in the Program, sets targets to be reached and establishes sustainable solutions for each of the poverty indicators, transforming them into indicators of achievement which aim at specific problems;
3. Enables specific and participatory planning, developed by the family for the elimination of their own poverty, and to develop a system to evaluate the progress achieved by each family;
4. Clearly shows the role of service providers, i.e. which community actors will be called on to solve problems;
5. It is the framework for action of the offer provided by Fundación Paraguaya, thus allowing it to plan interventions based on highly specific objectives;
6. Allows us to operate with "results-based management" in a given territory and with clear, measurable, achievable targets, with deadlines and responsibilities assigned and known by all players.

Therefore, the Poverty Stoplight groups the six dimensions and for each dimension has mostly positive indicators, i.e. indicators described as an objective that has already been achieved. For example, in the dimension Income & Employment, one of the indicators states: "Income above the poverty line" instead of "Family income below the extreme poverty line".

The reason for this sort of statement is that it can be described as "gap" and once the methodology is applied, can evolve to "in process" and then to "achieved". We call these scores "Levels" and they correspond to the degrees of poverty, each of which is assigned, for its visualization, a color of the Poverty Stoplight:



Level 1. Color: Red "Extreme Poverty": Means that the family is extremely poor in this indicator.

Level 2. Color: Yellow "Poverty": Means that the indicator is present but insufficiently or in process of being achieved.

Level 3. Color: Green "No Poverty": Means that the indicator is present in an efficient manner or has been fully achieved.

The colors are displayed on the spreadsheet of the Poverty Stoplight to provide a general graphical idea of the family's poverty map.

The following table defines the dimensions and lists the indicators for each one, as they appear in the Poverty Stoplight. The definitions of each indicator are provided in the Annexes.

Dimensions	Indicators
<p>1. Income & Employment</p> <p>Aims at supporting the creation of conditions in which families are able to develop work activities.</p>	<ol style="list-style-type: none"> 1. Income above the extreme poverty line 2. Stable income 3. Credit 4. Family savings 5. Stable source of income 6. Documentation
<p>2. Health & Environment</p> <p>Seeks to ensure families' access to health policies operating through public health services and programs, particularly those associated to the Family Health Units and improvement of the environment</p>	<ol style="list-style-type: none"> 7. Access to drinking water 8. Nearby health post 9. Nutritious food 10. Personal hygiene and sexual health 11. Healthy teeth and eyesight 12. Vaccinations 13. Garbage disposal 14. Unpolluted environment 15. Insurance
<p>3. Housing & Infrastructure</p> <p>Aims at improving the material conditions and equipment in households to provide safety, comfort and facilitate more dynamic family relationships.</p>	<ol style="list-style-type: none"> 16. Safe home 17. Sanitary latrine and sewer 18. Electricity 19. Refrigerator and other household appliances 20. Separate bedrooms 21. Elevated cook stove with ventilation 22. Comfort in the household 23. Regular means of transport 24. All-weather access road 25. Fixed-line or cellular telephone 26. Security 27. Sufficient and appropriate clothing
<p>4. Education & Culture</p> <p>Aims at ensuring access of family members to relevant educational options according to their stage in the life cycle.</p>	<ol style="list-style-type: none"> 28. Can read and write 29. Children schooled up to 12th Grade 30. Income generating knowledge and skills 31. Ability to plan and budget 32. Communication and social capital 33. School supplies and books 34. Access to information (radio and TV) 35. Entertainment and recreation 36. Values cultural traditions and historical heritage (such as traditional music) 37. Respects other cultures 38. Awareness of human rights (for children, the disabled, women and the elderly)
<p>5. Organization & Participation</p> <p>To the extent individuals become autonomous and participatory, they learn to solve their problems and have a different vision of reality. And to the extent they take on roles in their community they are able to achieve actual change.</p>	<ol style="list-style-type: none"> 39. Is part of a self-help group 40. Impact on the public sector 41. Ability to solve problems and conflicts. 42. Registered as a voter and votes in elections
<p>6. Interiority & Motivation</p> <p>We start from the premise that all individuals and families have their own values and innate potential, therefore, with a little encouragement and accompaniment they will be able to develop their personality and interiority and better capitalize on the opportunities.</p>	<ol style="list-style-type: none"> 43. Awareness of their needs. Map of life and personal targets 44. Self-confidence (self-esteem) 45. Moral conscience 46. Emotional-affective capacity 47. Aesthetic self-expression, art and beauty 48. Violence against women 49. Entrepreneurship 50. Autonomy and decision-making capacity

Fundamental human rights leading families to a decent life crosscut all the indicators.

Replicability of the Tool

Although the Poverty Stoplight is the same in all situations, Fundación Paraguaya has adapted it for businesses and communities. For this purpose, the images have been made understandable to a specific kind of population, which does not really correspond to a specific geographic territory, but instead converges in a space of common activity, i.e. the business or geographical territory, in a specific population.





II. Methodology & Operation of the Program

Now that we have explained how the indicators of the Poverty Stoplight, we are able to explain the workings of the methodology.

For easy application of the Poverty Stoplight methodology we have distinguished the following stages:

- 1. Approach and diagnosis. Application of the Poverty Stoplight
- 2. Design and application of intervention proposals
- 3. Monitoring of the results obtained
- 4. Certification of the intervention

The following diagram helps us visualize these stages:



Stage 1.
Approaching the families and diagnosis



1.a. Selection of the collaborators of the program

Human resources are one of the fundamental pillars of the Poverty Elimination Program. As field work is involved, the profile of the collaborators must be young people looking for their first job and vocationally interested in social work. As work is primarily with families, we believe that it is good thing for the collaborators of Fundación Paraguaya working in the program to also be the advisors of the committees, as in said committees we find the population that will participate in the Poverty Elimination Program.

We seek advisers who belong to the area where they will work, who are dynamic, with social vocation and innovative ideas. Another requirement is that they must provide their own mobility (a motorcycle), although it is not excluding requirement.

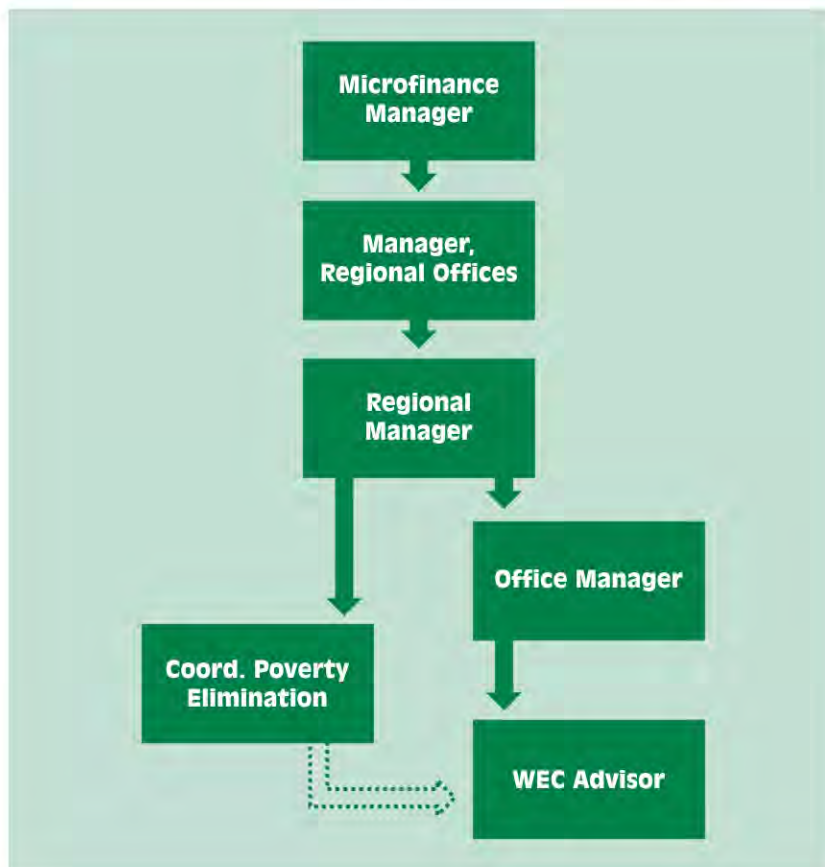
After a training period, the advisors are assigned to geographical areas, usually a rural or urban-rural area, but there are also committees in only urban areas.

Each advisor is assigned targets ranging from the formation of new committees to loan portfolio. Credit is a tool to approach the families.

For their salary, a fixed part is combined with variable salary paid for meeting certain targets in the Women's Committee and the Poverty Elimination Program.

The Program Coordination is in charge of Microfinance Area which has a Coordinator of the Women's Committee that a coordinator of the Poverty Elimination Program is responsible for. Each region has a coordinator of advisors to the Women's Committees of the offices in each region. These coordinators exercise indirect supervision, and they report directly to the Manager of the Regional Office to which they are assigned.

Organizational Chart of the Poverty Elimination Program



The number of advisors per regional office varies. It depends on the overall targets of the office and the population it serves. On average there are two or three advisors per office.

Each advisor is provided with a tablet with the graphical software of the Poverty Stoplight so that it can be downloaded directly. The tablet has a GPS locator to locate the home of the family in a geo-referential system.

All advisors, as well as the coordinators and other collaborators of Fundación Paraguaya undergo performance evaluation, additional to the OPPM (One Page Project Manager) evaluation which we will discuss below.

1.b. Selection of the participant population

The population that we have selected initially for a first approach to the Poverty Elimination Program are families participating in the Village Banking program or the Women Entrepreneurs' Committee. The approach is made by the advisor of the Women Entrepreneurs' Committee, with a conversation in which the adviser explains what the program is about. Then the participants set up their groups. Each group applies to be accepted or not by Fundación Paraguaya. The main selection criteria are: income below the poverty line and desire to overcome that situation.

1.c. Diagnosis. Application of the Poverty Stoplight

Once the families have been accepted as participants in the program, the diagnosis of each family begins. The Poverty Stoplight is the technique applied, as has already been described in previous chapters. Basically it consists of completing a graphical questionnaire in which photographs of the fifty indicators are displayed on a tablet for everybody to understand. Interviewed families indicate the photographs that match their situation. Each indicator is scored in three levels.

Each family can evaluate itself and assess the situation of their family by answering the graphical survey, always guided by the advisor of the Women's Committee. Ideally, the graphical survey is conducted in each family home, but often circumstances dictate that the survey takes place in meetings of the Committee to which the candidate belongs.

Often we will do the work outside of our own organization, as this methodology is applicable to all kinds of populations and we aim at reaching as many people as possible. When the focus is not our clientele, the selection of participants and even of the organization will be performed differently. The first intervention will be carried out by the managers of both organizations, both of Fundación Paraguaya and the organization interested in implementing the Poverty Elimination Program. Once negotiations conclude with the signing of an agreement, the process continues as described above. Slight differences may occur because, in many cases, participation in the program may be conditional. In any case it is appropriate to show that the methodology will help them personally and that the information obtained will help the organization improve the quality of life of its collaborators.

In general the completion of the spreadsheet of images of the Poverty Elimination Program on the tablet takes an average of forty minutes and this gives an idea of the situation of the family. What is downloaded onto the tablet immediately enters the system which displays the Poverty Stoplight.

Stage 2.

Design and Application of Intervention Proposals



Let's consider the following example:

Doña Eulalia is head of household with three children. One of them, Hugo, is of age, he is 18 years old and the other two are younger. Doña Eulalia maintains her family with a business of patties (meat in pocket pastry) that she runs in their own home. The net income generated by the business is Gs. 650,000. At the time of deciding to participate in the program, she is the only person generating income in the household. Upon briefly analyzing the possibilities of increasing the family income, the advisor of the Women's Committee proposes that the eldest son perform some paid activity.

Both start thinking about what sort of activity it could be. As they are not able to find one, they turn to the source: they ask Hugo what activity he would like to pursue. Doña Eulalia is surprised to discover that her son likes hairdressing. Then, through a loan granted by the Committee, Doña Eulalia establishes a small hairdresser's in her home and not long after their income rises to more than Gs. 2,000,000.

This is a typical example of intervention. The participant in the program has overcome the poverty line and increased their income with only a small investment. This will allow her to tackle other difficulties. The household infrastructure, hygiene, garbage disposal, health in general, etc. of the family will improve. But most importantly, Doña Eulalia and her family have also gained in self-esteem and have reaffirmed their chances to progressing on their own means and their creativity.

The advisors of the Women's Committees analyze the spreadsheet of the Poverty Stoplight as follows:

Income growth is prioritized to then move on to the other indicators. The assumption is that if income increases through a simple and realistic intervention plan, it becomes possible to plan to reach the other indicators.

Additionally, as poverty is individual: there are poor people but no theoretical poverty. Therefore, solutions should be concrete for those individuals struggling to get out of their situation of poverty, and so, the advisors together with the families and taking into account the quadrants of integral theory discussed in the first chapter, are able to implement an intervention plan.

For each situation and given each diagnosis, advisers agree and jointly develop a simple intervention plan with the families to help them address, firstly, the poverty-triggering indicator and then the others.

This end-objective of the intervention plan is for all indicators to turn green. This requires one last application of the Poverty Stoplight before giving a family the certification of having left poverty behind. We will discuss this in more detail in Stage 4 of the methodology.

The intervention plan always begins with the analysis of the Poverty Stoplight and returns to it, during and after its application, to verify the changes. The objective is for all indicators of the Poverty Stoplight to be green. It is important to think out of the box before applying and analyzing the Poverty Stoplight to avoid contaminating the intervention with our own prejudices.

The following must be taken into account for the intervention plan to be feasible:

1. Determine the poverty gap.
2. Analyze the overall Poverty Stoplight of the family and identify poverty-triggering indicators in order to focus on these in the first stage. Usually the trigger indicator is the increase of income, but not always.
3. Study and analyze the characteristics of the family, their possibilities, contacts, members with age to produce, businesses that would be viable, income level that would be optimal, etc.
4. The intervention plan is drawn up by the advisor in coordination with the family.
5. Execute the intervention plan with the family.
6. Draw up a list of viable plans or contacts to help out if necessary.
7. Review the family budget and consider what adjustments can be made.
8. Do not overlook that the intervention plan should help all indicators turn green.
9. The intervention plan should include a timeline for follow-up visits and monitoring (to be discussed in the next stage).

Often the process is not linear, sometimes the intervention plan needs adjustments and revisiting the initial objectives, i.e. returning to the starting point and identifying the poverty-triggering indicator again.

2.a. Some examples of strategies to increase income

Below an example of the format of intervention strategies

INDICATOR	INCOME		
DEFINITION	LEVEL 1.	LEVEL 2.	LEVEL 3.
SUBJECTS OF THE MEASUREMENT			
RESULTS OF THE FIRST MEASUREMENT	In the first measurement, the family's baseline was below the poverty line defined by the DGEEC (Gs. 335.000).		
BASIC INTERVENTIONS APPLIED	Credit, savings, training in personal and family budget, business plans.		
SPECIFIC INTERVENTIONS APPLIED	<ol style="list-style-type: none"> 1. Plan for business expansion/ new suppliers 2. Targets are set 3. Vital Behaviors on resource management 4. Micro-franchises / preparation and sale 		
END-RESULT	<ol style="list-style-type: none"> 1. A plan was developed and their grocery was expanded with more variety of goods, talks about healthy eating for the family, the importance of keeping track of cash inflows and outflows, her husband is now undertaking a new activity: a tire shop to increase the family income 2. Family income is above the poverty line. 		
PHOTOS			

This is an outline of the strategies to follow in the dimension Income & Employment

INCOME & EMPLOYMENT	1. Income above the poverty line	Training in new business ideas	Credit to invest in the business (expansion, improvement or startup of a new activity)	Micro-franchises	Strategic links between clients	Training in the 10 vital behaviors of a successful family	
	2. Stable income (stable economic activity)		Training in business plans to diversify sources of income.	Credits to other family members to create other businesses. Ex. credits for the young	Create alternative solutions for times of slow sales (change of products especially of seasonal ones)	Encourage all family members to generate income.	Encourage families to draw up and control the family budget. Analyze the profitability of the business and its break-even point.
	3. Credit	Formalization of the business to facilitate access to credit	Access to credit through Fundación Paraguaya	Obtain personal documents required to access to credit	Evaluate different credit proposals (deadlines, interest rates, amounts, etc.)	Raise awareness on the importance of having good commercial references.	
	4. Savings	Include in the personal and family budget	Set saving targets for emergencies or other eventualities	Raise awareness on saving of all family members	Encourage a group competition to recognize the member who has saved most	The requirement of the WEC program is to have 10% of the credit applied for in savings.	
	5. More than one source of income.	Training in new business ideas	Training in business plans to diversify sources of income.	Micro-franchises	Credits to other family members to create other businesses. Ex. Credits for the young	Encourage all family members to generate income.	
	6. Documentation: identity card	Obtain the ID card from the relevant entity	Organize campaigns for individuals to obtain their ID card.	Train on steps to be taken if ID card is misplaced (reporting the loss)	Request the new ID card before its expiry	Fundamental requirement to access to credit	

Stage 3. Monitoring of the results



3.a. Monitoring results by advisors of the Women Entrepreneurs' Committee

We are in the third phase of the application of the Poverty Stoplight methodology.

We have already achieved the membership of the families and have made the diagnosis of their poverty by applying the Poverty Stoplight. We have designed tailored and simple intervention plans, in keeping with the reality of each family and their actual possibilities of fulfilling them.

At this point it is advisable to remind ourselves that the solutions are not specific and that there might be a range of possible solutions for each family. Let's also recall that it is perhaps that the application of the intervention plan might succeed or fail. This depends largely on the advisor's agility to propose alternative solutions and correct negative diversions that might arise.

In this section we will analyze the need for follow-up and monitoring by the actors of the program to identify factors of success and failure and, in the latter case, make corrections or changes to the initially-proposed intervention plan.

To begin with, let's take a look at the following example: the Benitez family.

Doña Berta is a lady who lives with her husband Ángel and their three young children: Lucía, Juan and Fabio. Don Ángel is a day laborer and for the time being is unemployed. The only family income is that Doña Berta's, who works in domestic service. She earns Gs. 1,000,000 and has to pay her bus fare every day to go and come back from work. Don Ángel is not able to find work and therefore stays at home looking after the children and making sure they go to school and do homework when they return, etc. At first glance it seems that the poverty-triggering indicator is the lack of a second family income. Analyzing the situation with the advisor of the Women's Committee, the obvious solution is for Don Ángel to perform freelance gardening and construction work as he has knowledge required. Then, through contacts of Doña Berta's employers they start finding work for Don Ángel. A supportive neighbor looks after the children.

The assumption is that, in about three months, the family income should increase to Gs. 2,500,000. But at the time of the evaluation, they realize it is not the case. In an interview with Doña Berta she confesses that her husband does not go to work every day and has lost clients who were initially willing to give him work. The reason is that Don Ángel drinks a lot at night and does not get up in the morning. This is where change in the initial approach takes place: the lack of work of Don Ángel changes to the indicator of an illness that needs to be treated. With this new information, the advisor of Women's Committee makes inquiries and puts the family in contact with a group of Alcoholics Anonymous. Don Ángel reluctantly agrees to attend meetings, and his wife also. After some time, Don Ángel has managed to control his illness and is more willing to accept the work offered to him. Gradually the family income reaches the level expected and from there they can jump to a higher income, given that Don Ángel's self-esteem has increased and he is able to generate new projects.

This is an example of an approach, in which the initial diagnosis of the situation was one, but along the way it was necessary to change it. How does the change take place? With monitoring and follow-up by the advisor. We must insist on this point and say that:

1. Getting people to join to the program might be easy and encouraging for the advisor.
2. Following-up on these families starts to get complicated as the advisor manages many families.
3. It is important for the agenda to be closely followed and supervised by the Office Manager and Program Coordinators.
4. Early detection of problems is essential: by the advisor for follow-up and by families in the fulfillment of the intervention plan and its results.

If we place the above life story on this table of impact, it would look like this:

Triggering Indicator	Proposed Solution	Monthly Evaluation	Failure Factor	Decisions on changes
Lack of income by the father of the Benítez family. They only have the mother's income.	Intervention plan emphasizes finding work for the father. Work for him is found through contacts of the mother's employers who hire him as construction worker or gardener	The income of the Benítez family has not increased as expected. Doña Berta's husband found work but their income level did not rise accordingly	Talking with the advisor of the Women's Committee, Doña Berta confesses that her husband is drinking alcohol at night, and the next day does not get up to go to work, which has angered his employers who canceled his services.	The advisor, with Doña Berta's consent, changes the poverty-triggering indicator from lack of income to illness of a family member. The advisor contacts Alcoholics Anonymous and the father attends the meetings. Soon after he recovers some clients and has new ones because he feels able to meet his commitments

We can do this exercise with other life stories and analyze not only the factors of failure, but also the factors of success. Both the factors of success and failure of each family participating in the program are closely related to timely monitoring and follow-up of each case.

What if a person or family does not wish to participate anymore in the program?

If the family has made commitments to Fundación Paraguaya, of course they must be honored. But in regard to their participation in the program, there is no penalization whatsoever, since participation is free and voluntary.

Nonetheless, it is always good to talk to that family to find out the reasons behind their decision not to participate in the Poverty Elimination Program because these answers might help us make improvements in the methodology and in this way expand our coverage and provide better service and consequently, achieve our objectives.

It would not be advisable for adviser or managers to try to persuade or coerce the family into continuing their participation because the element of motivation would disappear and be replaced by the fear of losing the status the family has achieved as client of Fundación Paraguaya. This does not help at all and could distort the end-results of the program.

A question that always arises is: how many times should the adviser visit the families participating in the program during the development of the intervention plan?

The obvious answer, according to the experience of Fundación Paraguaya, is: At first visits should be frequent, but after the monthly evaluation, if all goes well, visits should be spaced out. Visits and accompaniment will depend on the specific situation of each family keeping in mind that each family has a different and specific level of poverty.

3.b. Monitoring of Results by Office Managers and Poverty Elimination Program Coordinators

Random monitoring should be carried out by the Regional Office Manager in coordination with Program Coordinators. This monitoring is carried out a month after onset of the program. The usual practice is to take a 3% sample of the universe of participants of each advisor of the Women Entrepreneurs' Committee.

The objective of this monitoring is:

1. Timely detection of problems that may arise in the application of the methodology
2. Detection of the veracity of the interventions and how these had an impact on individuals
3. Detection of possible fraud in credit-granting
4. Correction or avoidance of problems in the application of the program

Monitoring includes the following items:

1. Verification of information on the 50 indicators entered into the system
2. Control of credit documentation (folders)
3. Progress of participants in their intervention plan
4. Difficulties or problems that may arise
5. Certifications

In turn, the Coordinator of the Poverty Elimination Program holds two weekly virtual meetings scheduled via Skype with Regional Office Managers, Managers responsible for the offices, Program Coordinators in the regions, other area managers and advisors of Women's Committees to review problem cases together and explore alternative solutions.

On the following table of impacts we have recorded the monitoring items listed in the table above and added three more columns: Problem Identified, Analysis of the Problem and Agreed Solution.

This table can be general, for all cases of the office or can be drawn up for each advisor. The one depicted below is a general table, fictitiously corresponding to the Santaní Office.



Fundación Paraguaya
Poverty Elimination Program
Santaní Office

Monitoring Item	Problem Identified	Analysis of the Problem	Agreed Solution
Verification of the loading of the 50 items into the system	Errors in the information loaded by officer María González. She alleges that the women do not sufficiently understand how to indicate the items of the survey	After speaking with the officer, we realized training was required.	The Coordinator of the Poverty Elimination Program will organize a course for all advisors who have difficulties loading information into the system
Control of credit documentation (folders)	Not detected		
Verification of arrears	There are a high percentage of defaults on credits corresponding to the committees under Elena Gómez. She alleges that she insists on the payment but that the women are informal.	After visiting the committees, it was found that the information provided by the advisor was incorrect or insufficient	The attention of the advisor is drawn in writing and she is requested to provide the correct information in the future. She is also requested to put pressure on committees in arrears with their payments, making them see the consequences this entails.
Advances in intervention plans	It seems that all participants have made progress in the last three months and no cases of setbacks have been detected. The percentage of increase in the color green of the overall Poverty Stoplight of the Office is 20%		
Difficulties or problems that may arise.	In a visit of the Manager it was observed that not all participants are visited as agreed. This has happened in general with all advisors.	The Manager held a meeting with the advisors and they said that they do not have time to make all the visits agreed because they manage many cases and the distance between them is very large. Case by case was analyzed and in some cases the argument was correct and in others there were lies in the reports	They agreed on a sanction in writing to those who lied in their roadmap and on the other hand the Poverty Elimination Program Coordinator agreed to redo the routes of these advisors so that they are able to fulfill the agreement.
Achievement of targets	The case of advisor Clara Diaz was detected, who has struggled to reach the goal of Poverty Elimination, reaching only 50% of the targets	The Regional Advisor discussed this with Clara and she told him/her that it is too much work for her and she does not manage to interest the women in the program. The Regional Advisor has detected lack of motivation and non compliance with the profile required for the position	It was agreed with the Office Manager and Regional Manager to dismiss Clara Diaz and to immediately replace her

The managers also address these issues with their regional managers and in meetings of the managers of the Microfinance Program. In these meetings the overall Poverty Stoplight of the institution is analyzed and its progress and difficulties. In turn, each manager analyzes the overall Poverty Stoplight of its client portfolio.

3.c. Internal Auditing

As part of the internal controls implemented by Fundación Paraguaya to the Poverty Elimination Program, Internal Audits intervene with the usual methodology. Cases are random checked “in situ”, including revision of spreadsheets, credits, interviews with participant families, etc., as well as verification that certified families have moved from red and yellow to green.

3.d. The OPPM

The OPPM (One Page Project Manager) is a software tool for planning and control based on the Harvard balanced scorecard, which has been developed primarily to communicate the aspects of a project or the execution of a strategy to those who are and are not part of the project, both within and outside the organization.

All collaborators of Fundación Paraguaya have their own OPPM spreadsheet, by means of which their immediate superior is able to control their daily, weekly and monthly activities. The objective of the OPPM is to communicate the plan and progress of a project.

The OPPM identifies the essential parts of any project:

- Tasks - how?
- Objectives - what? why?
- Timeline - when?
- Cost - how much?
- Owners - who?

The benefits of the implementation of the tool are:

- Helps establish the results and tasks or activities of the project;
- Reduces the time required to review a project;
- Improves the quality, time and efficiency of the project;
- Clarifies the important parts of the project (those responsible, deadlines, etc.);
- Reduces time required to provide information on the progress of the project;
- Uses graphs depicting the performance, costs and approaches;
- Reduces the need for review meetings;

- Promotes useful questions on the project;
- Shows yesterday's vision, the current performance and the forecast for tomorrow;
- Promotes ownership of the collaborators involved.

The OPPM is important at the time of correcting or amending the delivery times of the work and help, such as the balanced scorecard to identify activities carried out, those underway in the expected time and those that have not yet been carried out within the stipulated time.

While the other monitoring systems described focus on the personal progress of each participant, the OPPM observes the fulfillment of the all steps of the program and the fulfillment of its targets in terms of the overall objectives of Fundación Paraguaya.

The webpage of the software provides full information on this topic. Here is an example of an OPPM spreadsheet corresponding to the Women Entrepreneurs' Committee project.



Firstly the advisor applies the attached spreadsheet to evaluate the progress achieved by the family as of the first evaluation. This is achieved by reapplying the Poverty Stoplight tool.

The data on the spreadsheet are reviewed with the office manager to check if there has been progress.

The necessary criteria for granting of the certification are: That all indicators of the Poverty Stoplight are green and that the family income reaches or is above the poverty line.

Once the Poverty Stoplight has been applied one last time to the family, and all the indicators are green, the advisor grants a certification to the family indicating that it has successfully completed the process.

4.a. The Procedure for Certification

The procedure of the certification process is as follows:

1. Selection of the families to be certified by the certifying team. These families should be those with whom work has been carried out in order to increase their income, have reached the income target of Gs. 500,000 per capita and have been reported as such.
2. A 5% sample of total certifications shall be provided. The sample must be equivalent to 5% from the office and 5% from each officer.
3. Families will be randomly selected by the members of the certifying team.
4. The following documentation should be at hand during the visit in order to work efficiently.

Mandatory Documents

- a. First socioeconomic survey.
- b. Last survey reported which certifies that the family reached the income target of Gs. 500,000 per capita.

Other documents:

- a. Business Plan (copies) in order to monitor what was planned with what was reported.
- b. Information on activities carried out to complement the report and further strengthen the activities carried out by the family that led to the increase of their income.
- c. Copies of records of purchases/sales (cost/earnings), others in the visit in order to corroborate this training intervention.
- d. Photos of the activities or progress that can be shown provided there are photographs of the starting point.
- e. Check the data entered into the Excel Worksheet (points a and b).

Order of the folders

- a. Normal documents in each folder of the Women's Committee.
 - b. Place the surveys of the new baseline in the folders of the Committees at the time made in order to record at what point of the cycle the survey was performed.
5. Visit randomly selected clients who are now above the baseline of Gs. 500,000.

Suggested Questions for Certifiers.

1. What income-generating activity do you carry out?
2. Besides your current activity, did you carry out any other activity? Which one?
3. How did you decide to change activity?
4. Did you improve? How did you improve? What changes did you make in your activity?
5. Who suggested these changes to you?
6. How did you start changing your activity?
7. Did you learn something with these changes? What did you learn? Through whom?
8. Did you use credit for these changes? How much? Only a part of it or all of it?
9. With these changes, did you earn more money than before?
10. How do you feel about this change? Did you think it was possible to earn more money?
11. What are the most important changes that you made in your activity to increase your income?
12. Did someone in your family contribute to this achievement? Who and how do he/she help you?
13. How do you feel with the group? What kind of support did you receive from the group?
14. Did someone in the committee make a change similar to yours?
15. Do you feel supported by your committee? How?

Each certifier will use the following guidelines to certify the increase in income:

- First Baseline.
- Comparative Baselines.
- Control with Excel Spreadsheets (Stoplight).
- Business Plan.
- Information on Activities.
- Copies of records of purchase/sales (cost-earnings)
- Photos
- Do they have has an income-generating activity?
- Did they make a change in their activity? Which?.....
- Besides their current activity, do they have another income-generating activity?
- Did they participate in one or more practical workshops? (cleaning products, other)
- Do they sell one of the microfranchises? Which one?
- Did/do they have a link with another client?
- Did they use their credit for the business?
- Did they change provider to reduce costs?
- Did they receive follow-up, control and support from the advisor?
- Did they receive support from their committee?
- Do they know how much their income increased? How much?.....

PI hereby state that I have certified the current situation of Ms.
on date, and the activities he/she carries out to increase the family income.

.....
Certificador.

Additional observations of the certifier:

.....

The program completion certificate is awarded to the family in a public ceremony in the offices of Fundación Paraguaya or another venue chosen by the family, if relevant.

We always suggest follow-up of at least an annual visit to the family during the next three years to ensure that the family remains green in all the indicators, even though it is not necessary to apply the Poverty Stoplight again for this purpose.

It should be noted that clients of Fundación Paraguaya should be treated with familiarity, they are not mere clients, they are strategic allies in the fight against poverty and therefore friends of the institution. These visits should always be courteous and friendly. It is likely that many of these families have already left the committees and have become individual clients of Fundación Paraguaya, meaning that their businesses have reached the required volume and importance for access to individual credits, which can be considered one of the great achievements of the intervention.



4.b. Some examples of successful cases

Case 1.

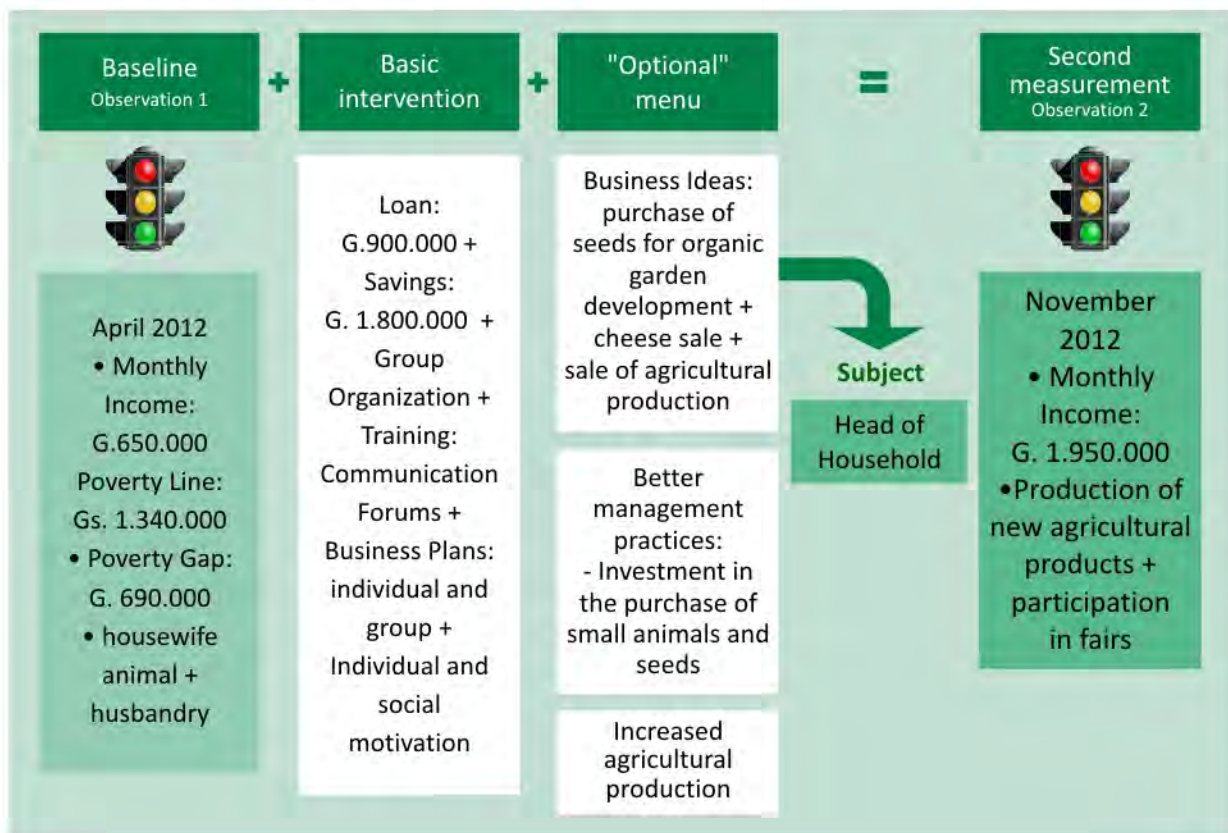
Mrs. Maria Magdalena Vera Franco

Location: Capellán, Villarrica.

Ms. Magdalena lives in the district of Capellán in the city of Villarrica. Her family is made up of 4 members (two daughters and her husband who is a farmer). She had a precarious hairdresser salon at home, she was given a credit of Gs. 500,000 which she invested in the purchase of a cleaning kit. She was given training on the preparation and sale of embroidered flip-flops and she was contacted with a clothes provider. She invested the last loan in the purchase of kits of spectacles. In terms of production they do not have products for sale, only small plots for subsistence crops (manioc + beans).

Monthly family income	Income needed to overcome the poverty line	Monthly Income Poverty Gap
Gs. 650.000	Gs. 1.340.000	Gs. 690.000

Intervention and Results



Case 2.

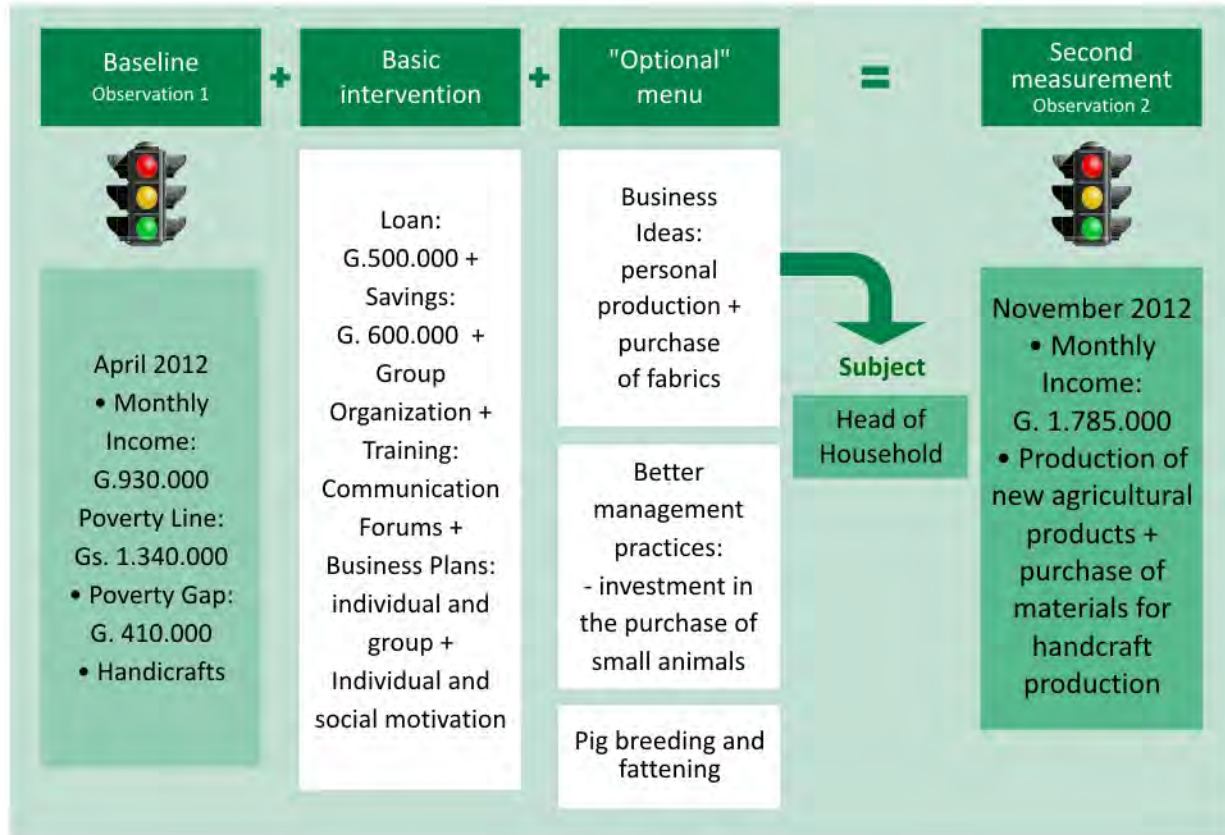
Ms. Concepción Martínez Román

Location: Villarrica

Ms. Concepción lives in the town of Costa Espinillo de Villarrica, she has 3 people living in her home and depends on that income. She works in the production of handicraft items of clothing (ao poi – a typical Paraguayan embroidery). With her loan she has started a pig breeding business.

Monthly family income	Income needed to overcome the poverty line	Monthly Income Poverty Gap
Gs. 930.000	Gs. 1.340.000	Gs. 410.000

Intervention and Results

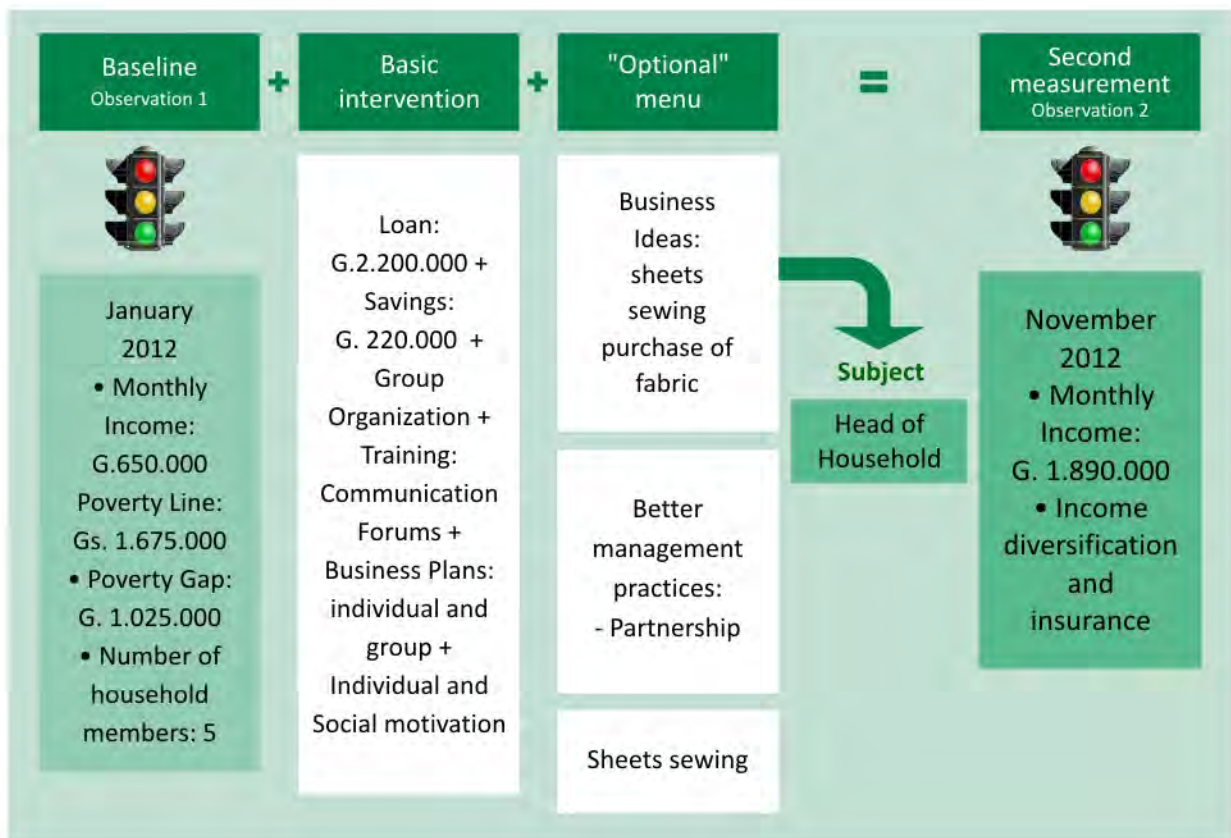


Case 3.
Ms. Daniela Bordón
Location: Juan Pablo II, Pilar

Daniela Bordon lives in Pilar in the district of Juan Pablo II, she is a single mother of 4 children. She works in the purchase and sale of haberdashery and clothes.

Monthly family income	Income needed to overcome the poverty line	Monthly Income Poverty Gap
Gs. 650.000	Gs. 1.675.000	Gs. 1.025.000

Intervention and Results



Case 4.

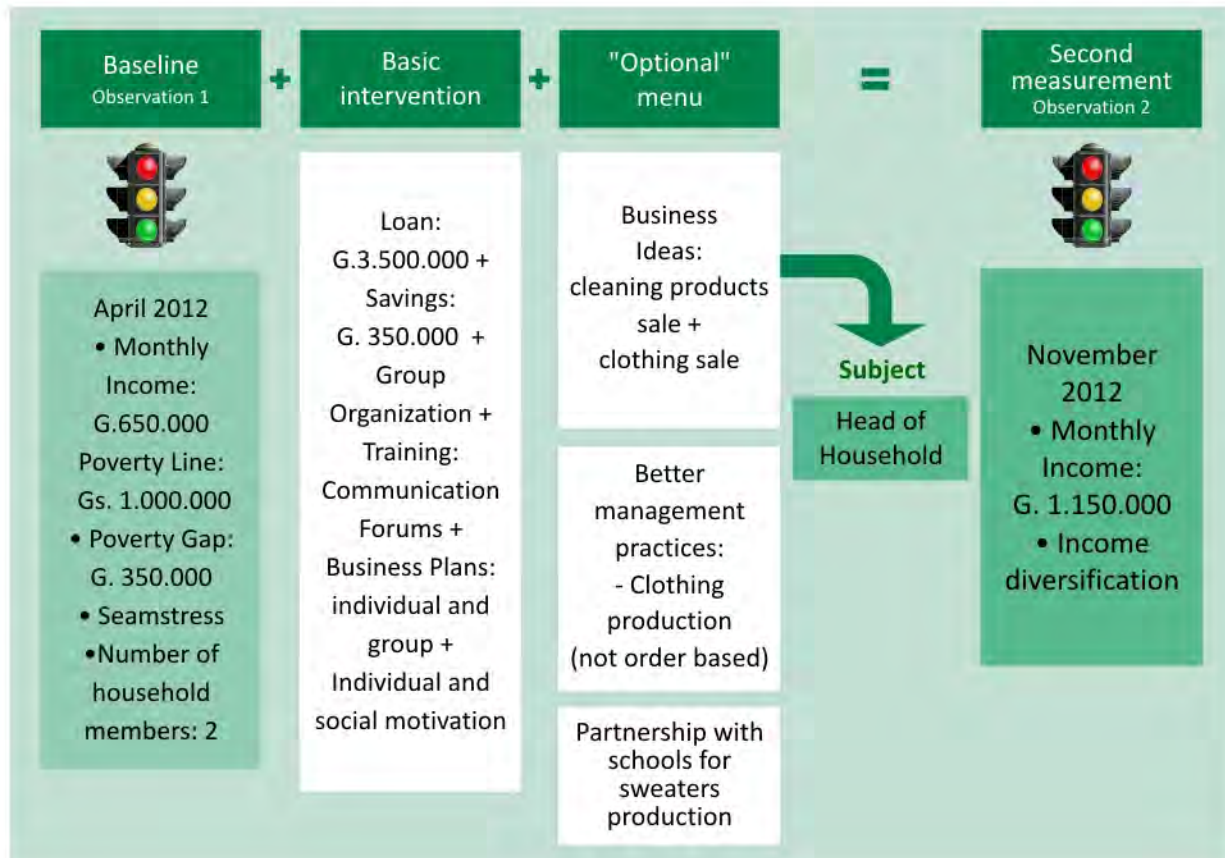
Ms. Teresa Adorno

Location: Arroyo Pora, Encarnación

Ms. Teresa lives in the city of Encarnación, in the district of Arroyo Pora, her family unit is made up of her son and her. The income comes from her work sewing on demand.

Monthly family income	Income needed to overcome the poverty line	Monthly Income Poverty Gap
Gs. 650.000	Gs. 1.000.000	Gs. 350.000

Intervention and Results







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Educación
Emprendo









ANNEXES




Poverty Stoplight with description of the 50 indicators




The following describes each of the 50 items of the family Poverty Stoplight as presented to the families of the committees:

Indicator: 1. Income above the poverty line		Dimension: Income & Employment	
Justification: The family needs to generate sufficient income to cover their needs.			
Definition: The General Directorate of Statistics, Surveys and Census defines the poor population as the group of people living in households whose wellbeing (expressed through income) is lower than the cost of a basic consumption basket (all goods and services meeting the minimum requirements for human survival). The poverty line is usually constructed by firstly estimating the cost of a basic food basket with sufficient calories and protein to meet nutritional requirements, and next the cost of basic non-food basket is added.. The monthly cost per person of the food basket is called extreme poverty line and that of the total basket is called the total poverty line. Fundación Paraguaya uses the figures defined by the General Directorate of Statistics and Census and adds inflation for each non-updated year, given that the publication of said figures has a delay. For 2013 the following income figures for each family member have been used: General Poverty: Metropolitan Area: Gs. 580,000 (\$ 130), Urban Rest: Gs. 415,000 (\$ 92); and Rural Area: Gs. 335,000 (\$75). Extreme Poverty: Metropolitan Area: Gs. 350,000 (\$78), Urban Rest: Gs. 270,000 (\$60); and Rural Area: Gs. 225,000 (\$50).			
LEVEL 3. Family income is above the poverty line.		LEVEL 2. Family income is below the general poverty line and above the extreme poverty line	
			
		LEVEL 1. Family income is below the extreme poverty line.	
			




Indicator: 2. Stable income		Dimension: Income & Employment	
Justification: The stability of income is measured because to have stable wellbeing, family income should not vary substantially from month to month. In the case of farmers their income depends on the production cycle and said income should provide wellbeing during the entire cycle, hence stability is measured according to the seasonality of their main activity.			
Definition: Family income which does not vary significantly from month to month is considered stable. Occasional variations of income, such as the thirteenth month bonus, are not included. In the case of farmers whose seasonal income is their main source of income, the variation will be measured in relation to the production cycle of the main activity.			
LEVEL 3. Family income does not vary more than 15% month to month for 6 months. In the case of farmers, the last two cycles of their main activity shall be considered.	LEVEL 2. Family income varies more than 15% and up to 30% from month to month. In the case of farmers, the last two cycle of their main activity shall be considered.	LEVEL 1. Family income varies more than 30% from month to month. In the case of farmers, the last two cycle of their main activity shall be considered.	
			




Indicator: 3. Credit		Dimension: Income & Employment	
Justification: The credit facilitates the production growth of the family.			
Definition: The family has access to formal non-usurious productive credit under market conditions.			
LEVEL 3. At least one family member has access to formal productive credit under market conditions.	LEVEL 2. One family member has access to informal credit only.	LEVEL 1. The family has no access to any informal or formal credit or access to usurious credit.	
			




Indicator: 4. Family savings		Dimension: Income & Employment	
Justification: Savings allow the family to cope with contingencies of life and/or to plan the purchase of goods or services.			
Definition: Part of the income that is not spent, but is saved in cash for future needs.			
LEVEL 3. The family has savings and a "savings culture" expressed in this practice maintained at least in the last six months	LEVEL 2. The family has been saving for less than six months and/or has saved occasionally.	LEVEL 1. The family has never or almost never saved.	
			




Indicator: 5. Diversified source of income		Dimension: Income & Employment	
Justification: The diversification of sources of income is important to reduce the dependence of the family on a single person family and/or business or job.			
Definition: The family has more than one source of income in the household. Sources are considered different when they are generated by different people contributing to the family unit and/or by other businesses or jobs carried out by one same person. The diversity of sources including remittances, revenues, leases and others.			
LEVEL 3. There are at least two sources of income from different family members.	LEVEL 2. There are at least two sources of income from one same family member.	LEVEL 1. The family has only one source of income.	
			

Indicator: 6. Documentation: identity card		Dimension: Income & Employment
Justification: The Identity Card is "citizenship card" that allows performing any kind of procedure in the field of the formal economy.		
Definition: Identity Card: Identification document issued by the State, which can be used for legal purposes of identification of the person for almost any purpose and it is required to access financial services, voting, and social services provided by the State.		
LEVEL 3. All family members of age have a valid identity card.	LEVEL 2. All family members of age have a valid identity card, although the document of one or more has expired.	LEVEL 1. At least one family member who is of age does not have an identity card.
		




Indicator: 7. Access to drinking water		Dimension: Health & Environment
Justification: Drinking water is indispensable for family health of the family and easy and continuous access to it are essential elements of a decent life.		
Definition: The family has constant access to drinking water that can be consumed by people and animals without risk of disease because its source contains no hazardous substances for health or has been treated for human consumption.		
LEVEL 3. The family has constantly access -during most of the day- to drinking water within the family plot of land. There is a tap with running water.	LEVEL 2. The family has access to drinking water, but: (a) it is not constant, they do not have water most of the day, or, (b) they do not have a water tap, or (c) drinking water is located at least 100 meters outside the family plot of land.	LEVEL 1. The water the family drinks is not safe water or they have to walk more than 100 meters from their house to get it.
		




Indicator: 8. Nearby health post		Dimension: Health & Environment
Justification: Quick access to health services is required to receive appropriate response to emergencies.		
Definition: The family has (physical and economic) access an active Health Center less than an hour away (in transport that is available to the family) from the family house and provides basic health services: emergencies, sale of medications and general medicine.		
LEVEL 3. The family has physical and economic access to a health center less than an hour from their home.	LEVEL 2. The family has affordable access to a Health Center but it is located more than an hour away from their home or the Health Center is less than an hour away but they cannot afford to pay it.	LEVEL 1. The nearest health centers providing basic services are more than 1 hour away from the family home and are not within their economic possibilities.
		




Indicator: 9. Nutritious food		Dimension: Health & Environment
Justification: Human beings require a diverse and combined food in order to develop and live healthily.		
Definition: Food made up of energy and non-energy nutrients that humans need to stay in good health.		
LEVEL 3. The family, (a) During the last week consumed sufficient amount for all its members of: 1.Beef, chicken or fish 2.Milk and/or derivatives 3.Mixed vegetables 4.Egg 5.Assorted fruit 6.Rice and noodles 7.Potato, manioc or sweet potato 8.Bans, peas or other legume 9.Corn, peanuts or other cereal, and (b) All family members had at least 3 meals a day: breakfast, lunch and supper.	LEVEL 2. The family did not include all components listed in Level 3 in their diet and/or not all members had 3 meals a day.	LEVEL 1. Family members do not have regular 3 meals a day and/or their regular diet does not include at least 6 of the above components listed for Level 3.
		

Indicator: 10. Personal hygiene and sexual health		Dimension: Health & Environment
Justification: A healthy family needs to live in a clean house, have hygienic habits and take care of their sexual health.		
Definition: The family has hygiene practices and takes appropriate care of their sexual and reproductive health		
<p>LEVEL 3. Family members bath and brush their teeth every day, wash their hands whenever they have used the bathroom and before eating and preparing food, and (b) The family home looks clean and tidy, and (c) adults in the family have family planning knowledge and apply it, and (d) they have gynecological and prenatal checkups as required.</p>	<p>LEVEL 2. The family does not have all the hygienic habits described for Level 3 and/or not all its members comply with them and/or adults in the family do not know or do not apply family planning principles, and do not perform the gynecological and prenatal checkups as required.</p>	<p>LEVEL 1. The family and/or house clearly show lack of hygiene. They have no knowledge of family planning principles nor do they have gynecological or prenatal checkups as required.</p>
		




Indicator: 11. Healthy teeth and eyesight		Dimension: Health & Environment
Justification: Health and productivity of a family require that their members have healthy teeth and eyesight.		
Definition: The family has healthy teeth and eyesight.		
<p>LEVEL 3: The family has no teeth or eyesight problems or, if they do, they are being properly treated.</p>	<p>LEVEL 2: At least one member of the family has teeth or eyesight problems and is not being treated.</p>	<p>LEVEL 1: The family does not treat their teeth and/or eyesight problems</p>
 	 	 




Indicator: 12. Vaccines		Dimension: Health & Environment
Justification: Disease prevention via application of mandatory vaccines avoids health problems and saves family money.		
Definition: Organic principle or virus that protects people from more serious diseases that can be fatal and cause irreversible consequences. Compulsory vaccines in Paraguay for children from 0 to 12 years old are DPT (diphtheria, tetanus, whooping cough); BCG Tuberculosis; Polio; Haemophilus influenzae type B; Hepatitis B; Measles, Mumps, Rubella; Tetanus, Diphtheria; Yellow Fever.		
LEVEL 3: Family members are vaccinated against the most serious diseases and which are considered compulsory	LEVEL 2: Family members are partially vaccinated against major diseases: they are not vaccinated against all diseases or not every member of the family is vaccinated.	LEVEL 1: No family member is vaccinated.
		




Indicator: 13. Garbage disposal		Dimension: Health & Environment
Justification: The family must dispose of their garbage appropriately, not only to care for their health but to collaborate with the environment of their community and the preservation of nature in general.		
Definition: The family disposes of their garbage appropriately either (a) placing it where established for its collection and canalization into garbage dumps, landfills or another places prepared for such purpose, or (b) appropriately disposing of the garbage in their own house.		
LEVEL 3: The family disposes of their waste adequately until the time of its collection and final disposal in a garbage dump or disposes of their waste by burying the organic waste in a hole at least 50 m. away from a water source, crop or housing and recycling their inorganic waste.	LEVEL 2: There is no public or private garbage collection system or the family does not use it and/or buries their garbage in a covered hole that is not 50 meters away from a water source, crop in the field or housing and/or does not separate its organic and inorganic waste.	LEVEL 1: The family disposes of their garbage inadequately causing contamination and health problems: they burn it, throw it on their premises in the open air and/or near houses/water sources or crops. They throw their garbage in a hole, a stream, plot of land or street.
		




Indicator: 14. Unpolluted environment		Dimension: Health & Environment
Justification: The family must live in a healthy environment without unpleasant odors, insects or contamination of any kind.		
Definition: The environment around the family is healthy; i.e. it is not continuously contaminated by inappropriate odors coming from industries, cattle production or other sources, nor by flies, mosquitoes and other insects, nor by mining or urban industrial waste in the ground, nor by pesticides or other agrochemical substances nor by the poor elimination or absence of garbage treatment.		
LEVEL 3: The family lives in a healthy environment that does not endanger their health or the environment.	LEVEL 2: The family lives in a generally healthy environment, but which occasionally presents some of the problems described in the definition.	LEVEL 1: The family lives in an environment that is not healthy, as described in the definition.
		


Indicator: 15. Insurance		Dimension: Health & Environment
Justification: The family has access to insurance allowing them to be covered against "foreseeable contingencies".		
Definition: The family has access to insurance covering at least two aspects of their life. These can be life, health, burial insurance, unemployment insurance, vehicle insurance and insurance of other assets, etc.		
LEVEL 3: The family has access at least to two insurances.	LEVEL 2: The family has access to at least one insurance.	LEVEL 1: The family does not have access to any kind of insurance.
		

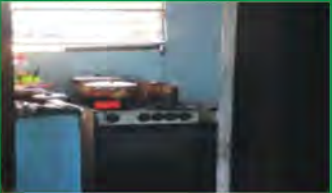


Indicator: 16. Safe home		Dimension: Housing & Infrastructure	
Justification: The family needs to live in a home providing physical safety.			
Definition: A house is considered safe if (a) the ceiling of the house is sufficiently resistant to protect the home of the outdoors, (b) the outer windows and doors have resistant locks, and (c) has a floor of fired material.			
LEVEL 3: The house: a- has tile roof, zinc sheet or reinforced concrete roof, b- Solid wood walls, cement or fired material, c- external windows and doors of solid wood or metal and all close securely using e.g. padlocks, locks, resistant bolts or other similar, and d- has floor of fired material: bricks, tiles, cement, ceramic or similar.	LEVEL 2: The house does not have any of the safety components described for Level 3.	LEVEL 1: The house does not have several of the safety components described for Level 3.	
			




Indicator: 17. Sanitary latrine and cloaca		Dimension: Housing & Infrastructure	
Justification: The family needs to dispose of their excreta appropriately to take care of the health of its members and collaborate with the well-being of the community and the environment.			
Definition: Clean structure that provides privacy to the person and good evacuation system (sewer or cesspit).			
LEVEL 3: The family has a modern bathroom with (a) toilet (WC) (b) cistern inside (c) ensures privacy, (d) has a good flushing system, and (e) is kept clean.	LEVEL 2: The family has a sanitary latrine or modern bathroom that does not meet the requirements listed for Level 3.	LEVEL 1: The family has no bathroom: only a hole, pit outside the house. Or has a latrine that lacks sanitary latrine and modern bathroom, and if it does, it does not meet several of the requirements listed for Level 3.	
			




Indicator: 18. Electricity		Dimension: Housing & Infrastructure	
Justification: Access to electricity is a modern day requirement because it enables the preservation of food, as well as access to information and greater comfort.			
Definition: Access to constant electricity in the house.			
LEVEL 3: The family has constant and non-clandestine access to electricity.	LEVEL 2: The family has access to electricity, but access is clandestine and/or insufficient (not constant).	LEVEL 1: The family does not have access to electricity.	
			




Indicator: 19. Refrigerator and other household appliances		Dimension: Housing & Infrastructure	
Justification: Mainly the fridge (because it preserves food), but in general household appliances are necessary elements of comfort in modern life.			
Definition: Any appliance, tool or machine used in the home, the energy source of which is electricity: washing machine, washing machine, cooking stove, refrigerator, blender, etc.			
LEVEL 3: The family has refrigerator and other household appliances.	LEVEL 2: The family has at least a refrigerator.	LEVEL 1: The family has no refrigerator.	
			




Indicator: 20. Separate bedrooms		Dimension: Housing & Infrastructure	
Justification: Separate bedrooms enable the privacy required by adults, as well as the prevention of cases of intra-family child abuse.			
Definition: Adequate housing provides sufficient space, safety and privacy to every household member, avoiding overcrowding and coexistence in the same bedroom of: (a) an adult, (b) adolescents (> 12 to 18 years) and (c) children.			
LEVEL 3: The three groups mentioned in the definition sleep in separated bedrooms.	LEVEL 2: Some of the three groups mentioned in the definition share the bedroom.	LEVEL 1: The three groups mentioned in the definition share the bedroom.	
			




Indicator: 21. Elevated cook stove and ventilated		Dimension: Housing & Infrastructure	
Justification: Cooking stove above the ground preserves food from contamination of the ground and animals roaming around, and ventilation prevents members of the family from breathing the smoke generated.			
Definition: The place to cook food has: (a) cook stove above the ground (80 cm) so that the food is not cooked on the floor, (b) sufficient ventilation so that smoke does not saturate the environment.			
LEVEL 3: The family has cook stove above the ground and in a ventilated area, and uses it.	LEVEL 2: The family has cook stove above the ground, but not sufficiently ventilated or does not use it.	LEVEL 1: The family does not have cook stove above the ground.	
			



Indicator: 22. Comfort of the home		Dimension: Housing & Infrastructure	
Justification: Chairs, tables and beds ensure minimum comfort in two important moments of family life: food and rest. Similarly, tables and chairs facilitate the studying of children and youth, and fans and air conditioners or good ventilation of the dwelling mitigate the summer heat.			
Definition: The home has: (a) chairs, tables and cutlery in sufficient quantity for all members, (b) in sufficient number of beds for all (1 per adult or couple), (c) fans or air conditioners.			
LEVEL 3: The family has the three elements described in the definition.	LEVEL 2: The family lacks one of the elements described in the definition (they do not have at all or not in sufficient quantity).	LEVEL 1: The family lacks two or more of the elements described in the definition (they do not have at all or do not have in sufficient quantity).	
			




Indicator: 23. Regular means of transport		Dimension: Housing & Infrastructure	
Justification: Access to means of transport is essential for the connection of the family with services, markets and supply centers.			
Definition: The family has regular access to their own means of transport (car, motorcycle, bicycle, cart pulled by horse or ox) or collective means of transport (bus, motorcycle-taxi, taxi, available at least every two hours).			
LEVEL 3: The family has their own means of transport (car, motorcycle bicycle or cart) available when they need it and/or access to buses providing regular service.	LEVEL 2: The family has access to relatively frequent buses (that pass by at least every two hours) but they are not always available when needed.	LEVEL 1: The family has no means of transport of their own or public transport in their area is irregular (they have to wait more than two hours).	
			




Indicator: 24. All-weather access road		Dimension: Housing & Infrastructure
Justification: All-weather access roads are essential for the connection of the family to services, markets and supply centers.		
Definition: The access road to the family home can be traveled on by motorized means of transport ("regular" vehicles, without requiring four-wheel drive) regardless of the weather.		
LEVEL 3: The road that connects the family home to the nearest urban center is asphalted, cobbled, paved or gravel, and is accessible all the time even in rainy periods.	LEVEL 2: The road that connects the family home is a dirt road or its gravel is in bad state and it is hard to use in times of strong or continual rainfall.	LEVEL 1: The way that connects the familiar home is a dirt road and becomes hard to use with the slightest bad weather.
		




Indicator: 25. Fixed line or cellular telephone		Dimension: Housing & Infrastructure
Justification: Telephony service easily and rapidly connects the family to the world.		
Definition: Having telephone service via fixed or mobile line.		
LEVEL 3: The family has constantly available fixed or cellular telephony.	LEVEL 2: The family has fixed or cellular telephony but it is not constantly available.	LEVEL 1: The family does not have telephony service.
		




Indicator: 26. Security		Dimension: Housing & Infrastructure	
Justification: The family's security is fundamental part of their wellbeing.			
Definition: It refers to acts of physical violence or against their property suffered by the family in their neighborhood.			
LEVEL 3: No member of the family has suffered acts of violence in their neighborhood or against their property in the last 6 months; nor are such events usual in their neighborhood	LEVEL 2: Some member of the family suffered an act of violence in their neighborhood or against their property in the past 6 months or these are usual events in their neighborhood.	LEVEL 1: The family suffered more than one act of violence in their neighborhood or against their property in the past 6 months.	
			




Indicator: 27. Sufficient and appropriate clothing		Dimensión: Housing & Infrastructure	
Justificación: The family must have clothing to protect its members from the weather.			
Definición: Sufficient quantity of clothing to change daily and shoes suited to the climate: light for summer and warm for winter.			
LEVEL 3: All members of the family have sufficient season-appropriate clothing and shoes.	LEVEL 2: Family members have season-appropriate clothing and shoes, but the quantity is insufficient.	LEVEL 1: The family lacks proper clothing and shoes in sufficient quantity.	
			




Indicator: 28. Knows how to read and write		Dimension: Education & Culture
Justification: Knowing how to read and write allows the family to communicate better with the sector of Paraguayan society providing most economic opportunities, and it also gives the family the ability to understand the news, training materials and collaborate with the education of their children, and enhance their personal development, cultural enrichment and social integration.		
Definition: Members of age of the family know how to read and write in Spanish and can understand texts (simple and more elaborate) and express their ideas in writing in a way that is understandable to others. For example, are able to read and understand press articles and training materials, and can write paragraphs of their business plan, lists, etc.		
LEVEL 3: All adult members of the family are able to read, write and understand Spanish.	LEVEL 2: Adult members are able to read simple texts in Spanish but have difficulty understanding them and cannot write paragraphs that others can understand.	LEVEL 1: At least one adult member of the family cannot read and/or write in Spanish.
		




Indicator: 29. Children with schooling up to 12th Grade		Dimension: Education & Culture
Justification: Education up to middle schooling is the minimum a young person requires to perform basicall in modern economy.		
Definition: School-age members of the family (up to 18 years of age) must conclude their Middle Education.		
LEVEL 3: All members of the family under 18 years of age go to school or have completed 12th Grade	LEVEL 2: Not all the members of the family under 18 years of age go to school or have completed 12th Grade.	LEVEL 1: More than one family member does not go to school or have not completed 12th Grade.
		




Indicator: 30. Expertise and skills to generate income		Dimension: Education & Culture
Justification: Expertise and skills enabling income-generation are required to leave poverty behind.		
Definition: The family has expertise and skills to: generate income, such as generating new businesses, appropriately managing their assets, developing new products, marketing their products, getting a job, reducing costs and diversifying their suppliers.		
LEVEL 3: At least one family member is able has recognized capacity and has experienced new strategies to constantly generate income.	LEVEL 2: At least one family member has the basic capacity to generate income and has occasionally experienced new strategies.	LEVEL 1: The family does not have the capacity to generate new income and has never done so.
		




Indicator: 31. Capacity to plan and budget		Dimension: Education & Culture
Justification: Planning and budgeting are basic skills required for good management of cash inflows and outflows of the business and the family.		
Definition: The family is able to plan and budget their economic future in the short, medium and long term in writing, follows its plans.		
LEVEL 3: The family has a Business Plan and a monthly budget in writing. Both permanently govern the family economy.	LEVEL 2: The family has a Business Plan and a budget in writing, but does not use them regularly.	LEVEL 1: The family does not Business Plan or budget or does not use them.
		




Indicator: 32. Communication & Social Capital		Dimension: Education & Culture
Justification: Access to social networks is a feature of the middle class, which uses them to develop in all areas.		
Definition: The family has a broad social network that includes several areas and people of different social levels, thanks to their ability to communicate with others.		
LEVEL 3: The family has a broad social network. They are part of several groups and have many contacts that they turn to in order to generate business opportunities and improve their quality of life	LEVEL 2: At least one family member relates to the immediate surroundings, but does not have other social networks.	LEVEL 1: Family members do not have other groups other than their family.
		




Indicator: 33. School supplies and books		Dimension: Education & Culture
Justification: It is impossible to study appropriately without school supplies and books.		
Definition: School-age family members have all the necessary supplies to perform appropriately at school: pencils, ballpoints, rulers, pencil sharpener, eraser, exercise books, colored pencils, crayons, markers, paintbrushes, scissors, glue and reading books and school handbooks recommended by the teacher.		
LEVEL 3: School-aged children of the family have all the necessary school supplies and books required for good performance of their school work.	LEVEL 2: School-aged children of the family have most of the school supplies required, but not all of them.	LEVEL 1: School-aged children of the family do not have the required school supplies.
		

Indicator: 34. Access to information (radio and TV)		Dimension: Education & Culture
Justification: Being informed allows the family to be part of society, participate actively in the social networks to which they belong and have information available for their education, entertainment and business.		
Definition: The family has radio or TV that they use to see the news (national and international), as well as educational and recreational programs.		
LEVEL 3: The family has television and/or radio in their home to access a variety of programs: news, political debates and educational programs. The family is aware of the most recent national and international events, not only of sports events.	LEVEL 2: The family has television and/or radio in their home, but they are not very aware of the latest national and international news. They use the radio and/or TV mostly for recreation.	LEVEL 1: The family has no radio or television or is not abreast of the news.
		




Indicator: 35. Entertainment & Recreation		Dimension: Education & Culture
Justification: A healthy and productive life requires spaces for fun.		
Definition: The family has spaces for entertainment or distraction to relax and get away for a while from work and worries.		
LEVEL 3: All family members have several entertainment activities, which are at least weekly.	LEVEL 2: Most family members have very few weekly entertainment activities.	LEVEL 1: most family members do not have entertainment activities, or have them only sporadically
		



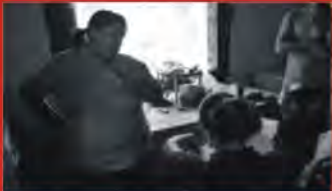
Indicator: 36. Values cultural traditions and historical heritage (such as traditional music)		Dimension: Education & Culture
Justification: Cultural traditions and historical heritage enable cultural identity and sense of belonging to the society in which a person lives.		
Definition: Cultural traditions: All that a generation inherits from previous ones and, appreciative of its value, passes it on to the next generations. The following are considered traditional: values, beliefs, customs and forms of artistic expression characteristic of Paraguay and/or the community to which the head of household belongs, especially those transmitted orally. Historical Heritage: It is the set of assets, both material and intangible, accumulated over time. These assets may be artistic, historical, archaeological, documentary, bibliographical, scientific or technical.		
LEVEL 3: The family recognizes at least 3 cultural traditions and/or belonging to historical heritage, are proud of them and are part of their way of life.	LEVEL 2: The family does not recognize at least 3 cultural traditions and/or historical heritage, nor are proud of them, even if they practice them occasionally or regularly.	LEVEL 1: The family does not recognize or show interest in cultural traditions and historical heritage.
		




Indicator: 37. Respects other cultures		Dimension: Education & Culture
Justification: In a globalized world, respect for differences is fundamental for the family to integrate into society.		
Definition: The family tolerates and values cultural differences. They treat persons who do not share the same ideas, religion, lifestyle, language, race, sexual orientation, or with different capacities, on equal standing.		
LEVEL 3: All the family respects the diversity of persons.	LEVEL 2: Most family members respects the diversity of persons.	LEVEL 1: Most family members do not respect the diversity of persons.
		




Indicator: 38. . Awareness of human rights (for children, disabled, women, and elderly)		Dimension: Education & Culture
Justification: The family must know and respect the rights of their weakest members.		
Definition: They are rights inherent to the person and proclaimed sacred, inalienable, imprescriptible, and beyond the scope of any political power. They are intended to protect some of the most vulnerable populations: women, children, elderly and disabled. Child labor or the exploitation of children is one of the most frequent violations.		
LEVEL 3: All family members are aware of the rights of children, women, the elderly and disabled persons. They respect these rights and acts to make others respect theirs.	LEVEL 2: Most family members have a general idea of the existence of such rights exist, but cannot say which they are. However, the children of the household are not exploited and the elderly and the disabled are respected.	LEVEL 1: The children of the household are exploited and the rights of the elderly and/or disabled are not respected.
		




Indicator: 39. Are part of a self-help group		Dimension: Organization & Participation
Justification: Being part of a group enables the joining of forces in pursuit of a common goal.		
Definition: Family members form a group of persons who share a problem or common need, where they can express themselves and feel supported. (Women's Committee, Lions' Club, neighbors' commission, religious group, parents committee, professional association, sports club, other).		
LEVEL 3: One or more family members permanently belong to two or more groups.	LEVEL 2: One of more family members permanently belong to a group.	LEVEL 1: No family member permanently belongs to a group.
		




Indicator: 40. Influence on the public sector		Dimension: Organization & Participation
Justification: It is necessary for the family to have influence on the public sector as many services causing poverty can only be provided by the State.		
Definition: The family has the capacity to organize themselves appropriately to request authorities to solve problems relating to their community.		
LEVEL 3: One or more family members petition the public sector on a regular basis whenever there is a problem in the community and has successfully resolved it in at least one occasion .	LEVEL 2: One or more family members have petitioned the public sector occasionally to solve a problem of the community and never succeeded.	LEVEL 1: No family member has ever petitioned the authorities to solve a problem in their community.
		

Indicator: 41. Problem and conflict-solving ability		Dimension: Organization & Participation
Justification: Having the ability to solve problems and conflicts allows them to be addressed so that projects are able to move forward.		
Definition: The family is able to address increasingly complex problems and conflicts without avoiding or delegating the responsibility for their solution.		
LEVEL 3: The family recognizes when problems and conflicts arise and adopt an assertive behavior: they solve all the problems and conflicts that arise. They address them positively and do not avoid them.	LEVEL 2: The family recognizes when there are problems. On occasions they are able to address and/or solve some of them, but other times they blame others or the system, without seeing the influence they could have	LEVEL 1: The family does not admit there is a problem. They might say that the problems are due to bad luck. When confronted with conflicts, they evade the responsibility. They expect others to solve the problem.
		




Indicator: 42. Are registered voters and votes in elections		Dimension: Organization & Participation
Justification: Voting is a form of active citizenship.		
Definition: Adults of the family are registered voters and usually vote in general and municipal elections.		
LEVEL 3: All family members are registered voters and usually vote in elections.	LEVEL 2: All family members are registered voters and sometimes vote in elections.	LEVEL 1: Not all family members are registered voters.
		




Indicator: 43. Awareness of their needs (map of life and personal targets)		Dimension: Interiority & Motivation
Justification: Being aware of their needs enables the family to see "what is missing" in their life and set their targets.		
Definition: The family is aware their needs go beyond the basic needs of food, housing and others. Therefore, they have short, medium and long term goals.		
LEVEL 3: The family has the capacity to reflect and understand their present situation, and imagine how it could be different. They have concrete targets for the short, medium and long term and know how to reach them.	LEVEL 2: The family has the capacity to reflect on their present situation, and imagine how it could be different but do not have concrete targets or only have short term targets.	LEVEL 1: The family only is aware of their basic needs for food, housing and immediate surroundings. Although they are not content, they might feel protected the way things are. They do not imagine living differently.
		




Indicator: 44. Self-confidence (self-esteem)		Dimension: Interiority & Motivation
Justification: Trusting their own strength makes the family willing to consider themselves competent to address the challenges of life.		
Definition: The family trust themselves. Their confidence is reflected externally and internally, in the relationship with their social groups, rules of society, or in their targets and personal standards.		
LEVEL 3: The family is able to feel pride of what they are and do. They trusts themselves and their abilities, and do not allow doubts to affect them. They do not tend to feel ashamed.	LEVEL 2: The family feels confident and sure of themselves in surroundings and with persons known to them, but very rarely with new people. They feel more secure in surroundings known to them. Their self-esteem or self-confidence varies, depending on the situation and surroundings. On occasions they might feel embarrassed or ridiculed.	LEVEL 1: The family finds it difficult to relate to others, they might feel confused or threatened by the demands or perspectives of others persons known or unknown to them. They usually will keep their opinion to themselves out of fear of exposure.
		




Indicator: 45. Moral conscience		Dimension: Interiority & Motivation
Justification: The level of development of a person is greater to the extent in which they have higher "moral conscience", i.e. to the extent which they consider more groups in their decision-making.		
Definition: The ability to make appropriate decisions, respecting people, the family and the community.		
LEVEL 3: The family stands firm in making appropriate decisions for themselves and for the groups to which they belong and relate.	LEVEL 2: The family makes decisions according to the rules accepted in their immediate surroundings. They act to please and earn the respect of this group.	LEVEL 1: The family only seeks to their own benefit when making a decision.
		

Indicator: 46. Emotional-affective capacity		Dimension: Interiority & Motivation
Justification: Recognition of the emotions affecting the person leads to better self-control and a more enriching personal and social life.		
Definition: "The spectrum of emotions": Awareness of their emotions and those of others, ability to relate to others, experiencing a wide range of emotions. Have an important social network (friends, neighbors and relatives). Are aware, control and manage the relationship with thoughts, words and actions. Are aware of their strengths and weaknesses, and motivate themselves to achieve targets.		
LEVEL 3: Women have no problems identifying their emotions and those of others. They have a desire to change them, and feel comfortable expressing them to the groups to which they belong. They are able to control their actions within a wide range of emotions. They have a broad social network, and know how to utilize it.	LEVEL 2: Women are often able to identify their emotions or those of others, and control their reactions. Under stress or when facing a problem, they might close-up emotionally or act impulsively.	LEVEL 1: Women almost only respond to impulses, are dominated by their emotions, act without thinking of the consequences to themselves and others. They have no network of contacts.
		

Indicator: 47. Aesthetic self-expression, art and beauty		Dimension: Interiority & Motivation
Justification: When persons value themselves physically (are not ashamed of their appearance), their self-esteem increases.		
Strategy for solution: Same as indicator 44.		
Definition: Persons value themselves physically and as a person: are not ashamed of their physical appearance and way of being. They have their own concepts and criteria of beauty and art and try to apply them to themselves.		
LEVEL 3: Women have a good perception of themselves or at least value themselves physically (are not ashamed of their physical appearance). They have their own concepts and criteria of beauty and art and try to apply them in their the way of dressing and general appearance. They like to dress up and look good. It is also a habit they value in others.	LEVEL 2: Women have criteria of beauty and art. They admire and/or value people who apply them in their way of dressing and appearance but do not dare to express their own style. They do not have good perception of themselves and feel ashamed when dressed differently or looking good.	LEVEL 1: Women do not have good perception of themselves. They have no concepts or personal criteria of beauty or art: there are no objects or persons in their surroundings that impress their aesthetic sense favorably: they do not particularly like to dress up and look good; nor is it a gesture which they value in others.
		

Indicator: 48. Violence against women		Dimension: Interiority & Motivation
Justification: This is a human right of women, fundamental for a good life and development.		
Definition: Any kind of violence against women is due to their vulnerable situation. It can be physical (physical violence, sexual abuse, isolation), psychological (emotional abuse: jeering, ridiculing, humiliating) or economic (not allowing women to work or administrate their own money, steal their money).		
LEVEL 3: Women are not subject to any kind of violence.	LEVEL 2: Women are subject to some form of violence, are aware of this, and take actions to prevent it.	LEVEL 1: Women are subject of some kind of violence but are not aware of it (they think it is normal) nor take actions to prevent it.
		

Indicator: 49. Entrepreneurship		Dimension: Interiority & Motivation
Justification: Entrepreneurship is a quality that every human being should be endowed with.		
Definition: The person proactively - not reactively - seeks to solve the situations they are faced with. Learns from mistakes and keeps trying to make their idea or dream a reality. Irradiates energy and spreads their enthusiasm to achieve goals and generate commitment with those who surround them acting as a "leader" in their group.		
LEVEL 3: This is an enterprising person in all situations affecting them (personal, family, work, social).	LEVEL 2: The person is enterprising in certain aspects of their life, but on occasions abandon their projects.	LEVEL 1: Does not dare to undertake anything new, does not wish to change, is a conformist.
		

<p>Indicator: 50. Autonomy and decision-making capabilities</p>	<p>Dimension: Interiority & Motivation</p>	
<p>Justification: The capacity to make decisions on matters directly affecting them is a necessary characteristic in any sphere of life.</p>		
<p>Strategies for solution: Foster the importance of appropriate decisions in terms of timeliness and form. Reflect on the negative effects of not making appropriate decisions or always depending on third parties. Ask committee members about neighbors, relatives who have this behavior and relate it to their success. For the advisor/officer/manager to tell the committee of their own life experience</p>		
<p>Definition: The person in general controls their day-to-day decisions. They participate in the decision-making of the household and are able to make decisions on various aspects of their life (personal and family budget, work, health problems, their education and that of their children, religious practice, participation in community events, their vote in elections).</p>		
<p>LEVEL 3: Women participate active in a series of decisions that affect their personal life, their family or business. They make their own decisions in areas personally affecting them. They make decisions independently or in an active and participative way with their spouse in areas affecting their children, their education, the family, the allocation and administration of income, as well as sharing the responsibility of household expenses.</p>	<p>LEVEL 2: Women make their own decisions in at least one area of their life, for example, the management of their own business, spending and managing their income, making decisions concerning their children's health, etc. They probably seek advice from someone they trust, but in the end make their own decision.</p>	<p>LEVEL 1: Women have little or no participation in the decision making that might affect them personally, whether in the family or business.</p>
		

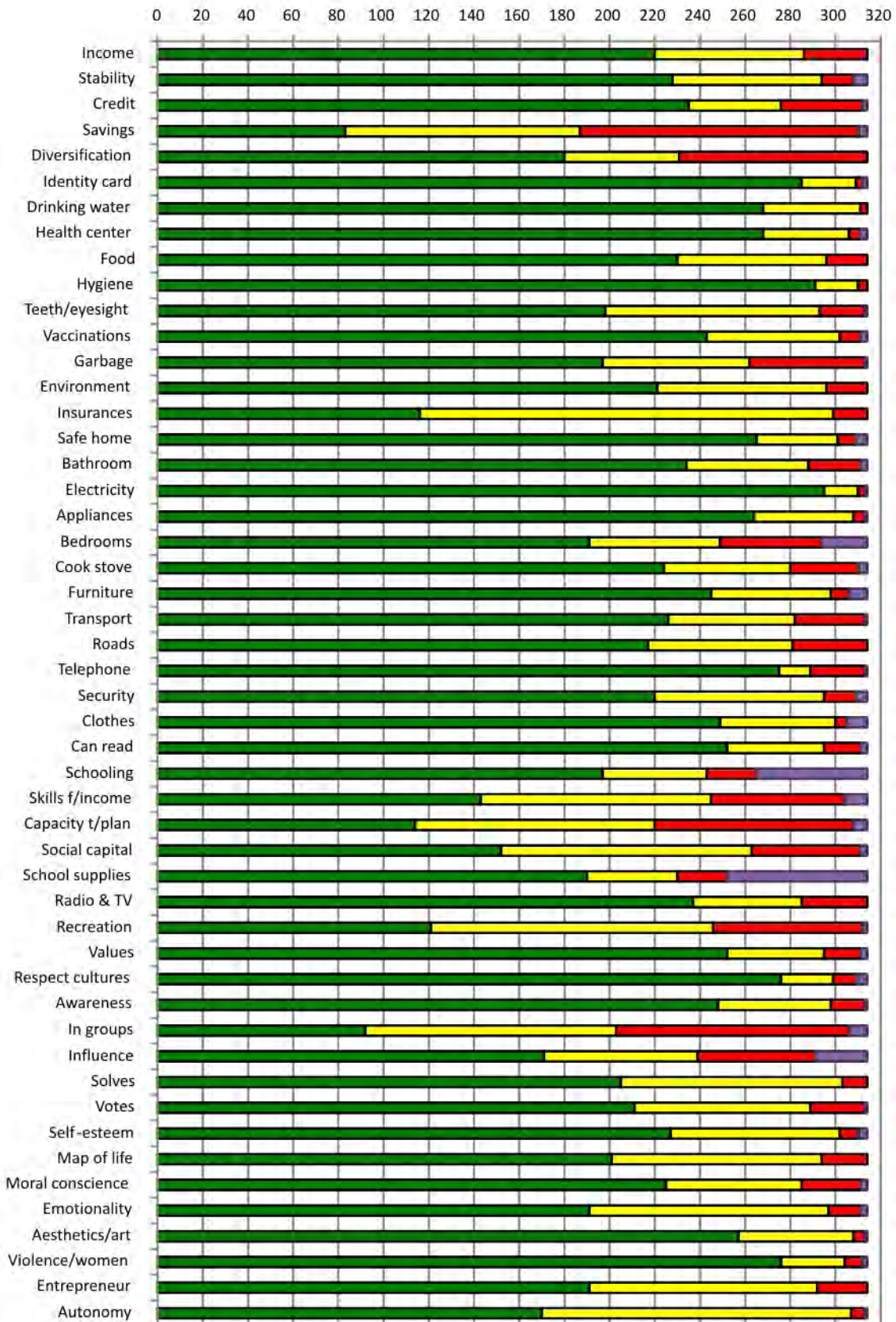
Poverty Stoplight of a Family

Total members: 6

Office: Santani

income & Employment	1. Income above the poverty line	2. Stable income	3. Credit	Health & Environment	7. Access to drinking water	8. Nearby health post	9. Nutritious food post
	4. Family savings	5. Diversified source of income	6. Documentation: identity card		10. Personal hygiene and sexual health	11. Healthy teeth and eyesight	12. Vaccinations
					13. Garbage disposal	14. Unpolluted environment	15. Insurances
Education & Culture	28. Knows how to read, write and understands Spanish	29. Children schooled to 12th Grade	30. Knowledge and skills to generate income	Organization & Participation	39. Is part of a self-help group	40. Influence on the public sector	41. Capacity to solve problems and conflicts
	31. Capacity to plan and budget	32. Communion and social capital	33. School supplies and books		42. Is a registered voter and votes in elections		
	34. Access to information (Radio & TV)	35. Access to entertainment and recreation	36. Values cultural traditions and historical heritage				
	37. Respects diversity	38. Awareness of human rights					
Housing & Infrastructure	16. Safe home	17. Sanitary latrine and sewer	18. Electricity	Interiority & Motivation	43. Awareness of their needs: map of life	44. Self-confidence (self-esteem)	45. Moral conscience
	19. Refrigerator and other household appliances	20. Separate bedrooms	21. Elevated and ventilated cook stove		46. Emotional-affective capacity	47. Self-expression, beauty and art	48. Violence against women
	22. Comfort of the home	23. Regular means of transport	24. All-weather access roads		49. Entrepreneurship	50. Autonomy and decision-making capacity	
	25. Fixed-line or cellular telephone	26. Security	27. Security appropriate clothing				

Consolidated Poverty Stoplight of a Community



Suggested Questions for Certifiers.

1. What income-generating activity do you carry out?
2. Besides your current activity, did you carry out any other activity? Which one?
3. How did you decide to change activity?
4. Did you improve? How did you improve? What changes did you make in your activity?
5. Who suggested these changes to you?
6. How did you start changing your activity?
7. Did you learn something with these changes? What did you learn? Through whom?
8. Did you use credit for these changes? How much? Only a part of it or all of it?
9. With these changes, did you earn more money than before?
10. How do you feel about this change? Did you think it was possible to earn more money?
11. What are the most important changes that you made in your activity to increase your income?
12. Did someone in your family contribute to this achievement? Who and how do he/she help you?
13. How do you feel with the group? What kind of support did you receive from the group?
14. Did someone in the committee make a change similar to yours?
15. Do you feel supported by your committee? How?

<input type="checkbox"/>	First Baseline.
<input type="checkbox"/>	Comparative Baselines.
<input type="checkbox"/>	Control with Excel Spreadsheets (Stoplight).
<input type="checkbox"/>	Business Plan.
<input type="checkbox"/>	Information on Activities.
<input type="checkbox"/>	Copies of records of purchase/sales (cost-earnings)
<input type="checkbox"/>	Photos
<input type="checkbox"/>	Do they have has an income-generating activity?
<input type="checkbox"/>	Did they make a change in their activity? Which?.....
<input type="checkbox"/>	Besides their current activity, do they have another income-generating activity?
<input type="checkbox"/>	Did they participate in one or more practical workshops? (cleaning products, other)
<input type="checkbox"/>	Do they sell one of the microfranchises? Which one?
<input type="checkbox"/>	Did/do they have a link with another client?
<input type="checkbox"/>	Did they use their credit for the business?
<input type="checkbox"/>	Did they change provider to reduce costs?
<input type="checkbox"/>	Did they receive follow-up, control and support from the advisor?
<input type="checkbox"/>	Did they receive support from their committee?
<input type="checkbox"/>	Do they know how much their income increased? How much?.....

PI hereby state that I have certified the current situation of Ms.
 on date, and the activities he/she carries out to increase the family income.

.....
 Certificador.

Additional observations of the certifier:

INDICATOR	INCOME		
	LEVEL 1.	LEVEL 2.	LEVEL 3.
DEFINITION			
SUBJECTS OF THE MEASUREMENT			
RESULTS OF THE FIRST MEASUREMENT	In the first measurement, the family's baseline was below the poverty line defined by the DGEEC (Gs. 335.000).		
BASIC INTERVENTIONS APPLIED	Credit, savings, training in personal and family budget, business plans.		
SPECIFIC INTERVENTIONS APPLIED	<ol style="list-style-type: none"> 1. Plan for business expansion/ new suppliers 2. Targets are set 3. Vital Behaviors on resource management 4. Micro-franchises / preparation and sale 		
END-RESULT	<ol style="list-style-type: none"> 1. A plan was developed and their grocery was expanded with more variety of goods, talks about healthy eating for the family, the importance of keeping track of cash inflows and outflows, her husband is now undertaking a new activity: a tire shop to increase the family income 2. Family income is above the poverty line. 		
PHOTOS			

This is an outline of the strategies to follow in the dimension Income & Employment

INCOME & EMPLOYMENT	1. Income above the poverty line	Training in new business ideas	Credit to invest in the business (expansion, improvement or startup of a new activity)	Micro-franchises	Strategic links between clients	Training in the 10 vital behaviors of a successful family
	2. Stable income (stable economic activity)		Training in business plans to diversify sources of income.	Credits to other family members to create other businesses. Ex. credits for the young	Create alternative solutions for times of slow sales (change of products especially of seasonal ones)	Encourage all family members to generate income. Encourage families to draw up and control the family budget. Analyze the profitability of the business and its break-even point.
	3. Credit	Formalization of the business to facilitate access to credit	Access to credit through Fundación Paraguaya	Obtain personal documents required to access to credit	Evaluate different credit proposals (deadlines, interest rates, amounts, etc.)	Raise awareness on the importance of having good commercial references.
	4. Savings	Include in the personal and family budget	Set saving targets for emergencies or other eventualities	Raise awareness on saving of all family members	Encourage a group competition to recognize the member who has saved most	The requirement of the WEC program is to have 10% of the credit applied for in savings.
	5. More than one source of income.	Training in new business ideas	Training in business plans to diversify sources of income.	Micro-franchises	Credits to other family members to create other businesses. Ex. Credits for the young	Encourage all family members to generate income.
	6. Documentation: identity card	Obtain the ID card from the relevant entity	Organize campaigns for individuals to obtain their ID card.	Train on steps to be taken if ID card is misplaced (reporting the loss)	Request the new ID card before its expiry	Fundamental requirement to access to credit

If we place the above life story on this table of impact, it would look like this:

Triggering Indicator	Proposed Solution	Monthly Evaluation	Failure Factor	Decisions on changes
Lack of income by the father of the Benítez family. They only have the mother's income.	Intervention plan emphasizes finding work for the father. Work for him is found through contacts of the mother's employers who hire him as construction worker or gardener	The income of the Benítez family has not increased as expected. Doña Berta's husband found work but their income level did not rise accordingly	Talking with the advisor of the Women's Committee, Doña Berta confesses that her husband is drinking alcohol at night, and the next day does not get up to go to work, which has angered his employers who canceled his services.	The advisor, with Doña Berta's consent, changes the poverty-triggering indicator from lack of income to illness of a family member. The advisor contacts Alcoholics Anonymous and the father attends the meetings. Soon after he recovers some clients and has new ones because he feels able to meet his commitments



Fundación Paraguaya
Poverty Elimination Program
Santani Office

Monitoring Item	Problem identified	Analysis of the Problem	Agreed Solution
Verification of the loading of the 50 items into the system	Errors in the information loaded by officer María González. She alleges that the women do not sufficiently understand how to indicate the items of the survey	After speaking with the officer, we realized training was required.	The Coordinator of the Poverty Elimination Program will organize a course for all advisors who have difficulties loading information into the system
Control of credit documentation (folders)	Not detected		
Verification of arrears	There are a high percentage of defaults on credits corresponding to the committees under Elena Gómez. She alleges that she insists on the payment but that the women are informal.	After visiting the committees, it was found that the information provided by the advisor was incorrect or insufficient	The attention of the advisor is drawn in writing and she is requested to provide the correct information in the future. She is also requested to put pressure on committees in arrears with their payments, making them see the consequences this entails.
Advances in intervention plans	It seems that all participants have made progress in the last three months and no cases of setbacks have been detected. The percentage of increase in the color green of the overall Poverty Stoplight of the Office is 20%		
Difficulties or problems that may arise.	In a visit of the Manager it was observed that not all participants are visited as agreed. This has happened in general with all advisors.	The Manager held a meeting with the advisors and they said that they do not have time to make all the visits agreed because they manage many cases and the distance between them is very large. Case by case was analyzed and in some cases the argument was correct and in others there were lies in the reports	They agreed on a sanction in writing to those who lied in their roadmap and on the other hand the Poverty Elimination Program Coordinator agreed to redo the routes of these advisors so that they are able to fulfill the agreement.
Achievement of targets	The case of advisor Clara Diaz was detected, who has struggled to reach the goal of Poverty Elimination, reaching only 50% of the targets	The Regional Advisor discussed this with Clara and she told him/her that it is too much work for her and she does not manage to interest the women in the program. The Regional Advisor has detected lack of motivation and non compliance with the profile required for the position	It was agreed with the Office Manager and Regional Manager to dismiss Clara Diaz and to immediately replace her

NAME AND SURNAME OF CLIENT					
ID CARD					
OFFICE					
ADVISOR					
DATE OF CERTIFICATION*					
INDICATORS	BL	CONTROL OF BL	OBSERVATIONS	NAME OF CERTIFIER	SIGNATURE OF CERTIFIER
1 Income above the poverty line					
2 Stable income					
3 Credit					
4 Family savings					
5 Diversified sources of income					
6 Documentation: identity card					
7 Access to drinking water					
8 Nearby health post					
9 Nutritious food					
10 Personal hygiene and sexual health					
11 Healthy teeth and eyesight					
12 Vaccinations					
13 Garbage disposal					
14 Unpolluted environment, deforested, degraded					
15 Insurances (health and burial)					
16 Safe home					
17 Sanitary latrine and sewer					
18 Electricity					
19 Refrigerator and other household appliances					
20 Separate bedrooms					
21 Elevated and ventilated cook stove					
22 Comfort of the home					
23 Regular means of transport					
24 All-weather access road					
25 Fixed-line or cellular telephone					
26 Security					
27 Sufficient and appropriate clothing					
28 Knows how to read and write in Spanish					
29 Young children schooled up to 9th Grade					
30 Knowledge and skills to generate income					
31 Capacity to plan and budget					
32 Communication and social capital					
33 School supplies and books					
34 Access to information (radio and TV)					
35 Entertainment and recreation					
36 Values cultural traditions and historical heritage					
37 Respects other cultures					
38 Awareness of human rights					
39 Is part of a self-help group					
40 Capacity to influence the public sector					
41 Capacity to solve problems and conflicts					
42 Is a registered voter and votes in elections					
43 Awareness of identity and self-esteem					
44 Awareness of their needs					
45 Moral conscience and of important values					
46 Emotional-affective spectrum					
47 Self-expression, art and beauty					
48 Violence against women					
49 Entrepreneurship					
50 Autonomy and decision-making capacity					
<p>a) This form is used by the certifying team made up of managers/supervisors of each office and the coordinators of the Women Entrepreneurs' Committee within 30 days of the application of the baseline of the Poverty Stoplight. The certifying team analyzes 30% of the poverty indicators randomly selected by each client visited.</p> <p>b) BL = Baseline; BL control: the certifying team should indicate the level of poverty observed (1, 2 or 3)</p>					

NAME AND SURNAME OF CLIENT				
ID CARD				
OFFICE				
ADVISOR				
DATE OF CERTIFICATION				
INDICATORS	FL	FINAL CONTROL	VERIFIED RESULTS	SIGNATURE OF CERTIFIER
1 Income above the poverty line				
2 Stable income				
3 Credit				
4 Family savings				
5 Diversified sources of income				
6 Documentation: identity card				
7 Access to drinking water				
8 Nearby health post				
9 Nutritious food				
10 Personal hygiene and sexual health				
11 Healthy teeth and eyesight				
12 Vaccinations				
13 Garbage disposal				
14 Unpolluted environment, deforested, degraded				
15 Insurances (health and burial)				
16 Safe home				
17 Sanitary latrine and sewer				
18 Electricity				
19 Refrigerator and other household appliances				
20 Separate bedrooms				
21 Elevated and ventilated cook stove				
22 Comfort of the home				
23 Regular means of transport				
24 All-weather access road				
25 Fixed-line or cellular telephone				
26 Security				
27 Sufficient and appropriate clothing				
28 Knows how to read and write in Spanish				
29 Young children schooled up to 12th Grade				
30 Knowledge and skills to generate income				
31 Capacity to plan and budget				
32 Communication and social capital				
33 School supplies and books				
34 Access to information (radio and TV)				
35 Entertainment and recreation				
36 Values cultural traditions and historical heritage				
37 Respects other cultures				
38 Awareness of human rights				
39 Is part of a self-help group				
40 Capacity to influence the public sector				
41 Capacity to solve problems and conflicts				
42 Is a registered voter and votes in elections				
43 Awareness of identity and self-esteem				
44 Awareness of their needs				
45 Moral conscience and of important values				
46 Emotional-affective spectrum				
47 Self-expression, art and beauty				
48 Violence against women				
49 Entrepreneurship				
50 Autonomy and decision-making capacity				
<p>a) This form is used by the certifying team made up of the managers/supervisor of each office and the coordinators of the Women Entrepreneurs' Committee within 30 days of the application of the final line of the Poverty Stoplight. The certifying team analyzes 30% of the poverty indicators randomly selected by each client visited.</p> <p>b) FL=Final line; final control: the certifying team should indicate the level of poverty observed (1, 2 or 3).</p>				

Registration Form and Monitoring of Interventions

Name and Surname of the Client			
Identity Card			
Office			
Advisor			
Date of visit	Indicator	Level according to BL	Intervention/next steps
		Signature of the Advisor	Signature of Certification
<p>a) This form is used by the advisor and the certifying team made up by the managers/supervisors of each office and the coordinators of program Women Entrepreneurs' Committee for the registration and monitoring of interventions with clients. The certifying team examines the interventions carried out with 5% of the total clients of the program.</p> <p>b) BL = Baseline.</p>			

One Page Project Manager (OPPM) - Fundación Paraguaya

General Manager: Luis Ferrer de Sosa		Fundraising Package - OPPM 2013												Date: 6/24/13											
Mission: Develop and implement practical, innovative and sustainable solutions which eliminate poverty and create decent living conditions for every family.		Vision: Paraguay, entrepreneurship and poverty free, an example to the world.												Date: 6/24/13											
Strategic Objectives		Year 2013												Year 2014											
Results/Measures		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
1	Eliminate poverty of Paraguayan families	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.1	30,000 Paraguayan families overcome income poverty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.2	9,000 Paraguayan families overcome multidimensional poverty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.3	Increase number of clients 2.5 times (125,000) (in thousands of clients)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.4	The Paraguayan Government adopts the Spotlight Poverty Elimination Strategy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.5	Provide entrepreneurship education for poor families to overcome poverty (thousands)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.6	Consolidate the 4 schools Fundación Paraguaya already works with	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.7	Consolidate a new school in Paraguay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.8	Implement project in Tanzania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.9	Obtain other projects to achieve sustainability in Africa office	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Enabling Goals - Operational Platform	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2.1	Formalize and document the 50 solutions to poverty elimination	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2.2	Complete the project to eliminate multidimensional poverty in 600 families	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2.3	Develop partnerships and franchises to solve the 50 indicators	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2.4	Strengthen the Microfinance Program	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2.5	Expand the Microfinance Program	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2.6	Align the 3 programs which is key to achieving the mission and vision	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Enabling Goals - Administrative Platform	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3.1	Develop fundraising ability (diversify funding)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3.2	Implement a Planning, Monitoring and Evaluation System	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3.3	Consolidate the internal training system	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3.4	Consolidate the economic, operational and financial model	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3.5	Internal Audit Systems are strengthened	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3.6	Create and roll out a Board Strategy Committee	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3.7	Reflection	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Microfinance shows encouraging results despite delays in portfolio.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	The number of clients has grown as a result of new products implementation regulation changes.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Overdue rate is stable at ~35%. There has been no punishment.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7	The schools are delayed on their income generating goals.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	The computer system is sold and stable.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	Accounting is up to date.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10	Consolidate the school model in Africa.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11	A National Government adopt poverty methodology	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12	Increase program capacity 10 of clients	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13	Strengthen self-sustainable schools in Paraguay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	Consolidate and strengthen the microfinance model	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15	Eliminate poverty of Paraguayan families	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Stoplight Results for a Village Bank

	Group Evaluation			Personal Evaluation																			
	70% are at least yellow, no red	70% are at least yellow, no red	70% are at least yellow, no red	Graciela	Zunilda	Vilda	Diana	Reineria	Neemi	Ruth	Patricia	Ma Rosa	Ma Elba	Dionisia	Petronilla	Marcelina	Cristina	Constanca	Patricia	Grila	Mariñe	Ma Elena	
Woman Entrepreneur																							
Income & Employment																							
1. Income above the poverty line				2	2	1	2	2	2	2	2	1	2	2	2	1	1	1	1	2	2	2	2
2. Stable income				1	2	1	2	2	1	1	2	1	2	1	1	2	1	1	2	1	2	2	2
3. Credit				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
4. Family savings				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
5. Diversified source of income				2	2	1	2	2	2	2	1	2	1	2	1	2	2	2	2	2	2	2	2
6. Documentation: identity card				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Total Category				10	10	7	10	10	10	10	8	10	7	10	7	10	10	10	10	10	10	10	10
Health & Environment																							
7. Access to drinking water				1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
8. Nearby health post				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
9. Nutritious food				1	2	1	1	2	1	1	2	2	1	2	2	2	2	2	2	2	2	2	2
10. Personal hygiene and sexual health				2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
11. Healthy teeth and eyesight				2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
12. Vaccinations				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
13. Garbage disposal				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
14. Unpolluted environment				2	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1
15. Insurance				2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Category				10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Housing & Infrastructure																							
16. Safe home				2	2	2	2	2	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2
17. Sanitary latrine and sewer				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
18. Electricity				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
19. Refrigerator and other household appliances				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
20. Separate bedrooms				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
21. Elevated and ventilated cook stove				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
22. Comfort of the home				1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
23. Regular means of transport				2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
24. All-weather access roads				2	1	1	2	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
25. Fixed-line or cellular telephone				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
26. Security				1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
27. Sufficient and appropriate clothing				2	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Total Category				10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Education & Culture																							
28. Know how to read, write and understand Spanish				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
29. Children schooled upto 12th Grade				1	n/a	2	1	2	2	2	2	n/a	2	2	2	2	2	2	2	2	2	2	2
30. Knowledge and skills to generate income				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
31. Capacity to plan and budget				2	2	1	2	2	2	2	2	1	2	2	2	2	2	2	2	2	2	2	2
32. Communication and social capital				2	2	2	2	2	2	2	2	1	2	2	2	2	2	2	2	2	2	2	2
33. School supplies and books				2	n/a	1	2	2	2	2	n/a	1	2	2	2	2	2	2	2	2	2	2	2
34. Access to information (radio & TV)				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
35. Access to entertainment and recreation				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
36. Values cultural traditions and historical heritage				2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
37. Respects diversity				2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
38. Awareness of human rights				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Total Category				10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Organization & Participation																							
39. Is part of a self-help group				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
40. Impact on the public sector				2	2	2	2	2	2	2	2	1	2	2	2	2	2	2	2	2	2	2	2
41. Capacity to solve problems and conflicts				2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
42. Is a registered voter and votes in elections				1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Total Category				10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Interiority & Motivation																							
43. Awareness of their needs: map of life				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
44. Self-confidence (self-esteem)				2	2	1	2	2	2	2	2	1	2	2	2	2	2	2	2	2	2	2	2
45. Moral conscience				2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
46. Emotional-affective capacity				2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
47. Self-expression, beauty and art				2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
48. Violence against women				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
49. Entrepreneurship				2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
50. Autonomy and decision-making capacity				2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Category				10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Average/ woman				2.6	2.6	2.4	2.3	2.4	2.3	2.4	2.6	2.4	2.2	2.2	2.8	2.2	2.4	2.4	2.6	2.4	2.6	2.4	2.4
Mode/woman				3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3
percentage-level 1 (woman)				8%	6%	16%	19%	12%	16%	14%	8%	14%	29%	27%	4%	16%	20%	18%	8%	14%	11%	14%	
percentage-level 2 (woman)				26%	26%	28%	31%	32%	34%	26%	30%	26%	31%	15%	46%	24%	24%	36%	28%	21%	32%	32%	
				66%	68%	56%	50%	58%	50%	62%	68%	58%	45%	43%	81%	38%	58%	58%	56%	58%	68%	54%	

Poverty Elimination Stoplight: a tool that divides the concept poverty in 50 indicators and allows families to develop practical solutions to each of them.