



# Migration Multi-Partner Trust Fund

**START-UP FUND FOR SAFE, ORDERLY  
AND REGULAR MIGRATION**

**Ecuador: Annual report**

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## Annual Report

### Migration MPTF Annual Report

PROJECT INFORMATION	
<b>Joint Programme Title:</b>	Enhanced socio-economic integration of migrants and host community members (with an emphasis on women and youth) focused on entrepreneurship opportunities through and innovation and community-based approach in Imbabura and Sucumbíos.
<b>Country(ies)/Region (or indicate if a global initiative):</b>	Ecuador
<b>Project Identification Number:</b>	
<b>Start and Planned End Dates</b>	Start: Jan-2022      End: Dec-2023
<b>Convening Agent (Lead PUNO):</b>	International Organization for Migration - IOM
<b>PUNO(s) (PUNOs):</b>	United Nations Development Programme - UNDP United Nations Entity for Gender Equality and the Empowerment of Women - UN Women
<b>Key Partners:</b> <i>(include Implementing Partner)</i>	RFD, ADRA, Red PANAS, FUDELA, ALTIOR, La Ince, AME, CONGOPE, Imbabura Provincial Government, Sucumbios Provincial Government, Ibarra Municipal Government, Lago Agrio Municipal Government, Ibarra GTRM, Lago Agrio GTRM, Ministry of Foreign Affairs and Human Mobility
<b>Project Period (Start – End Dates):</b>	Jan – 2022 – Dec - 2023
<b>Reporting Period:</b>	Jan – 2022 – Mar - 2023
<b>Total Approved Migration MPTF Budget: <i>(breakdown by PUNO)</i></b>	PUNO 1 - IOM: \$600,000; PUNO 2 - UNDP: \$550,000; PUNO 3 – UN WOMEN: \$350,000; Total: \$1'500,000
<b>Total Funds Received To Date:</b> <i>(breakdown by PUNO)</i>	PUNO 1 - IOM: \$420,000; PUNO 2- UNDP: \$385,000; PUNO 3 – UN WOMEN: \$245,000; Total: \$1'050,000
<b>Report Submission Date:</b>	31 – Mar - 2023
<b>Report Prepared by:</b> <i>(Name, title, email)</i>	Adriana Garcés Program Assistant, Mainstreaming Migration IOM Ecuador agarces@iom.int

## Executive Summary

The joint program (JP) seeks to strengthen capacities of local and national governments and civil society organizations in Imbabura and Sucumbíos, to promote socio-economic integration of people in human mobility and host communities, with an emphasis on women and youth. The program emphasizes on the generation of sustainable livelihoods with the private sector, strengthening the effective participation of women in integration processes.

Throughout year one of execution, the JP implemented in Ecuador by IOM, UNDP and UN Women, has intervened in Imbabura and Sucumbíos, reaching a total number of 445 direct beneficiaries, distributed as follows: 101 beneficiaries have accessed digital and remote livelihoods, and received electronic devices to boost their businesses; 250 vulnerable migrants and host community members benefited from the financial education programs throughout the different components of the JP; and, 94 vulnerable migrants and host community members have acquired access to credit lines through the alliances made by the JP with 4 community based savings banks and 5 local cooperatives/financial institutions. These results lead to a direct impact on beneficiaries' lives, enhancing their abilities to integrate their communities, contribute to sustainable development and improve their qualities of life.

Implemented activities have successfully contributed to the achievement of the following GCM objectives in the provinces of intervention: 6: Facilitate fair and ethical recruitment and safeguard conditions that ensure decent work; 18: Invest in skills development and facilitate mutual recognition of skills, qualifications and competences; 19: Create conditions for migrants and diasporas to fully contribute to sustainable development in all countries; and, 20: Promote faster, safer and cheaper transfer of remittances and foster financial inclusion of migrants. Likewise, the JP has so far contributed to the achievement of the following SDGs: 8.8. Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment; and, 1.4. By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.

Likewise, implemented activities contribute to Ecuador's UNDAF 2022-2026 prioritized outcomes, mainly 3.3. Capacities of economic units strengthened to promote equitable and inclusive access to productive resources and markets, business formalization and increased productivity, in a context of adaptation, scaling up, resilience and environmentally sustainable transformation; 3.4 Standards, policies, instruments and public and private capacities strengthened for the generation of decent and inclusive work, the promotion of labour formality, dialogue and social participation, and equitable hiring that reduces gender gaps and adapts to developments in the world of work; and, 4.7 National, local and community capacities strengthened to prevent and reduce discrimination, racism, xenophobia and social violence, which mainly affect peoples and nationalities and people in human mobility, to promote their protection and an enabling environment for their inclusion in social cohesion processes.

The JP is currently finalizing a labour market study, which will guide implementation of outcome 1.2 related to livelihoods and entrepreneurship, allowing for a results-based response that targets specific needs of beneficiaries and localities; aiming towards achieving sustainability of interventions and a diversification of activities. This study will also guide the component 2.1 related to the development of two child-care services, which will be both a solution for ensuring that parents can access safe and affordable child-care services, as well as a source of income for mothers and fathers that will be hired under this component as caregivers. Likewise, a perceptions study is currently being conducted, which will guide the implementation of communication campaigns in both territories, that will be designed under the United Nations' umbrella campaign Humanx. Lastly, information on ethical recruitment and migratory regularization will be distributed and promoted throughout the last months of implementation of the program, to ensure that beneficiaries and potential employers, have enough information on legal frameworks, rights and responsibilities.

## Annual Progress

### 1. Summary and Context

At its core, the joint programme aims to strengthen the capacities of local and national governments and civil society organizations to promote the socio-economic integration of people in human mobility and host communities, with an emphasis on women and youth. This will increase access to formal employment opportunities and decent work, with gender parity, for migrants and host community members, considering the labor impacts brought upon by the COVID-19 pandemic in both local economies. Likewise, it will produce updated information on regularization procedures, communication campaigns to prevent and reduce xenophobia and discrimination, and provide seed capital and electronic tools to selected beneficiaries.

The JP received confirmation of funding in December 2021, leading to a start in planning in January 2022 and a start on implementation around mid-March of the same year. Once ToRs for initial activities were drafted, the technical committee was installed with the participation of key stakeholders at the national and local level. Participants of the technical committee have been key to the development of activities in the territories, while alliances made at the local level with different local organizations have also been of particular interest to identify potential beneficiaries. It must be emphasized that local participation in the working groups for refugees and migrants from Venezuela (GTRMs) has helped avoid duplication with other programs implemented in the localities, and to find synergies ensuring sustainability of interventions. One of the comparative advantages of the JP is that it reaches migrants and refugees of all nationalities, and its intervention is not limited to the Venezuelan response. This allows to fill existing gaps in the locality, as most migration-related projects currently developed have limitations in this aspect.

It is also worth noting that elections at the local level took place in February 2023, which will lead to a change in local authorities in May 2023. This might conduct to the need of holding bilateral meetings with newly elected authorities to explain the scope of the project, but no issues regarding implementation are to be expected as a result of this process. Likewise, since August 2022, an extraordinary regularization process is being carried out by the Ecuadorian government targeting Venezuelan population. This represents an advantage for the implementation of the JP, as output 2.2 can be tied to this process which eases visa requirements and as such, increases opportunities of socioeconomic integration.

Regarding day-to-day coordination and follow-up of activities, periodical meetings take place amongst PUNOs to plan and review implementation of activities, and a joint participation in the review of products and documents is ensured. As such, all three agencies have equal participation and say in the implementation of activities, regardless of expenditures in specific components, which have been divided to ensure that administrative processes can move as smoothly and fast as possible. However, delays in administrative processes from all three agencies, have taken a toll on project's timelines, especially due to delays in the activation of IOM's WBS (which took up to mid-2022). This barrier was overcome by prioritizing expenditures from UN Women and UNDP, which lead to advances in the implementation of outputs, while IOM solved these technical issues.

In spite of delays, implementation is on track and the JP is expected to finish within the expected timeline (December, 2023). Throughout year one of execution, the JP implemented in Ecuador by IOM, UNDP and UN Women, has intervened in Imbabura and Sucumbíos, reaching a total number of 445 direct beneficiaries, distributed as follows: 101 beneficiaries have accessed digital and remote livelihoods, and received electronic devices to boost their businesses; 250 vulnerable migrants and host community members benefited from the financial education programs throughout the different components of the JP; and, 94 vulnerable migrants and host community members have acquired access to credit lines through the alliances made by the JP with 4 community based savings banks and 5 local cooperatives/financial institutions. These results lead to a direct impact on beneficiaries' lives, enhancing their abilities to integrate their communities, contribute to sustainable development and improve their qualities of life.

To ensure that the JP can finalize by December, 2023, it is necessary to receive the remaining 30% of funds, which will be used for the implementation of the livelihoods component and the communication campaign.

## 2. Results

As stated above, the JP has reached a total number of 445 direct beneficiaries to date. Within output 1.3, 101 beneficiaries have accessed digital and remote livelihoods, and received electronic devices to boost their businesses; this means that 100% of targeted population in Imbabura has been reached, while 200% of targeted electronic devices were handed out to participating beneficiaries in the locality. Likewise, 250 vulnerable migrants and host community members benefited from the financial education programs throughout the different components of the JP and, 94 vulnerable migrants and host community members have acquired access to credit lines, which represents a 238% of targeted beneficiaries reached in Imbabura and 62% in Sucumbios with programs of financial education within output 2.3. Lastly, alliances made by the JP with 4 community-based savings banks and 5 local cooperatives/financial institutions, represent a 500% of completion of targeted financial institutions that have committed to support the financial inclusion of vulnerable migrants and host community members.

These results lead to a direct impact on beneficiaries' lives, enhancing their abilities to integrate their communities, contribute to sustainable development and improve their qualities of life. In this sense, contributing positively to the achievement of the JP's theory of change:

**IF** migrants and host community members, mainly women and youth, benefit from access to sustainable livelihood opportunities; decent employability options; innovative entrepreneurship capabilities and instruments; access to means and mechanisms for breaking gender and migration-based barriers for economic and social integration; and increased sensibilization with local environments, namely public institutions, organizations, and private actors;

**THEN** Positive effects of human mobility will be enhanced for migrants and host communities' socioeconomic integration, wellbeing, and local development.

**BECAUSE** gaps and barriers for people in human mobility, particularly women, will be identified, as well as economic opportunities in local markets and institutions; migrants, returnees and host community members will have increased access to context appropriate trainings, capital, digital and remote livelihood opportunities, which will consider needs arisen from the COVID-19 pandemic. In the same line; because anti-xenophobia campaigns and ethical recruitment material will be generated, local stakeholders, particularly civil society, private sector and governments will be more aware and capable of increasing access of migrants and host community members to economic and social integration, decent work and local value chains. Similarly, because alliances will be generated will local cooperatives and financial institutions; migrants will have increase access to financial services through financial education and credit lines. ; mothers and fathers will have access to new options for locally and community based care services with potential employment opportunities and more gender equal involvement in care; and people in human mobility will benefit from increased access to regularization through updated information, and to improve non-discriminatory and sustainable social integration through communication and sensitization campaigns at a local level. updated information and analysis will be produced based on newly published normative and migratory policies and economic.

As can be seen, the main focus throughout this first year has been on promoting digital livelihoods and providing financial education to beneficiaries. Likewise, alliances have been made with financial institutions and savings banks, to ensure that people can access financial services and credit lines, enhancing their possibilities of socioeconomic integration and improving their quality of life. As a result, it can be mentioned that the JP's overall objective "To enhance positive effects of human mobility, for women and youth's (migrants and host community members) socioeconomic integration, wellbeing, and local development in Imbabura and Sucumbios", has been partially attained within the first year of implementation.

## Disaggregated summary of progress towards the outputs

### Output 1.1

Under Output 1.1, the JP aims to ensure that governments, international humanitarian actors, migrants and refugees have access to updated and evidence-based data, information and analysis on normative, policy and economic gaps that hinder the process of socioeconomic integration for people in human mobility. Likewise, it aims to identify local needs for new businesses opportunities, including on available job positions with an emphasis on existing gender gaps and double discrimination factors confronted by women in human mobility and structural barriers. To this end, the programme hired an experienced consultancy group named ALTIOR which has pursued the following objectives:

1. Carry out a socioeconomic analysis to identify the reality of the labour market in the provinces of Imbabura and Sucumbíos, to understand the situation of migrants (immigrants, returned migrants, refugees, etc.), with an emphasis on women and youth seeking economic insertion.
2. Based on the macro analysis of the labour market, carry out an in-depth diagnosis and analysis of 3-5 specific sectors that present an insertion opportunity for people in human mobility. (See Annex - Analysis of gaps and opportunities in economic sectors)
3. Collect qualitative information on PoC's perception of the opportunities and needs for labour, social and economic integration of people in human mobility in the defined territories, with a gender and generational approach. (See Annex - Qualitative report on opportunities for social inclusion).
4. Conduct a qualitative study aimed at public and private sector institutions and potential employers, to understand the opportunities, gaps and difficulties that people in human mobility to integrate the labour market.
5. Contrast findings against current local and national regulations, legal framework and existing public policy regarding the insertion of people in human mobility to employment and new business creation.
6. Systematize strategies and recommendations for labour, social and economic inclusion that arise from the studies carried out, and that can be used for decision-making by international organizations and local institutions in the localities.

The consultancy has lasted five months, and through the gathering and analysis of qualitative and quantitative data it has concluded that there's a prevailing need to invest in established local small and medium businesses, rather than creating new entrepreneurships in Imbabura and Sucumbíos. According to the consultancy, strengthening established businesses that have potential to employ migrants and local population, will generate economic development, social integration, and long-term positive effects for the communities. To this end, the consultancy will identify gaps and opportunities for the economic inclusion of the population in human mobility, in economic sectors or productive chains, in both provinces. Within the same line, the study has defined that the best way to intervene with livelihoods within both selected localities is to reinforce already existent entrepreneurships, through promoting their businesses, and providing them with tools that can improve the quality of their products and bettering their commercialization strategies.

Perceptions analysis carried out within the consultancy, show that local actors express openness to work with migrants, especially when it comes to business owners and potential employers. However, at the community level there is a general perception that migration has brought upon an increase in insecurity and discomfort, which contradicts findings about willingness to hire people in human mobility. In fact, contradictions between findings in different aspects of the consultancy, where one of the many barriers that were found when carrying out the study. For instance, accessing to qualitative information from relevant actors and PoC's was a challenge for the consultants, which led various reviews that turned into a delay in the finalization of the study.

It is expected that the consultancy delivers its final product on March 27th, 2023, leading to important information for the implementation of outputs 1.2 and 2.1

## Output 1.2

Through output 1.2, the JP will aim at ensuring that 200 total beneficiaries, including migrants, returnees and host community members, have access to skills-based livelihood trainings and economic resources aimed to increase entrepreneurship opportunities in each locality, with emphasis on women and youth. To ensure that the response from the JP is as adequate as possible, the contents of the capacity building activities will be defined based on the findings of the consultancy mentioned above. As such, PUNOs have already designed a first draft of ToRs which will be validated with the information to be delivered on March 27th by ALTIOR, while potential beneficiaries have already been identified by our offices in Lago Agrio and Ibarra (capital cities for Sucumbíos and Imbabura).

The ToR focuses on providing opportunities to migrants, returnees and host community members, through the promotion of livelihood initiatives to increase access to adequate job opportunities related to agriculture, animal husbandry, customer service, and tourism, which is of special importance for local actors and local businesses.

## Output 1.3

Through output 1.3, the JP aims at ensuring that 100 women and youth from migrant and host communities, in each locality, have access to digital and remote livelihood opportunities in coordination with local implementing partners and the private sector, considering new needs which have arisen from the COVID-19 context. To carry out this component, a Responsible Party Agreement was signed with the Network of Development Financial Institutions (RFD), an organization with extensive experience working with people in vulnerable situations, mapped in PRODOC as a potential implementing partner. To date 100% of targeted population in Imbabura has been reached, while 200% of targeted electronic devices were handed out to participating beneficiaries within this component.

The first activity developed under this output, was building the identification methodology and selection criteria for the 200 beneficiaries who would participate of the trainings on digital livelihoods in the provinces of Imbabura and Sucumbíos. This criterion prioritized the equal participation of women and youth under the principle of leaving no one behind. As part of this activity, a profile of optimal participants was created; as well as defining channels and strategies to target potential beneficiaries. Subsequently, based on UNDP's #EnMarchaDigital methodology, adjustments were made to the training methodology. These adaptations were made in order to more adequately reach beneficiaries, taking into account the analysis of the reality, needs and profiles of the JP's PoCs.

It is important to mention that, during 2022, the intervention under this output focused mainly on Imbabura. In this sense, a mapping of different locally based organizations working with populations in human mobility in the locality was carried out, in order to involve them in the socialization part of the program and ensure that referrals could be made from these organizations to our trainings. Once referrals were made by partner organizations, interested PoCs were contacted and interviewed in order to verify that they met the required profile; resulting in 117 people entering the program.

For several weeks, the beneficiaries accessed face-to-face group workshops, specialized work guides, and technical assistance sessions to contribute to their process of discovering new ways to reach customers through digital tools. The UNDP #EnMarchaDigital methodology allowed participants to access trainings on social network management, management of orders and deliveries through digital media, new forms of payment, generation of products and promotions, financial organization, cleanliness and safety on the business; in addition, training curricula included topics such as good environmental practices and gender equality.

Out of the 117 registered participants, a total of 101 people successfully completed the digital livelihoods program. 91% of these businesses were led by women, 56% of the participants were youth between 18 and 35 years old, and 71% of beneficiaries were people in human mobility. Among the main milestones of the program is that, 65% of businesses served reported an increase in their sales in comparison to numbers prior to the training and, 64% showed an increase in their profit level. In addition, 93% of the participants currently have an account registry, 77% have innovated in their business model or products, and 80% currently use social networks to promote and sell their products and services.

As a final phase of the training process, electronic devices were assigned to the 101 people who successfully completed the digital livelihood program, increasing the original target where only 50 devices were contemplated to be delivered. These devices will help participants put into practice the knowledge and tools learned in the digital livelihood program, applying them to their businesses and facilitating their access to new business models that can be executed remotely.

The process will be replicated in Sucumbíos, starting on the first trimester of 2023, and reaching another 100 beneficiaries with the same methodology.

#### **Output 1.4**

Under output 1.4 the program will aim at enhancing capacities of civil society organizations, private sector stakeholders and local governments, in order to increase access to formal employment opportunities and decent work, with gender parity, for migrants and host community members, considering the labour impacts brought upon by the COVID-19 pandemic in both local economies. This component is set to start within the second trimester of 2023, as to why the corresponding ToRs have already been developed and approved.

Activities will include disseminating information on ethical recruitment, carrying out workshops with private and public sector stakeholders and providing technical assistance to local governments for improving the inclusion of population in human mobility, considering the impacts brought about by COVID-19.

#### **Output 2.1**

Through output 2.1, the JP will ensure that two community and locally based childcare services are available (one in each locality), to empower parents' socioeconomic integration aiming to tackle changed dynamics due to the context of the COVID-19 pandemic. ToRs have been designed and activities are expected to begin during the second trimester of 2023. Mainly, the childcare services will promote men's involvement and co-responsibility of care, through participatory mechanisms and gathering of information from local dynamics in close collaboration with local civil society organizations for sustainability purposes and to address real population needs. Here, 25 parents per city will benefit from participating in the childcare initiatives.

#### **Output 2.2**

Through output 2.2, the JP aims at increasing access to information regarding visa procedures and regularization requirements in the country, as instrument to promote their social and economic inclusion and reduce their vulnerability, avoiding possible marginalization and exploitation. To this end, PUNO's have held initial meetings and will exchange information with the Viceministry of Human Mobility regarding all available visa categories and, ordinary and extraordinary regularization mechanisms. This information will be used to produce audio-visual and



printed material, which will be used in both locations and at national level, from the second trimester of 2023 onwards. Likewise, territorial actions will be coordinated to articulate civil society entities, autonomous governments and private enterprises through the local working groups for refugees and migrants (GTRMs). Information fairs that promote the inclusion of migrants in different spheres of society will be coordinated with local actors ensuring that beneficiaries access information to regularize their statuses, while accessing other services such as health brigades, economic inclusion services, amongst others.

### Output 2.3

Through output 2.3, the JP aims at enhancing vulnerable migrants and host community members' access to financial education opportunities and credit lines, to reduce vulnerabilities exacerbated by the COVID-19 pandemic. As such, four main activities have taken place up to March 2023 through which, 238% of targeted beneficiaries have been reached in Imbabura and 62% in Sucumbíos with programs of financial education; and, 500% of targeted financial institutions have committed to support the financial inclusion of vulnerable migrants and host community members.

1) A Responsible Party Agreement was signed with the Network of Development Financial Institutions (RFD), a nationwide benchmark organization for promoting the financial inclusion of people in vulnerable situations, that has executed several projects related to technical assistance, training, and strengthening of vulnerable groups. Its vast experience includes work with other United Nations agencies such as UNHCR and UN Women.

RFD built an identification methodology and selection criteria for the 400 beneficiaries who would be part of the financial education training in the provinces of Imbabura and Sucumbíos, guaranteeing an equal participation of women and youth under the principle of leaving no one behind. Likewise, a profile of optimal participant was created, as well as channels and strategies identified to target potential beneficiaries. As was the case with output 1.3, the intervention focused mainly on the locality of Imbabura during 2022. As such, the mapping from output 1.3 was used to contact locally based organizations working with populations in human mobility, so that they could make referrals of interested PoCs to the financial education program. 201 people that met the required profile, entered the training program after participating in a selection interview.

The contents of the financial education program were developed aiming to facilitate development savings; enhancing participants' planning and credit management capacities; and ensuring partakers acquire financial concepts and tools that are useful to generate lasting changes on their money management habits as well as to improve their quality of life. To this end, the following topics were addressed in the program: a) The national financial system; b) Rights and obligations of financial users; c) Savings, insurance, and remittances; d) Credits; and e) Family budget. Based on these contents, the participants accessed group workshops, specialized support sessions, and work guidelines. In a complementary way, spaces were coordinated where people had the opportunity to interact with representatives of different financial entities to learn first-hand about the different financial products and services that they can access.

A total of 201 people successfully completed the financial education program, out of which, 87% were women, 64% were young people between 18 and 35 years of age, and 72% were in a situation of human mobility. Among the main milestones of the program, stands out that 37% of the beneficiaries now have a family budget, 73% improved their knowledge about their rights and obligations when using the Ecuadorian financial system, 28% developed a savings plan and 59% of people improved their knowledge of credit product management.

RFD also developed an awareness and advocacy strategy with financial institutions to sensitize financial entities located in Imbabura and Sucumbíos to reduce barriers and promote access to financial products and services for the population in human mobility and the host community. To achieve this, public, private and, popular and solidarity

economy financial entities located in both territories were mapped, as well as their financial products and access requirements (credit lines, remittance flows, services banks, etc.). Subsequently, financial entities were contacted and those that showed openness were sensitized.

As a result of the actions undertaken within this component, alliances were made with 5 financial entities located in Imbabura and Sucumbíos to promote access to financial services and products for beneficiaries of this project. The financial entities with which alliances were developed are detailed below:

- Banco Codesarrollo
- Cooperativa de Ahorro y Crédito Mujeres Unidas
- Cooperativa de Ahorro y Crédito San Antonio
- Cooperativa de Ahorro y Crédito San Juan de Cotogchoa
- Cooperativa de Ahorro y Crédito Tulcán

2) Understanding that people with irregular migratory status have several restrictions to access traditional financial systems, the JP has diversified its response to include, within its intervention, alternative financial services with social base. In this sense, the JP approached 2 local savings banks created by IOM in Sucumbíos and 1 in Imbabura, to reinforce its structures and deepen their reach. Savings banks are participatory mechanisms that boost the local economy, articulating with strategic actors and allies to promote territorial development in favor of their associates and the community in general.

To strengthen the savings banks targeted in both localities, the JP carried out actions within 4 axis of intervention, from August 2022 to March 2023. These actions also targeted the PANAS Network “PANAS Red de Organizaciones de Finanzas Populares y Solidarias”, which was established as a savings bank network nation-wide, to generate fair and equitable financial access to people in human mobility, host community and vulnerable population in Ecuador.

#### *Axis 1: continuous training on legal and governance advice*

Within this axis, the JP provided continuous education in popular and solidarity economy, and legal advice to four savings banks (one per territory). It aimed at enhancing the consolidation of the network, while developing, regularizing and strengthening the targeted savings banks. The workshops received by participants within this axis had the following themes: regulatory framework (13 hours), good governance management (14 hours), accounting (10 hours), secretarial duties (12 hours), executive advisory (12 hours), and advice structuring elections procedures (10 hours).

The four participating savings banks within this axis were: Simon Bolivar (Imbabura), Fronteras Unidas (Imbabura), Funda Esfuerzo (Sucumbíos), and Tricolor (Sucumbíos). Out of these, 3 are legally represented by women, 3 are chaired by women and 2 are fully composed of women within their directory boards. The number of members for each savings banks is 55, 61, 27 and 19, respectively.

In general, axes 1 and 2 had 39 directly participating beneficiaries, out of which 74% were women and, 16 were Venezuelan, 14 Ecuadorian, 8 Colombian and one did not disclose it nationality.

#### *Axis 2: continuous training on consulting in accounting management. Financial Core System.*

The strengthening of savings and credit institutions affiliated to RED PANAS in Imbabura and Sucumbíos was carried out through a combination of virtual and face-to-face training workshops. Participants, leaders and the board of directors actively participated and showed great interest in the sessions. During the training, topics related to Financial Economics were covered, with flexible schedules that allowed the full participation of all Savings and Credit institutions. The training focused on strengthening knowledge in accounting and financial areas such as credits, interest, delinquency, Ecuadorian legislation, Popular and Solidarity Economy Law, and regulatory entities such as the Internal Revenue Service and the Central Bank of Ecuador. The training allowed the saving banks and its partners to benefit from the application of the basic financial system.

Asides from the trainings, this axis helped diagnose accounting management tools that were being used by the participating savings banks and led to the need of automating their financial systems, switching from Excel accounting mechanisms towards a financial CORE. In this context, the JP strengthened the processes of control and accounting management through automation, as well as the administrative management of the participating savings banks. Participants received support workshops, custom tutorials and monitoring from the company Weebcoopec and the Accounting Axis.

Within this axis, both savings banks from Sucumbíos entered their data and used the Financial CORE to obtain financial accounting information; in Imbabura, only 1 savings bank part of the PANAS Network decided to participate (Simon Bolivar), while 6 Saving banks that are not part of the PANAS Network, participated: Efectivo, Otavalo, Andrade Marin, Centro, Crediemprende, and Antonio Ante.

The Financial Core includes donor logos (MPTF) and implementing agencies, while complying with PANAS Network's branding guide.



### *Axis 3: development of associative business plans*

This axis aimed to contribute to the growth and microfinance inclusion of members of the PANAS Network savings banks, through the development of sustainable associative business plans. To achieve this, the following factors were taken into account: strategic analysis, market analysis, marketing analysis and operational strategy, management model and guidelines for legal life, and financial analysis of the business. In total, two basic associative business plans were formulated in a participatory manner, and both groups received capacity building for business management.

<b>PARTICIPATING SAVING BANKS IN IMBABURA:</b>	“Fronteras Unidas” and “Simon Bolivar”
<b>NUMBER OF PARTICIPANTS</b>	TOTAL: 120 associate members
	FEMALE: 85
	MALE: 35
<b>DESCRIPTION OF THE PRODUCT/SERVICE</b>	“AYA” is an alternative drink to common soft drinks, which promotes the nutrition and health of its customers.
<b>VALUE PROPOSITION</b>	Alternative product of responsible consumption with a native and associative identity, which promotes the nutrition and health of its customers, while promoting environmental responsibility.
<b>PARTICIPATING SAVING BANKS IN SUCUMBÍOS:</b>	“Funda Esfuerzo” and “Tricolor”
<b>NUMBER OF PARTICIPANTS:</b>	TOTAL: 55 associate partners
	FEMALE: 45
	MALE: 10
<b>DESCRIPTION OF THE PRODUCT/SERVICE</b>	“Mini Market LA TRI” offers fresh, mass consumption and processed foods. It guarantees product quality, provides friendly, efficient, and effective attention. It has an exclusive space for entrepreneurs who are members of the savings banks, who, in addition, are suppliers of the venture. The business has a growth perspective, and its sustainability will be in the establishment of alliances with key clients, such as: companies in the oil sector, and food suppliers.
<b>VALUE PROPOSITION:</b>	It is an enterprise that offers varied quality products. It is an associative enterprise, in which <b>mostly women</b> from the Funda Esfuerzo and Tricolor saving banks participate. Although La TRI is a space for the commercialization of mass products, one of its priorities will be to buy and provide an inclusive and exclusive space for the exhibition and sale of products of entrepreneurs that are members of the associated saving banks.

*Axis 4: strengthening of organizations.*

Within this axis, a participatory process was promoted, for the elaboration of the Management and Strategic Planning Model. This aimed to create documents and tools for the institutional direction of PANAS Network, hence contributing to its strengthening. Likewise, technical training was provided for the members and partners of the network, according to each identified need. The participating community savings banks in the provinces of Sucumbíos and Imbabura were the same as in axis 2. In this sense, the beneficiaries participating from this component were 10, 80% of which were women, 80% were Venezuelan in an irregular migratory status, 70% of whom describe their occupation as merchants, and 40% reported having higher education, out of which 30% are women.

Its worth noting that after the participation on this axis, one of the members of Funda Esfuerzo, was elected as a member of the surveillance commission of PANAS Network’s new directorate.

3) On the same line, two of the aforementioned savings banks will participate in a strengthening process implemented by ADRA, aimed at bettering the socio-organizational composition, mainstreaming a gender focus within their functioning. This activity will also include the design of improvement plans and the delivery of seed capital. Once the members of the savings banks have strengthened their capacities, they will conduct replication

workshops on social skills, gender, women's leadership, governance, communication and conflict resolution, economic empowerment, associativity and organizational management, administration and management of the savings bank and accountability, with the aim of including new members. These activities will be carried out until June 2023

4) Finally, a financial literacy process is currently being implemented by ADRA in both localities, targeting 25 women in each province. for a total of 50 women in human mobility and the host community from Sucumbíos and Imbabura (25 per locality). These women are part of the savings banks that will be strengthened through training in gender and governance, until June 2023.

#### **Output 2.4**

Through output 2.4, the JP will produce communication campaigns and locally based dissemination materials to reduce xenophobia and gender stereotypes in alliance with local governments, the private sector and civil society organizations working on the field, with the objective of reducing negative perceptions around migration, and promoting gender equality. In this sense, the JP has hired a consultancy firm named La Ince to carry out an analysis of perceptions and attitudes towards human mobility and gender equality within the selected localities. These findings will aid in the design of campaign contents to diminish xenophobia and reduce gender stereotypes.

Preliminary findings of the study are attached to this report in the form of annexes; while final results are expected to come in by the end of March, 2023. Its worth noting that a communication plan that will implement outreach strategies is currently being validated by the JP technical teams.

While awaiting for these results, the JP has already designed two ToRs focused on 1) designing the contents and products of 1 communication and awareness campaign in each locality, directed to economic actors, local governments, private sector, and civil society organizations; and, 2) launching communication campaigns and locally based dissemination materials directed to prevention and attention to violence, xenophobia and harassment in the workplace, prevention and attention to sexual exploitation, promoting equal access to economic opportunities in both selected localities in alliance with local governments, the private sector and civil society organizations working on the field.

Given that the order of activities within this output needs to be respected and followed, execution of these activities cannot be accelerated. While results of the perceptions study are finalized, PUNOs have discussed framing all communications actions within the "HUMANX" campaign, which is an initiative of the United Nations System that seeks to strengthen social cohesion and make visible the positive effects of migration (which replaced the Abrazos que Unen campaign, originally mentioned in the project proposal). To ensure the framework of HUMANX can be appropriately implemented, work is being carried out to attain a Long-Term Agreement (LTA) where funds from the JP will be joined to a broader process carried out at the national level by the UNCT. This will ensure that synergies are attained and that sustainability beyond the project's lifespan is ensured, however, the LTA has taken significant time to carry out, which had led to certain delays in the established times. Campaign contents are expected to be designed on the second trimester of 2023, while its implementation is expected to be carried out in the second half of the 2023 period.

#### **Disaggregated summary of progress towards the outputs**

As can be seen from the aforementioned activities and achievements, the project is on track to achieve its two main outcomes, having reached a total number of 445 direct beneficiaries to date.

1. Migrants and host community members benefit from enhanced access to sustainable livelihood opportunities through the generation of entrepreneurship programs and increased access to decent work opportunities with an emphasis on women and closing gender gaps in Imbabura and Sucumbíos

Within output 1.3, 101 beneficiaries have accessed digital and remote livelihoods, and received electronic devices to boost their businesses; this means that 100% of targeted population in Imbabura has been reached, while 200% of targeted electronic devices were handed out to participating beneficiaries in the locality. The activities described under output 1.3 have contributed directly to outcome 1, promoting those migrants and members of the host community to benefit from greater access to opportunities for sustainable livelihoods through the generation of entrepreneurship programs, better job opportunities and decent work with an emphasis on women and closing of gender gaps in Imbabura.

Implemented activities have successfully contributed to the achievement of the following GCM objectives in Imbabura: 6: Facilitate fair and ethical recruitment and safeguard conditions that ensure decent work; 18: Invest in skills development and facilitate mutual recognition of skills, qualifications and competences; 19: Create conditions for migrants and diasporas to fully contribute to sustainable development in all countries; likewise, these activities have contributed to the achievement of SDG 8.8. Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment.

With regards to Ecuador's UNDAF 2022-2026, the following prioritized outcomes have been targeted with implemented activities: 3.4 Standards, policies, instruments and public and private capacities strengthened for the generation of decent and inclusive work, the promotion of labour formality, dialogue and social participation, and equitable hiring that reduces gender gaps and adapts to developments in the world of work; and, 4.7 National, local and community capacities strengthened to prevent and reduce discrimination, racism, xenophobia and social violence, which mainly affect peoples and nationalities and people in human mobility, to promote their protection and an enabling environment for their inclusion in social cohesion processes.

2. Migrants and host community members, mainly women, benefit from improved and access to social integration and wellbeing opportunities through the enhancement of local stakeholders' capacities (local governments, civil society organizations and private sector) in Imbabura and Sucumbíos.

Within output 2.3, 250 vulnerable migrants and host community members benefited from financial education programs and, 94 vulnerable migrants and host community members have acquired access to credit lines. This represents a 238% of targeted beneficiaries reached in Imbabura within this output and 62% in Sucumbíos. Likewise, alliances made by the JP with 4 community-based savings banks and 5 local cooperatives/financial institutions, represent a 500% of completion of targeted financial institutions that have committed to support the financial inclusion of vulnerable migrants and host community members.

These actions under lay the foundations to achieve those migrants and members of host communities, mainly women, benefit from improved and equitable access to opportunities for social integration and well-being opportunities through the enhancement of local stakeholders' capacities (local governments, civil society organizations and private sector) in Imbabura and Sucumbíos. They contribute directly to GCM objective 20: Promote faster, safer and cheaper transfer of remittances and foster financial inclusion of migrants; and to SDG 1.4. By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.

With regards to Ecuador's UNDAF 2022-2026, the implemented activities respond to prioritized outcome 3.3. Capacities of economic units strengthened to promote equitable and inclusive access to productive resources and markets, business formalization and increased productivity, in a context of adaptation, scaling up, resilience and environmentally sustainable transformation.

### Results stories

To many people in human mobility, accessing a formal job or creating a regular entrepreneurship is a big challenge, but even when this is achieved, lack of financial education or managerial competencies, lead to entrepreneurs being unable to grow their businesses. Paola Escobar is a 28-year-old Colombian migrant woman and mother of two children. She arrived in Ecuador several years ago in search of better days, and thanks to her effort and dedication, she created a dessert business called "Rapid Monster".

Despite having a business that helps support her home, like many other migrants and refugees who have started their own businesses, Paola was unaware of how she could improve the management of the resources she generates in her entrepreneurship. Through the JP, Paola was able to access the financial education training program through which she acquired valuable information and useful tools to improve the management of the money that comes in through her business.

After participating in the financial education program, Paola learned about savings strategies that she now applies to her earnings, as well as managing a family budget. She also learned the importance of reducing certain expenses that are not seen many times but that affect significantly at home and in business. Lastly, Paola has now learned to be more organized with the management of her budget.

Through Paola's testimony, it can be seen how the JP has made a difference in the daily life of the beneficiaries through the implementation of specific actions to improve their businesses and homes. Targeting financial education, employability and livelihoods trainings towards vulnerable beneficiaries, based on baseline information gathered within the project, has allowed to identify concrete needs and respond directly to what PoCs real concerns, while at the same time, responding adequately to the labour market's needs.



Ref: Paola Escobar, showing her products





Paola Escobar, giving her testimony of participation in the program.



Paola Escobar, with the UNDP technical team



Results Reporting Framework				
INDICATORS	Baseline	Results achieved for the reporting period (only provide data for the specified year)	Cumulative Results <i>Note: For Y1 report, this will be the same; For Y2 report, it will be Y1+Y2; and for Y3 report, it will be Y1+Y2+Y3</i>	Notes
		Y1		
<b>OUTCOME 1</b>				
Indicator 1a	Percentage of target population with regular employment/self-employment in the last six months (disaggregated by sex and disability status)	<p>100% of target population with regular employment/self-employment in the last six months (disaggregated by sex and disability status)</p> <p>101 beneficiaries have access to digital and remote livelihood. Migrants: 72 Host community: 29 Sex: female 92, male 9 Disability status: Yes 1, No 100</p>	N/A	Contemplates only beneficiaries participating in output 1.3 (digital livelihoods)
<b>OUTPUT 1.1</b>				
Indicator 1.1a	Number of technical documents produced which include infographics, datasets and statistics.	1 analysis of gaps and opportunities in economic sectors in Sucumbíos and Imbabura to make visible the economic context faced by people in situation of human mobility with emphasis on women and young people.	N/A	N/A
Indicator 1.1b	Number of government agencies supported with information (disaggregated by: Location)	1 analysis of gaps and opportunities in institutional frameworks for the recruitment of people in situation of human mobility in each location.	N/A	N/A
	Number of recommendations issued with emphasis on existing gender gaps and	N/A	N/A	Recommendations will be made based on final results of the study,

	<b>double discrimination factors issues in the medium and long term</b>			available at the end of March 2023
	<b>Number of migrants and refugees that have access to updated and evidence-based data, information and analysis</b>	N/A	N/A	Results will be disseminated amongst PoCs once final versions are available at the end of March 2023
<b>OUTPUT 1.2</b>				
Indicator 1.2a	<b>Number of migrants, returnees and host community members that Improved their economic inclusion with a focus on the specific needs of women and children.</b>	0	N/A	Actions will begin in Y2 of the project
Indicator 1.2b	<b>Number of migrants, returnees and host community members who have access to economic resources aimed to increase entrepreneurship opportunities in each locality, with emphasis on women and youth.</b>	0	N/A	Actions will begin in Y2 of the project
<b>OUTPUT 1.3</b>				
Indicator 1.3a	<b>Number of target population accessing to digital and remote livelihood (disaggregated by status: refugees and migrants, sex, disability status, and single carer's status).</b>	<p>Imbabura:</p> <p>101 beneficiaries have access to digital and remote livelihood.</p> <p>Migrants: 72</p> <p>Host community: 29</p> <p>Sex: female 92, male 9</p> <p>Disability status: Yes 1, No 100</p>	N/A	Intervention in Sucumbíos will begin on Y2 of the project

		<p>101 beneficiaries receive electronic devices based on the methodology “digital livelihood for people on the move”</p> <p>Location: Imbabura Gender: female 92, male 9 Age: From 18 to 35: 57, From 36 to 50: 36, Over 50:8</p> <p>100 beneficiaries achieve a grade of 60% of higher in their post-training evaluations Location: Imbabura Gender: female 91, male 9 Age: From 18 to 35: 56, From 36 to 50: 36, Over 50:8</p> <p>Sucumbíos: 0 beneficiaries have access to digital and remote livelihood.</p> <p>0 beneficiaries receive electronic devices based on the methodology “digital livelihood for people on the move.”</p> <p>0 beneficiaries achieve a grade of 60% of higher in their post-training evaluations</p>		
<b>OUTPUT 1.4</b>				
	Number of local government public servants trained who show improved knowledge and skills for promoting formal employment opportunities and decent work, with gender parity (disaggregated by: location, sex, agency)	N/A	N/A	Actions will begin in Y2 of the project

	Number of civil society members trained who show improved knowledge and skills for promoting formal employment opportunities and decent work, with gender parity (disaggregated by: location, sex, agency)	N/A	N/A	Actions will begin in Y2 of the project
	Number of private sector stakeholders trained who show improved knowledge and skills for promoting formal employment opportunities and decent work, with gender parity (disaggregated by: location, sex, agency)	N/A	N/A	Actions will begin in Y2 of the project
<b>OUTCOME 2</b>				
Indicator 2a	<b>Number of women and men, migrants who have access to social integration and wellbeing opportunities</b>	344 women and men, migrants and host community members have access to social integration and wellbeing opportunities	N/A	Includes financial education beneficiaries as well as people engaged in savings banks who can access credit lines
Indicator 2b	<b>Percentage of persons, who express satisfaction with the social integration mechanisms (disaggregated by sex, status: refugees / migrants and by disability status)</b>	92% of beneficiaries who participate in the financial education programs are satisfied with the service received. Location: Imbabura Gender: female: 174, male: 27 Age: -From 18 to 35: 128, - From 36 to 50: 59, Over 50:14	N/A	Satisfaction surveys will be applied in Y2 of the project for the savings bank component
<b>OUTPUT 2.1</b>				

Indicator 2.1a	Number of community and locally based childcare services available	N/A	N/A	Actions will begin in Y2 of the project
Indicator 2.1b	Number of parents reached with the child-care services designed.	N/A	N/A	Actions will begin in Y2 of the project
	% of beneficiaries are satisfied with the childcare service provided for their children (disaggregated by: location, gender, age).	N/A	N/A	Actions will begin in Y2 of the project
<b>OUTPUT 2.2</b>				
Indicator 2.2a	Number of people in human mobility reached with comprehensive information regarding visa procedures and regularization requirements in the country.	N/A	N/A	Actions will begin in Y2 of the project
Indicator 2.2b	% of beneficiaries are satisfied with the information received regarding regularization (disaggregated by: location, gender, age).	N/A	N/A	Actions will begin in Y2 of the project
<b>OUTPUT 2.3</b>				
	<b>Number of vulnerable migrants and host community members who access financial education opportunities</b>	<p>Imbabura</p> <p>201 vulnerable migrants and host community members benefit from the programs of financial education.</p> <p>Location: Imbabura</p> <p>Gender: female: 174, male: 27</p> <p>Age: -From 18 to 35: 128, - From 36 to 50: 59, Over 50:14</p>	N/A	<p>50 women will receive training in financial education in May, as mentioned in the narrative report</p> <p>Intervention in Sucumbíos will begin on Y2 of the project</p>

		<p>92% of beneficiaries who participate in the financial education programs are satisfied with the service received.</p> <p>Location: Imbabura Gender: female: 174, male: 27 Age: -From 18 to 35: 128, - From 36 to 50: 59, Over 50:14</p> <p>Sucumbíos 0 vulnerable migrants and host community members benefit from the programs of financial education.</p> <p>0% of beneficiaries who participate in the financial education programs are satisfied with the service received.</p> <p>49 vulnerable migrants and host community members benefit from the programs of financial education (in the savings bank component) Gender: 37 females; 12 males Migrants: 32 Host community: 16 Not specified: 1 Disability: 2 Imbabura: 6 Sucumbíos: 43</p>		
	<p><b>Number of vulnerable migrants and host community members who access credit lines</b></p>	<p>94 vulnerable migrants and host community members access credit lines Gender: 73 females; 21 males Age: 18-35: 48; 36-50: 36; Over 50: 10</p>	<p>N/A</p>	<p>N/A</p>

		Migrants: 62 Host community: 31 Not specified: 1 Disability: 7		
	<b>Number of institutions committed to support financial inclusion of women in mobility.</b>	5 financial institutions (3 only Imbabura, 1 only Sucumbíos, 1 Imbabura and Sucumbíos) committed to support the financial inclusion of vulnerable migrants and host community members  4 savings banks (2 in Sucumbíos and 2 in Imbabura) members of the PANAS Network	N/A	N/A
	<b>Percentage of persons, who express satisfaction with the current process of obtaining credit lines</b>	N/A	N/A	Satisfaction surveys will be applied in Y2 of the project
<b>OUTPUT 2.4</b>				
	<b>Number people (in human mobility and from host communities) reached with comprehensive gender information and campaigns on against xenophobia.</b>	N/A	N/A	Actions will begin in Y2 of the project
	<b>% of surveyed Host Community Members (HCM) who have positively changed perceptions on refugees and migrants (disaggregated per country, municipality, sex and age).</b>	N/A	N/A	Actions will begin in Y2 of the project

### 3. Partnerships

The JP's technical committee is composed of the following stakeholders at the national and local level, which have been significant to the development of activities in the territories.

- Ministry of Foreign Affairs and Human Mobility
- Consortium of Provincial Governments of Ecuador
- Association of Municipalities of Ecuador
- Provincial Patronage of Imbabura
- Provincial Government of Imbabura
- Sucumbios Solidario

It is worth noting that the national government, through its Viceministry of Human Mobility has participated of the JP since its conception, guiding alignment of activities to national priorities. Its role within the JP will be especially important throughout year 2 of implementation, when developing output 2.2 related to visa procedures and regularization options in the country. Central and provincial governments' contributions have also been noteworthy to develop the analysis of gaps and opportunities in economic sectors in Sucumbíos and Imbabura and the analysis of gaps and opportunities in institutional frameworks for the recruitment of people in human mobility in each locality.

An alliance has been made with Imbabura's Provincial Patronage which is the Provincial Government's social wing, responsible for the implementation of social policies aimed at priority attention groups. Through this alliance, it has been possible to strengthen a close relationship of coordination with the Department of Human Mobility, ensuring their participation in initiatives related to migration. In this sense, PUNOs have been able to use the Patronage's facilities to hold forums, workshops, and meetings within the framework of the JP.

In general, alliances made at the local level with different local organizations have been of particular interest to identify potential beneficiaries; while local participation in the working groups for refugees and migrants from Venezuela (GTRMs) has helped avoid duplication with other programs implemented in the localities, participate in the compilation of information and validation of the studies developed under output 1.1 and to find synergies ensuring sustainability of interventions. Mainly, GTRM's Livelihoods Working Groups in both localities promote the organization of fairs and commercial spaces; creation of strategies for the promotion of employability and labour integration of population in human mobility; and training processes' annual planification in personal finance, business training, savings culture and access to the financial system of Ecuador.

Alliances made with the PANAS Network and the four savings banks located in Imbabura and Sucumbíos, have allowed a participatory component in which migrants and vulnerable host community members act as their own agents of development, designing the responses in line with their own priorities and deciding for themselves which components best suit their vision for the savings banks. Similarly, the implementation of output 2.4 is based on an analysis of perceptions gathered through participatory methodologies, and will have a big community component, to ensure ownership of all cultural and communicational processes.

Lastly, alliances with the Superior Technological Institute 'Crecermas' (ISTEC) in Sucumbíos, has allowed for the use of its facilities, ensuring that people don't have to mobilize from one end of the city to the other, bearing in mind the well positioned location.



<b>Implementation Agreements</b>			
<b>Name &amp; Type of Partner</b>	<b>Type of implementation agreement (please specify if any MOU or agreement was formally entered)</b>	<b>Relevant outcome and/or output; PUNO counterpart</b>	<b>Financial value (if any)</b>
<b>Local government and/or related entities</b>			
<i>Patronato Provincial of Imbabura Provincial government</i>	Currently, a cooperation agreement is being pursued with Imbabura's Provincial Government for the strengthening of institutions in matters related to migration, promotion of local development activities and rights of people in human mobility and vulnerability.	All outcomes and outputs; IOM	N/A
<i>Municipality of Lago Agrio Municipal government</i>	A general cooperation agreement has been subscribed with Lago Agrio's municipality, which allows for closer coordination within the JP	All outcomes and outputs; IOM	N/A
<b>Non-governmental stakeholders</b>			
RFD (Network of Financial Institutions for Development) Implementing partner	A responsible party agreement was signed with RFD for the implementation of outputs 1.3 and 2.3 in both localities.	Outcome 1, output 1.3; Outcome 1, output 2.3; UNDP	\$289,955.00
Banco Codesarrollo Association of savings and credits	Alliance to promote articulation of project beneficiaries with financial products and services	Outcome 2, Output 2.3; UNDP	N/A
Cooperativa de Ahorro y Crédito Mujeres Unidas Association of savings and credits	Alliance to promote articulation of project beneficiaries with financial products and services	Outcome 2, Output 2.3; UNDP	N/A
Cooperativa de Ahorro y Crédito San Antonio Association of savings and credits	Alliance to promote articulation of project beneficiaries with financial products and services	Outcome 2, Output 2.3; UNDP	N/A
Cooperativa de Ahorro y Crédito San Juan de Cotogchoa Association of savings and credits	Alliance to promote articulation of project beneficiaries with financial products and services	Outcome 2, Output 2.3; UNDP	N/A

Cooperativa de Ahorro y Crédito Tulcán Association of savings and credits	Alliance to promote articulation of project beneficiaries with financial products and services	Outcome 2, Output 2.3; UNDP	N/A
Simon Bolivar (Imbabura) Savings Bank	Alliance to promote articulation of project beneficiaries with financial products and services	Outcome 2, Output 2.3; IOM	N/A
Fronteras Unidas (Imbabura) Savings Bank	Alliance to promote articulation of project beneficiaries with financial products and services	Outcome 2, Output 2.3; IOM	N/A
Funda Esfuerzo (Sucumbíos) Savings Bank	Alliance to promote articulation of project beneficiaries with financial products and services	Outcome 2, Output 2.3; IOM	N/A
Tricolor (Sucumbíos) Savings Bank	Alliance to promote articulation of project beneficiaries with financial products and services	Outcome 2, Output 2.3; IOM	N/A
Adventist Development and Relief Agency (ADRA) Implementing partner	Partner Agreement for the the strengthening of savings banks with a gender approach and financial inclusion. This intervention will be carried out until June 2023 in both provinces.	Outcome 2, Output 2.3; UN Women	\$ 26,000.00
Altior Cia. Ltda. Consultancy	Service contract for the development of 1 analysis of gaps and opportunities in economic sectors in Sucumbios and Imbabura and 1 analysis of gaps and opportunities in institutional frameworks for the recruitment of people in human mobility in each locality.	Outcome 1, Output 1.1; UN Women, IOM	\$41,872  Distributed as follows: UN Women \$ 22,868.00 IOM \$19,004.00
La Ince S.A. Consultancy	Service contract for the implementation of focus groups to validate the Perception Study on mobility and gender equality in Sucumbios and Imbabura. This process was implemented by La INCRE consulting firm and supported by PUNOs.	Outcome 2, Output 2.4; UN Women	\$ 14,380.00
FUDELA Implementing partner	Contribute to the strengthening of the PANAS NETWORK through	Outcome 2, Output 2.3; IOM	\$28.976,04

	training and technical advice, endowment of support capital in kind and in cash, as well as the development of a face-to-face meeting between its member organizations.		
Lizeth Maza (Axis 1) Geovanna Gallardo (Axis 2) Fernando Oyervide (Axis 2) Pilar Pauta (Axis 2) Consultancy and provision of services  Webcoopec Cía. Ltda. (Axis 2) Goods and services provider	Contribute to the strengthening of the PANAS NETWORK through the implementation of two capacity building axes: 1) provide legal advice and continuous training in Popular and Solidarity Economy for the development, regularization, social and economic strengthening of the savings banks in Sucumbios and Imbabura that conform the PANAS Network; 2) strengthen the economic management of each saving bank in Sucumbios and Imbabura, through guidance, support and advice in the implementation of an automated accounting-administrative management system (Financial CORE).	Outcome 2, Output 2.3; IOM	\$28.398,96 distributed as follows:  Axis 1: \$7.142,83 Axis 2: \$21.256,14 1.1. Consultancy \$12.616,14 1.2. Webcoopec Company \$8.640

#### 4. Cross-Cutting Issues

The human rights approach has been mainstreamed throughout the first year of implementation, ensuring equality and non-discrimination, participation, access to information, and accountability, within all of its components. More specifically, the JP has implemented a zero-tolerance policy with regards to distinction, exclusion, restriction or preference based on any ground; ensuring that equal opportunities for participation are guaranteed to anyone that meets the project's selection criteria. Likewise, the JP promotes participation and inclusion, enabling open communication channels with community members, potential beneficiaries, and participants, in a language and format accessible to them, to ensure their voices are considered within planning, implementation and evaluation cycles.

The JP has focused on not leaving anyone behind and as such, prioritizes participation of marginalized community members and individuals whose rights are not regularly fulfilled. In this sense, the JP and its partners, have sought and continue to seek to empower communities, guaranteeing that sensitive issues are not overlooked, and ensuring that stakeholders' needs are taken into account when designing the contents of the trainings. As such, especial importance has been set to the initial studies and analysis that are currently being finished, where civil society members provide key informant interviews and focus group discussions; and despite delays, further actions have not been started without analysing these findings and co-designing implementation activities.

The human rights approach has been carried out under professional ethics, avoiding the violation of rights of each participant, with transparency regarding the consent of each participant and the informed invitation of what each process has implied. Ensuring that rights are not breached remains a key priority of the JP within the implementation phase; ensuring that if breaches occur, implementing partners and PUNOs can activate an adequate and quick response to redress and remedy beneficiaries. It is worth-mentioning that JP staffing is gender-balanced (more than 60% of staff from PUNOs, IPs and consultancy firms are women) and take account of stakeholder needs.

The human mobility approach has been necessary to broaden the analysis of the principle of universal citizenship in terms of access to rights, services, and information for this population. These approaches are also directed to the work, research, and implementation of actions with the host community to promote the strengthening of social cohesion and reduce discrimination and xenophobia. With regards to mainstreaming child-sensitive approaches, it must be mentioned that the JP has provided child-care support through its interventions, to ensure that beneficiaries count with safe spaces where children can remain throughout capacity building activities. In this sense, children have been looked for while also receiving a snack to ensure that they can eat and have appropriate conditions while their parents participate in workshops.

Regarding a gender-responsive approach, the JP has set it as one of its principal objectives to advance gender equality and women's empowerment. Bearing in mind that UN Women is one of the PUNOs working on this JP, it has been ensured that all implementing partners and consultants working in the project, receive technical support for gender capacity building. This has ensured future interventions to guarantee a gender-sensitive humanitarian response that translates into lasting changes in the community and the reduction of gender gaps that affect women in situations of human mobility, through the analysis of the roles of men and women, their differences and access to services, considering age and needs according to sex and situation of vulnerability.

In general, implementation has benefited by the inclusion of civil society, PoCs and community-based organizations. Establishing alliances with local partners such as RFD has facilitated access to local savings and

credit cooperatives, leading into a flexibilization of entry requirements for new beneficiaries in vulnerable situations. Likewise, strengthening savings banks with a social base allows to have a community-based intervention and to benefit from their privileged access and trust with PoCs. Finally, contacting neighborhood leaders has allowed to identify potential beneficiaries and disseminate information on workshops and trainings. In this sense, the JP includes key stakeholders throughout implementation, ensuring that their capacities are strengthened to propend towards sustainability of actions.

## 5. Constraints, Adjustments, Lessons and Good Practices

Good practices:

### 1) Coordination

- a. Holding socialization meetings before starting implementation of any component of the project, with all three PUNOs and intervening parties (including implementing and key partners, consultants, and service providers), to explain the scope of the interventions, ensures internal coordination, avoids duplication of efforts, and strengthens intervention proposals.
- b. Carrying out beneficiary targeting and selection processes well in advance of the start date of the training processes and ensuring that referrals are made by organizations working in both localities, has allowed for a more efficient implementation of activities.

### 2) Alliances

- a. Establishing alliances with local partners such as RFD has facilitated access to local savings and credit cooperatives, leading into a flexibilization of entry requirements for new beneficiaries in vulnerable situations.
- b. Strengthening savings banks with a social base allows to have a community-based intervention and to benefit from the privileged access and trust that they hold with PoCs.
- c. Providing information and maintaining continuous communication with public sector local entities has positively promoted their involvement and active participation in the JP.

### 3) Avoiding desertion

- a. Implementing childcare spaces and providing food to participants has proven to diminish desertion rates.
- b. Hiring snacks from the same entrepreneurs participating in the program boosts their businesses at the same time of diminishing desertion.
- c. Coordinating training schedules based on the availability of the majority of participants and maintaining flexibility if someone needs to move their schedule to one of the other established options, has also aided with diminishing desertion rates.
- d. Ensuring that training centres are located in central locations to facilitate the mobilization of the participants, eases the delivery of face-to-face training and technical assistance processes.
- e. Implementing reinforcement sessions for those topics that are difficult to understand, as well as providing spaces where people who for some reason did not attend a session can level up, has increased approval rates.

- 4) Training methodologies and implementation
  - a. Conducting situational diagnosis and baselines studies, analysis of gaps and opportunities, helps identify areas of intervention and ensure that they respond directly to the needs of PoCs.
  - b. Having a work methodology with simple techniques, but effective and friendly to the target audience facilitates understanding and participation in workshops and advice.
  - c. Promoting workshops that recognize and encourage participation through certificates of attendance.
  - d. Holding closing ceremonies at the end of implementation activities to recognize the commitment and effort of the people who completed the processes.
  
- 5) Community communication
  - a. Executing socialization sessions with possible beneficiaries prior to the start of the training processes to explain objectives, scopes and to align expectations regarding their participation in the project has been positive, diminishing desertion rates.
  - b. Creating WhatsApp groups to deliver important information has facilitated communication between participants and trainers.
  - c. Establishing one-on-one communication lines, allows to identify individual problems and needs, aiding in the design of an appropriate response to strengthening savings banks' weaknesses and proposing plans for capitalization of resources, and increasing percentages of solvency and liquidity to ensure sustainability.
  - d. Having direct face-to-face interactions with participants can increase bonds of trust, ease information provision processes and motivate bigger commitment with the JP.
  - e. Having face-to-face visits in the field facilitated personalized advice and gathering pending documentation to advance in the regulatory processes of the subsidiaries.

Lessons learned:

- 1) One of the biggest challenges to achieve an adequate implementation in both territories, avoiding duplication and ensuring appropriate responses, was to articulate with other organizations carrying out socioeconomic integration activities in the selected localities. This was of particular importance when considering that activities carried out by other organizations were fairly similar to those offered under output 2.3 of the JP.  
Therefore, one of the lessons learned was to better articulate with local actors before starting implementation, including the dissemination of information with working groups such as GTRM within the locality and cross-checking data bases to avoid duplication.
- 2) Beneficiary feedback has shown that they prefer to participate in medium to long-term trainings, which definitely constitutes a lesson learned for the timeline of this project, which although running throughout two years, has specific long-term components related to traditional and digital livelihood creation or enhancement.
- 3) Having a team of PUNO staff present in each locality has helped ensure that activities are adequately developed and coordinated in both provinces, of particular importance, they have ensured that training schedules of JP activities do not overlap with other programs that may have complementary contents.
- 4) It is essential to coordinate visibility actions with the different organizations in the territory to position the project, not only in social media but in the field.

- 5) When selecting beneficiaries, it is necessary to take into account possible desertion rates, and as such have bigger target groups in the initial stages. Desertion mostly responds to mobilization of beneficiaries to other territories.
- 6) The information gathering processes with beneficiaries must be carried out in person since remote processes (emails, calls, social media) don't evoke confidence in beneficiaries for delivering information.
- 7) Constantly updating contact numbers and information is necessary as people in human mobility often change their numbers and/or email.
- 8) Due to the territorial location of the beneficiaries, the climate and their work schedules, it was difficult for people to coincide in the same space and time for the socialization of the workshops, so a survey had to be carried out to identify the schedule in which there would be greater participation of beneficiaries.
- 9) Virtual workshops sometimes work, especially when PoCs require to handle family situations; otherwise, face-to-face trainings are the best approach.
- 10) Even when people are part of saving banks, financial education training workshops are necessary to learn the importance of managing their savings appropriately (especially to face emergency or unforeseen situations, such as illness or unemployment).
- 11) Before the implementation of the Financial CORE, partners didn't believe in the benefits of implementing and using technology in their daily processes at the saving bank, as well as in their personal and professional development.
- 12) The study material should be simple enough and flexible to adapt to the environment of the migrant population and at the same time to the host community.

#### Limitations:

- 1) Referrals need to be checked, given that databases often have outdated information, incorrect telephone contacts or beneficiaries were no longer residing in any of the territories. This is of special importance given that although Sucumbíos and Imbabura are places of destiny, they constitute transit territories due to their location in the northern border of the country. To overcome this barrier, neighborhood leaders were contacted within the JP to request their help in identify potential beneficiaries and disseminate information on workshops and trainings.
- 2) A high percentage of participants have an irregular migratory status, which limits articulation actions with traditional financial institutions, for beneficiaries to access financial products and services. To overcome this setback, migratory regularization workshops were implemented with beneficiaries.
- 3) Although face-to-face showed to be the best approach in both territories, there were beneficiaries that had to move from different cities to access capacity building activities and to others work schedules were a difficulty.
- 4) Another limitation occurred because some people who were being trained withdrew from the saving banks and others returned to their country of origin, leading to the need of identifying alternative beneficiaries.
- 5) Vulnerability conditions have an impact on learning abilities of participants, including employment and safety concerns.
- 6) The insecurity indices in the country have increased in a general way, which has represented a limitation in terms of the extension of training hours at night, since the beneficiaries use public transport and mobilizing at those times can be a risk to their welfare.

Risks:

- 1) Despite the actions undertaken by the National Government, there is still a high percentage of people in an irregular situation or that are currently undergoing a regularization process, which has made the planned actions in terms of financial inclusion especially difficult. The regularization component of output 2.2 is key to be implemented in parallel with the new livelihoods training and the financial education workshops in Sucumbíos, to minimize risks.

## Conclusion and Next Steps

Throughout year one of execution, the JP intervened in Imbabura and Sucumbíos, reaching a total number of 445 direct beneficiaries. Out of these, 101 beneficiaries accessed digital and remote livelihoods, and received electronic devices to boost their businesses; 250 vulnerable migrants and host community members benefited from financial education programs; and 94 vulnerable migrants and host community members acquired access to credit lines through the alliances made by the JP with 4 community-based savings banks and 5 local cooperatives/financial institutions. These results lead to a direct impact on beneficiaries' lives, enhancing their abilities to integrate their communities, contribute to sustainable development and improve their qualities of life.

Likewise, the JP is currently finalizing a labour market study, which will guide implementation of outcome 1.2 related to livelihoods and entrepreneurship, allowing for a results-based response that targets specific needs of beneficiaries and localities, aiming towards achieving sustainability of interventions and a diversification of activities. This study will also guide the component 2.1 related to the development of two child-care services, which will be both a solution for ensuring that parents can access safe and affordable child-care services, as well as a source of income for mothers and fathers that will be hired under this component as caregivers.

In this sense, PUNOs will provide a close follow-up to the final baseline report prepared by the consulting company ALTIOR CIA. LTDA, which will contain a systematization of conclusions, strategies, recommendations and proposals for labor, social, economic, and financial inclusion of the population in human mobility with emphasis on women and youth. Similarly, a summary document in form of an infographic, will be developed with the main opportunities identified, in order to disseminate easily digestible information with beneficiaries and potential employers. Finally, an in-depth analysis report of 3 to 5 potential sectors for integration opportunities of PoCs should be based on the gap and opportunity analysis presented and the results of the focus groups.

Regarding the livelihoods and child-care services components, ToRs are being developed and will be launched in April 2023, to start implementation on the second trimester of the year. Correspondingly, information on ethical recruitment and migratory regularization will be distributed and promoted throughout the last months of implementation of the program, to ensure that beneficiaries and potential employers, have enough information on legal frameworks, rights and responsibilities. To this end, an employability component will be launched through specific ToRs, aiming at the development of informational workshops and socialization events.

With regards to financial education and strengthening of savings banks, RFD and ADRA will continue their implementation of component 2.3 throughout the first semester of 2023.

Lastly, a perceptions study is currently being conducted by LaIncre, which will guide the implementation of communication campaigns in both territories, to be designed under the United Nations' umbrella campaign Humanx.



It is expected that the development of communication material with a focus on community based interventions, starts during the second trimester of the year, once the Long Term Agreement (LTA) has been approved. It is also expected that the implementation of the campaign with dissemination of contents and deliverables, start on the second semester of the year.