



## Family Budgeting and Savings



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# Family Budgeting and Savings

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by

Berkan Delareyna  
Sofia Orrico  
Rosana Alexandra Pochat García  
Jose Andres Sanchez  
Anika Stundtner

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Advised by:  
Doctor Robert Traver  
Professor Dorothy Wolf-Burt

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## **Abstract**

Cerrito, a small rural community in the Chaco region of Paraguay faces a major obstacle, multidimensional poverty. The team collaborated with Fundación Paraguaya to activate the potential of families to eliminate their poverty through the Family Savings and Budgeting Stoplight Indicators. Relationship development, research exploration, interviews with asesores, and psychological theory analysis contributed to the establishment of our deliverables. The deliverables include: a success story interview video, an animated series, manuals for future guidance, and documented practices of asesores. Recommendations include continuation of best practices of asesores and development of interactive media for other indicators.

## Authorship

Section	Author(s)	Editor(s)
<b>Abstract</b>	Sofia	Everyone Together
<b>Executive Summaries</b>	Rosana	Everyone Together
<b>Introduction</b>	Everyone together	Everyone Together
<b>Background</b>	Anika & Andres	Everyone Together
<b>Methodology</b>	Sofia	Everyone Together
<b>Results &amp; Discussion</b>	Rosana	Everyone Together
<b>Recommendations</b>	Anika	Sofia
<b>Conclusion</b>	Andres	Berkan
<b>Appendix</b>	Sofia	Berkan
<b>Bibliography</b>	Berkan	Berkan
<b>Compilation of Paper</b>	Andres	Everyone Together

## Executive Summary

Paraguay faces a great problem, multidimensional poverty. With the help of the Fundación Paraguaya, we set out to activate the potential of families to eliminate their poverty with a program called the Poverty Stoplight. This program is a tool for social innovation that is revolutionizing how poverty is measured. It begins with a self-assessment of the living conditions for each family. This allows them to draw their "life map" and develop a plan to become "not poor" or green in the 50 indicators of the Stoplight.

Our project focuses on two specific indicators: Family Savings and Ability to Plan and Budget. Our team worked with Fundación Paraguaya to improve the information and support material that currently exists to guide families to save and budget.

Knowing that Fundación Paraguaya needed to improve this aspect of the program, Dr. Celsa Acosta invited our team to collaborate, and helped us determine what the objective of our project would be. This resulted in the creation of resources that help the Fundación to strengthen the training of the asesores of the Stoplight Program.

To begin, we asked ourselves, how can we do this project when we are not in Paraguay? First, the team obtained information on the indicators on which we were going to work. Currently, all the information and resources about the Poverty Stoplight are on the Fundación Paraguaya website. With the help of Celsa Acosta and Nancy Ramos, we determined that the best way to collaborate would be by making dynamic and more accessible materials for both the families participating in the program and for the asesores. It is important that asesores are involved in the process, as it is not possible to motivate families without them. For this reason, we interviewed fourteen asesores. These interviews were the primary source of information to determine the best practices asesores used to motivate families to save and budget. This inspired us to co-create different multimedia products with the Fundación.

The team produced four deliverables. The first is a success story in the form of an interview between Nancy Ramos and Eri Yegros, that explains the steps that can be taken to help a family start saving. The second product is a series of three animated videos, that show an asesor helping a family in Cerrito learn to budget. The third product is a document detailing the effective strategies that asesores used to guide families to become “green” in the indicators of savings and family budgeting. The last product is a group of infographics that explain the steps to create the first and second products. The team sent all the products to the asesores, so they could offer their feedback on it.

Our team put together some recommendations on what the Fundación could continue to do in the future: Our first recommendation is to produce more animated videos for the other Poverty Stoplight indicators. When we realized how effective the videos could be, our team determined that similar work could be done for the forty-eight remaining indicators. The next recommendation is to continue cataloging and analyzing the effective strategies that asesores use, and share them among all asesores in the country. The third recommendation is to spread the success stories of families who have met their goals as program participants. This is very important because it can inspire and motivate other families to try to achieve their goals. Our last recommendation is to create short videos where asesores address families directly to motivate them to become “green” in the two indicators. When interviewing the asesores, we realized that there was something in common: audiovisual material helps families in their process of understanding how to budget and save.

We hope that the work we have carried out is of importance to Fundación Paraguaya, and that it makes an impact on the lives of the families who participate in the Poverty Stoplight Program.

## Resumen Ejecutivo

Paraguay se enfrenta con un gran obstáculo, la pobreza multidimensional. Con la ayuda de la Fundación Paraguaya nos propusimos activar el potencial de las familias en pobreza para eliminarla con un programa llamado el Semáforo de Pobreza. Este programa es una herramienta de innovación social que está revolucionando la forma de medir la pobreza, ya que empieza en una autoevaluación de las condiciones de vida de cada familia. Esto les permite dibujar su “mapa de vida” y desarrollar un plan para volverse “no pobre” en los 50 indicadores del Semáforo.

Nuestro proyecto se enfoca en dos indicadores específicos: Ahorros Familiares y Capacidad para Planificar y Presupuestar. Nuestro equipo trabajó con la Fundación Paraguaya en mejorar la información y material de apoyo que existe en la actualidad para guiar a las familias a ahorrar y presupuestar.

Sabiendo que la Fundación necesitaba mejorar este aspecto del programa, la Doctora Celsa Acosta invitó a nuestro equipo a colaborar, y nos ayudó a determinar cuál sería el objetivo de nuestro proyecto. Esto resultó en la creación de recursos que ayuden a la Fundación a fortalecer las capacitaciones que se hacen para entrenar a los asesores del Programa del Semáforo.

Al principio de nuestro proyecto, nos preguntamos, *¿cómo podemos realizar este proyecto cuando no estamos en Paraguay?* Primero, el equipo obtuvo información sobre los indicadores en los que íbamos a trabajar. En la actualidad, toda la información y los recursos sobre el Semáforo de Pobreza se encuentran en el sitio web de la Fundación Paraguaya. Con la ayuda de Celsa Acosta y Nancy Ramos determinamos que la mejor manera de colaborar sería haciendo materiales dinámicos y más accesibles para tanto las familias participantes del programa como para los asesores. Es importante que los asesores estén involucrados en el proceso ya que no es posible motivar a las familias sin ellos. Por ello, entrevistamos a catorce asesores. Estas entrevistas fueron la fuente principal de información para determinar las mejores

prácticas que usan los asesores para motivar a las familias a ahorrar y presupuestar. Esto nos inspiró a co-crear con la Fundación diferentes productos multimedia.

El equipo elaboró cuatro productos en total. El primero es una historia exitosa en la forma de entrevista entre la Lic. Nancy Ramos y el Lic. Eri Yegros que explica los pasos que se pueden tomar para ayudar a una familia a empezar a ahorrar. El segundo producto es una serie de tres videos animados, que muestran una asesora ayudando a una familia en Cerrito a aprender a presupuestar. El tercer producto es un documento que detalla las estrategias efectivas que utilizan los asesores para guiar a las familias a volverse “no pobre” en los indicadores de ahorros y presupuestos familiares. El último producto es un grupo de infográficos que explican los pasos para crear el primer y el segundo producto. El equipo envió todos los productos a los asesores para que pudieran ofrecer sus retroalimentaciones al respecto.

Nuestro equipo reunió algunas recomendaciones sobre lo que la Fundación podría continuar haciendo en el futuro: nuestra primera recomendación es producir más videos animados para los otros indicadores del Semáforo de Pobreza - cuando nos dimos cuenta de lo efectivo que podrían ser los videos, nuestro equipo pensó en que se podrían hacerlos para los otros cuarenta y ocho indicadores restantes. La siguiente recomendación es continuar catalogando y analizando las estrategias efectivas que usan los asesores, y compartirlas entre todos los asesores del país. La tercera recomendación es difundir las historias exitosas de familias que han logrado cumplir sus metas como participantes del programa. Esto es muy importante porque puede inspirar y motivar a otras familias a tratar de lograr sus objetivos. Y nuestra última recomendación es que se hagan videos muy cortos en los cuales asesores se dirigen directamente a familias, a motivarlas a volverse “no pobre” en diferentes indicadores. Al entrevistar a los asesores, nos dimos cuenta que había algo en común: reportaban que el material audiovisual ayuda mucho a las familias en su proceso de comprender cómo presupuestar y ahorrar.



Nosotros esperamos que el trabajo que hemos llevado a cabo sea de importancia para la Fundación Paraguaya, y que haga un impacto en la vida de las familias que participan del Programa de Semáforo de Pobreza.

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# 1. Introduction

Paraguay is a country in South America. Many Paraguayans have an informal source of income. This income stems from selling items on the street or farming in season. As a result, poverty is prevalent in rural areas, with roughly 45% of the people working on farms [1]. The small town of Cerrito in the Chaco region is one of many rural areas in Paraguay impacted by poverty. However, there have been strides made to address the hardship.

Fundación Paraguaya defines poverty as multidimensional. They developed a tool named the “Poverty Stoplight”, in response to this problem. It allows families to self assess their level of poverty across 50 indicators. One of the most challenging and prevalent dimensions of poverty to address is personal finance. It proves challenging because of families’ limited knowledge on the subject and lack of resources. Thus, the purpose became to guide families to budget and save.

The primary professionals who work most closely with the families to budget and save are asesores. Given they are doing the groundwork, this is who we needed to talk to. Through these discussions, we understood the needs of the asesores. From asesores sharing their resources and best practiced strategies, we were able to determine valuable results that set up our deliverables.

## 2. Background

### 2.1. Paraguay Overview

Paraguay, a country in South America surrounded by Bolivia, Argentina, and Brazil. Its central location has given rise to its nickname: ‘Corazón de Sudamérica’ or the Heart of South America. Here, there is a population of 6.8113 million people as of 2017 [5]. Approximately 38.42% of the population is located in rural regions, with the remainder residing in urban areas such as Asunción [4].

A Paraguayan sociologist once suggested “there was no *ser nacional*, national identity, other than the coincidence of common place of birth” [2]. The national language, Guaraní, unites local Paraguayans. However, Paraguay continues to resemble a melting pot since the immigration after the Triple Alliance War [2]. Thus, their nationality stems from less tangible attributes such as their welcoming nature and emphasis on interpersonal connections. In order to effectively understand budgeting and saving strategies, a general understanding of their economy and way of life is essential.

### **2.1.1. Economic Overview**

Within the rural areas, the vast majority of the people work in the agriculture sector. Thus, they’re reliant on the operation and maintenance of their usually small plots of land. An inequality of wealth in the country stems from the monopoly of land. Often, it is owned and controlled by 10% of the population [3]. On top of this many families do not have a formal income, so they are living paycheck to paycheck. This has produced a pessimistic outcome not only on budgeting and savings, but regarding their way of life.

## **2.2. Poverty**

Poverty is a complex issue with many underlying causes, but it can be observed that the rural population of Paraguay is most affected. To put this in perspective, “In 2009, a third of the population was living below the poverty line and about 20 percent of the population was living in extreme poverty” [3]. Poverty can be considered a broad term that generally describes being poor. However, this concept can be broken down into simpler terms because being poor has some defining characteristics. Thus, a person can be in poverty in regard to their accessibility to education, and in regard to how they dispose of their waste. Family savings and capacity to budget are some of the most difficult for families to overcome. Much of this difficulty stems from the lack of knowledge and resources.

## **2.3. Fundación Paraguaya**

Fundación Paraguaya was founded in Paraguay in 1985. The main mission of this non-profit organization is to “develop and implement practical, innovative and sustainable solutions that allow activating the entrepreneurial potential of families to eliminate their multidimensional poverty and live with dignity” [8]. Their vision is to create a world without poverty.

### **2.3.1. Poverty Stoplight**

To aid in eliminating poverty, Fundación Paraguaya has stepped in with a project called “Poverty Stoplight”. The program’s mission is to “Activate the potential of families to eliminate multidimensional poverty through an auto evaluation tool that allows the discovery of practical and innovative solutions” [8]. The poverty stoplight has six main areas of poverty classification: Income and Employment, Health and Environment, Housing and Infrastructure, Education and Culture, Organization and Participation, and finally Interiority and Motivation. Within these are 50 indicators that make up a family’s Life Map. The indicators we worked most closely with included Ability to Plan and Budget and Family Savings. By familiarizing themselves with these indicators, families will understand the work that is needed to pull themselves out of poverty in these areas.

Families self assess their level of poverty using a visual survey (see Appendix A). They rate each predefined indicator as green (not poverty), yellow (poverty), or red (extreme poverty). Rating each dimension of poverty is innovative because it gives power back to the people in poverty. The families become empowered to eliminate aspects of their poverty and answer the questions of “Is it worth it?” and “Can I do it?”. The two theories that are predominantly used in the Poverty Stoplight are: the Six Areas of Positive Influence [7] and the Integral theory by Ken Wilber [9]. These two theories are used to understand the psychology behind why families are currently not budgeting or saving and how strategies change that psychology. Fundación Paraguaya has determined what is needed to be successful in each indicator.

### 2.3.1.1. Budgeting Indicator

The budgeting indicator measures the families’ management of money. By definition, it means that a “[The] family is able to plan and budget their economic future in the short, medium, and long term in writing” (Figure 1). Many families struggle with the expectation that a budget can be built even with a small amount of money. It is difficult for them to see that budgeting will increase their initial amount of money.




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

Figure 1: Capacity to Plan and Budget Indicator [6]

### 2.3.1.2. Family Savings Indicator

The Family Savings Indicator is measured by the method a family uses to set aside money. By definition, it is the “part of the income that is not spent, but is saved in cash for future needs” (Figure 2). This is difficult for families because there might not be an institution accessible to save or the strategies required to set aside money.




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

Figure 2: Family Savings Indicator [6]

### 2.3.2. Asesores

Asesores are similar to social workers in the United States. Their job is to work with families who are participating in the Poverty Stoplight program. Their primary tool is the Poverty Stoplight and with this diagnostic, they are in charge of moving families from red or yellow to green, in all 50 indicators. To this work, they regularly visit multiple families and form strong relationships with them; this is a key part in their work. The asesores collectively employ different strategies to help families. The effectiveness of the strategies vary a great deal.

### 2.3.3. Current Material

The work of the asesores and the strategies they utilize has some support from Fundación Paraguaya. The support includes online resources and in-person training.

Currently, an online resource exists from Fundación Paraguaya known as TVET Academy. Here, there are various motivational videos, learning modules, worksheets, and quizzes the asesores can use. This material presented on TVET corresponds with the indicators on the Poverty Stoplight. [10] It functions to help asesores guide their clients through the



Stoplight. Within our scope of interest, asesores use the material to motivate families to save and budget.

Additionally, the Fundación holds trainings where asesores come together and learn about how to guide families. The training is general in the sense that it does not specifically explore the successful strategies in each indicator.

A review of this material indicated that in spite of its value, additional support may be helpful. To determine what this additional support might entail it is necessary to talk in depth with the people who will use it. From these conversations, the team will be better positioned to design and deliver useful products.

### **3. Methodology**

The methods of the project will be discussed. These methods included relationship building with Paraguayan staff, resource exploration, semi-structured interviews, videography, animation techniques, and the project timeline.

#### **3.1. Relationship Building**

It is necessary to have good relations with our counterparts. Many members of the Fundación have had tremendous experience working in the community of Cerrito, as well as throughout Paraguay to eliminate poverty. The key people in our project included Martín Burt, Dorothy Wolf, Celsa Acosta, Nancy Ramos, and Eri Yegros. Additionally, asesores throughout Paraguay were essential in the project.

We connected with those involved in the poverty elimination efforts to gain their respect and trust. Communication was fluid with Paraguayan through video calls and telephone messages in Spanish. Through Zoom calls, we learned about the Fundación members' work.. However, our interpersonal relations included not only professional conversations, but also casual conversations. The topic of the conversations included personal backgrounds, daily

activities, and experiences. Thus, we built a deeper awareness and appreciation for their culture, as they did ours. Through conversing, we developed an understanding of what material was needed in the field. (See Appendix C for more pictures.)



*Figure 3: Two asesores outside a home*

## **3.2. Resource Exploration**

The Fundación has resources that empower families to save and budget. Our team’s full comprehension of these resources was important to determine the projection of our deliverables. Given the asesores are doing the groundwork, this is who we needed to talk to. The team determined the best way to gather this information was through interviews.

### **3.2.1. Semi-Structured Interviews**

The list of interview questions included both closed and open-ended items (see Appendix B.1). The closed items served two purposes: to make conversation and discover basic information. The open-ended items allowed the team to explore two important topics. The two topics were the resources asesores used and the strategies asesores practice. With this kind of flexibility, the questions helped us cover our interview goals, while not restricting the

conversation to our existing knowledge [11]. Many of the interviews were recorded, with permission of the interviewee, so the team could review the opinions, strategies, and data provided. (see Appendix B.2 for summaries of the interview)

Through the semi-structured interviews, we pinpointed successful strategies that asesores use, to aid families in saving and budgeting. Once these strategies were identified, they were cataloged and categorized. We desired to hear a success story about a family moving from red to yellow, or green in the indicators. If the strategy had a low success rate, we identified the one family positively affected as a positive deviant. Either result provided some verification that the strategy worked. Though there are many resources available for asesores to use, the asesores have preferred material in guiding families.

### **3.3. Videography**

Audiovisual material is one of the preferred materials asesores used to guide families. Therefore, we co-produced videos with Paraguayans. The four important aspects of this videography include a script, actors, a scene, and directing.

The first aspect is the video's script. To prepare for the videos, a script was pre-made. The topic of the script was developed to highlight one of the best practiced strategies of an asesor. It is important to have a written copy of the script to keep the conversation focused. However, it is okay if there is some deviation from the script.

The second aspect is the chosen personnel for the video. The people in the video must have some acting ability. Specifically, we chose asesores who were animated when talking and passionate about the subject. It was helpful that the asesores had experience in the topic as well.

The next aspect is scene development. Despite recordings occurring on different days, the backgrounds, apparel and audio, had to remain consistent. The overall appearance of the

speakers and background should not distract from the conversation. Lastly, the speakers should be centered on their screen and clearly visible.

The last aspect is directing. A director is crucial in having video production run smoothly. Directors give instruction, tips, and feedback throughout the video-making process. The director indicates if a scene should be cut and ensures the desired length is kept. The director keeps the video as a whole in mind. A similar process could be applied to animated videos.

### **3.4. Animations**

We developed a series of three animated videos focused on budgeting. These animated videos consisted of two main aspects: audio and animation.

A script was written by three asesores. The topic followed a success story of a facilitation. It made the recording of the audio much simpler and nothing was left out. Clips were made for each episode we made. The software allows for insertion of the audio clips received by asesores. The software used to create the animated videos is called Animaker. It enabled us to create a scene that resembled Paraguayan scenes and people. Short videos also were preferred over longer videos because families would be able to retain all information in that time. Additional visual material was added to engage the viewer and support the script. An animated video would resemble a cartoon seen on the television. A big benefit of these short animated videos was that they could be sent through WhatsApp the main source of communication for asesores.

### **3.5. Timeline**

Gantt Charts can help organize time and measure progress. The project timeline comprised seven weeks, so weekly units seemed logical divisions. The weekly deadlines that the Gantt chart implied were fluid.

	Week 0	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7/8
	3/25 - 3/27	3/30 - 4/3	4/6- 4/10	4/13 - 4/18	4/20 - 4/24	4/27 - 5/1	4/27 - 5/1	5/4 - 5/13
Weekly Sponsor/Advisors Meeting								
Interview with Aseores								
FP Resource Exploration								
Video Development and Programs Research								
Animated Video #1								
Animated Video #2								
Animated Video #3								
Producing Success Story Interview								
Compile Best Strategies of Aseores								
Code Data using Psychological Theories								
Feedback from aseores about deliverables								
Report Write Up								

Figure 4: Gantt Chart for Project Completion

## **4. Results, Discussion & Deliverables**

The results, discussion, and deliverables will be presented in this section. The results section states what was found. The discussion section describes the significance of the findings. The deliverables section summarizes the material produced.

### **4.1. Results**

The project has eight primary results. The first result is the asesores have strategies. The second result is that asesores do not seem to be sharing strategies amongst each other. Following, the third result is Fundación Paraguaya has not analyzed the effectiveness of these strategies. The fourth result is there is a lack of training materials for asesores. The next result is that spreading successful stories leads to motivation for both asesores and families. The sixth result is that families learn best through visual means. The seventh result is that there is a lack of engaging resources for families to learn about budgeting and saving. Finally, Fundación Paraguaya is not familiar with the tools and technicalities of video and animation production.

### **4.2. Discussion**

The purpose of the discussion is to interpret the findings. Some findings lend themselves to an independent discussion; other findings are more easily interpreted when they are discussed together.

The first three findings reveal the strategies of asesores and show that some are more effective than others. Effectiveness is identified by a successful story. Successful stories recount times when families achieved their goals. For example, a story revealed how a family successfully budgeted and saved for a new floor. There are other stories as well, but taken together the strategies within these stories offer a wealth of advice for all asesores. They should be shared.

There are reasons why the successful strategies work. Two theories come to mind. The first theory is Integral Theory introduced by Ken Wilber. It is used to understand the knowledge and behaviors of the Paraguayans. Specifically, to recognize why people were not able to save.

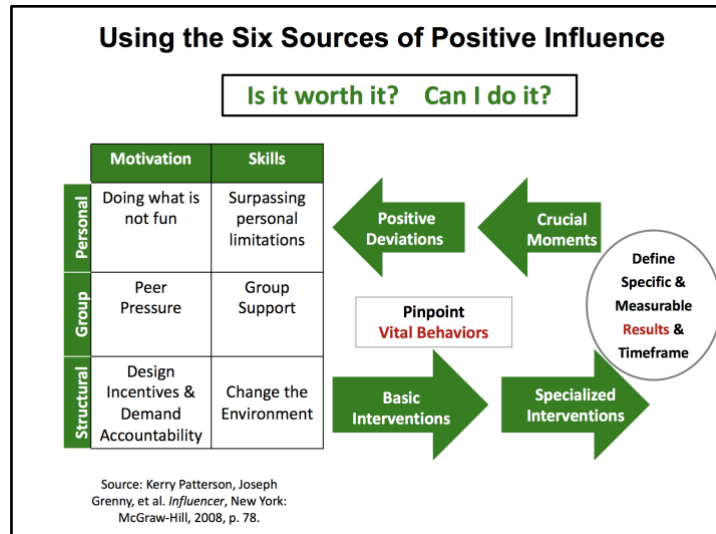
An illustration of this theory is provided below in Figure 5.



Figure 5: Ken Wilber Diagram for Family Savings and Budgeting [9]

The second theory, Six Areas of Positive Influence, is used to explain how people change their behavior. Thus, for each strategy, we answered the two questions: “Is it worth it?” and “Can I do it?” When answered, we can understand what motivates someone and if the person has the necessary skills to save or budget.

An illustration of this theory is provided below in Figure 6.



*Figure 6: Six Areas of Positive Influence [6]*

Continuing with two of the remaining five findings, the fourth and fifth were interpreted together. Both deal with the lack of training material that spreads successful stories. The team saw a connection between them that could justify the creation of training material that disseminates success stories. Success stories motivate asesores. The success stories were compiled into one document that Fundación Paraguaya can use.

Additionally, the sixth and seventh findings can be interpreted together. The sixth and seventh findings show that families learn best through visual means and that there is a lack of engaging resources for families to learn about budgeting and savings. With these in mind, the team saw an opportunity to address them by producing visually engaging material. The team chose animations to serve this end.

The eighth and final finding can be interpreted independently. Given the results that Fundación Paraguaya is not familiar with the tools and technicalities of video and animation production, a manual is needed. The team realized that a manual that provides tips and suggestions would be beneficial.



### 4.3. Deliverables

We created four deliverables: an effective strategies document, a success story presented as an interview, three short animated videos, and manuals to complement foregoing audiovisuals.

Our first deliverable is a document that outlines the effective strategies we collected (see Appendix E). The document explains the collection process of the strategies, defines and analyzes them, and provides recommendations. There are ten strategies. Three pertain to budgeting, five pertain to savings, and two belong to both budgeting and savings, though they are currently hypothetical. (See Appendix F for charts that classify the strategies)

Our second deliverable presents a success story in the form of an interview between Nancy Ramos, Methodology Manager, and Eri Yegros, Poverty Stoplight Coordinator (see Appendix D.1). This interview comprises the steps Eri took to facilitate a successful strategy: a family was able to accomplish their goals. These steps included tips and suggestions for asesores to use when guiding families. The success story video can train asesores.

Our third deliverable is a series of three short animations (see Appendix D.2). They demonstrate how an asesora guides a family when she examines the budgeting indicator with them. The animations highlight rapport building, identification of income and expenses, goal setting, family support, and making budgeting a habit for posterity. The series concludes with a new stove in the family kitchen and the asesora applauding when the family marks the indicator green. Asesores will be able to distribute the series through WhatsApp.

Our last deliverable includes two manuals (see Appendix D.3). The manuals illustrate how to make success story interviews and indicator related animations. The manuals include descriptions of the necessary equipment and software. Fundación Paraguaya can look at these to understand how each product was made.

## **5. Recommendations**

We recommend Fundación Paraguay continues our work with the Savings and Budgeting indicators. Our work may be applied to other indicators in the Poverty Stoplight.

There are three major recommendations. The first recommendation is to continue the creation of success story interviews and animations. The second recommendation is asesores should frequently share their success stories. These stories should be recorded. Some strategies did not have concrete results since specific percentages or numbers were not available. The last recommendation is to develop a series of videos, vlogs, to explain savings. They would have asesores give motivational speeches to families. These would be sent via What'sApp.

## **6. Conclusion**

Discussions with Fundación Paraguaya managers and interviews with asesores revealed the potential to produce additional supporting material. This potential can be harnessed to support the facilitation of families. The team utilized this potential to design and produce deliverables. The deliverables represent small, but important steps for the Fundación Paraguaya. The steps work toward the implementation of audiovisual material and a compilation of effective strategies. With such material, Fundación Paraguaya will be able to continue to succeed in empowering families out of poverty.

## 7. Appendix

Appendix A: FP Materials

Appendix B: Interviews

1. Interview Questions
2. Interview Summaries

Appendix C: Pictures of Asesores working with Clients

Appendix D: Examples from Multimedia Products

1. Success Story Interview
2. Animations
3. Posters

Appendix E: List of Effective Strategies

1. Basic Excel Sheet
2. Certificate
3. Real World Activities
4. Savings Committee or Individuals Using Piggy Banks
5. Mentoring and Goal Based Speeches
6. Tigo Money and Constant Reminders
7. Workplace Support
8. Cooperatives
9. Radio
10. Interactive Media

Appendix F: Effective Strategies Charts

1. Saving
2. Budgeting
3. Strategies to Try

Appendix A: FP Materials

## OUR LIFE MAP

Our priorities	Why I don't have it?	What do I do to attain it?	When will I have it?	FOLLOW-UP		
				Date	Date	Date
1 Family savings	We don't have money left after paying our bills	Save \$10 a week by not buying soda	Aug. 21, 2018			
2 Income above poverty line	Our business doesn't make enough sales	Keep our business open for 2 hours longer each day	Aug. 1, 2018			
3 Identification Document	Our youngest daughter doesn't have a proper I.D.	Find the time on a Saturday to get an I.D. processed for her	Jul. 30, 2018			
4 Multiple sources of income	We depend on one household member's monthly salary	Motivate my oldest daughter to get a part-time job	Aug. 15, 2018			
5 Vaccinated	We don't know of anywhere nearby to get vaccinated	Identify vaccination centers in our area	Aug. 30, 2018			

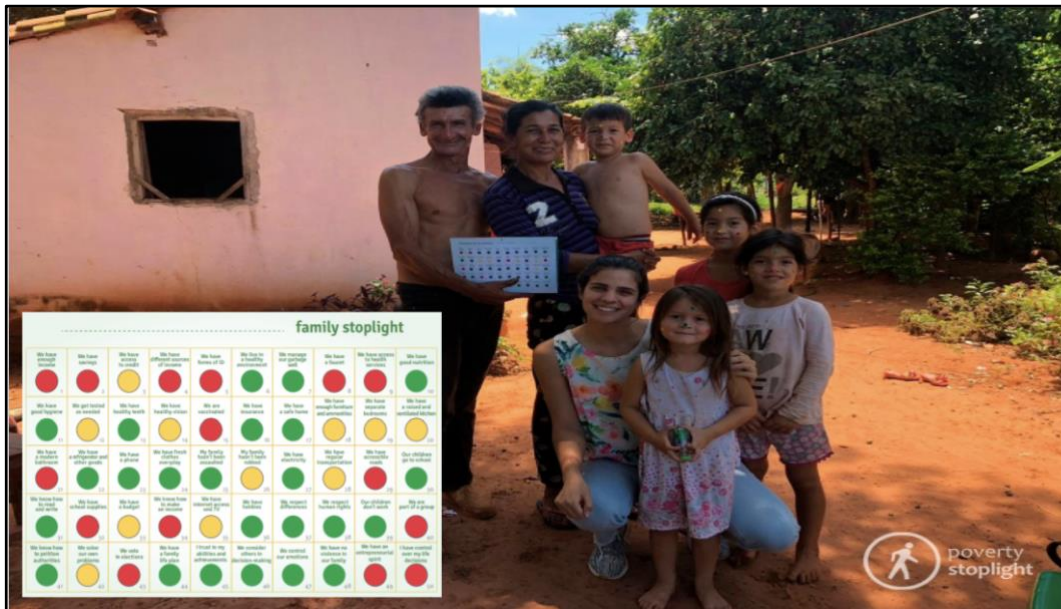
### Our strengths

- We manage our trash appropriately and we recycle
- We have constant electricity
- We consume healthy foods and drinks
- We can all read and write well
- My Job provides us with several types of insurance

### Our next goals

- Access to water
- Access to health services
- Modern bathroom
- Accessible roads
- School supplies

A Family's Life Map Example



Example of Family using the Stoplight Indicators

## family spotlight

We have enough income <input type="radio"/> 1	We have savings <input type="radio"/> 2	We have access to credit <input type="radio"/> 3	We have different sources of income <input type="radio"/> 4	We have forms of ID <input type="radio"/> 5	We live in a healthy environment <input type="radio"/> 6	We manage our garbage well <input type="radio"/> 7	We have a faucet <input type="radio"/> 8	We have access to health services <input type="radio"/> 9	We have good nutrition <input type="radio"/> 10
We have good hygiene <input type="radio"/> 11	We get tested as needed <input type="radio"/> 12	We have healthy teeth <input type="radio"/> 13	We have healthy vision <input type="radio"/> 14	We are vaccinated <input type="radio"/> 15	We have insurance <input type="radio"/> 16	We have a safe home <input type="radio"/> 17	We have enough furniture and amenities <input type="radio"/> 18	We have separate bedrooms <input type="radio"/> 19	We have a raised and ventilated kitchen <input type="radio"/> 20
We have a modern bathroom <input type="radio"/> 21	We have a refrigerator and other goods <input type="radio"/> 22	We have a phone <input type="radio"/> 23	We have fresh clothes everyday <input type="radio"/> 24	My family hasn't been assaulted <input type="radio"/> 25	My family hasn't been robbed <input type="radio"/> 26	We have electricity <input type="radio"/> 27	We have regular transportation <input type="radio"/> 28	We have accessible roads <input type="radio"/> 29	Our children go to school <input type="radio"/> 30
We know how to read and write <input type="radio"/> 31	We have school supplies <input type="radio"/> 32	We have a budget <input type="radio"/> 33	We know how to make an income <input type="radio"/> 34	We have internet access and TV <input type="radio"/> 35	We have hobbies <input type="radio"/> 36	We respect differences <input type="radio"/> 37	We respect human rights <input type="radio"/> 38	Our children don't work <input type="radio"/> 39	We are part of a group <input type="radio"/> 40
We know how to petition authorities <input type="radio"/> 41	We solve our own problems <input type="radio"/> 42	We vote in elections <input type="radio"/> 43	We have a family life plan <input type="radio"/> 44	I trust in my abilities and achievements <input type="radio"/> 45	We consider others in decision-making <input type="radio"/> 46	We control our emotions <input type="radio"/> 47	We have no violence in our family <input type="radio"/> 48	We have an entrepreneurial spirit <input type="radio"/> 49	I have control over my life decisions <input type="radio"/> 50

Blank Survey

## Appendix B: Interviews

### 1. Interview Questions

- A. The first questions are to get to know some basic information about you.
  - a. What is your name?
  - b. How are you?
  - c. How long have you been working as a social worker?
  - d. How do you work with your clients?
- B. What is it like to work with the Fundación on the Poverty Stoplight initiative?
  - a. Can you talk about your experience working with families?
  - b. What has proved to be successful and what have been the challenges in guiding families?
  - c. Are there any additional resources that would make your job easier?
- C. Before we start our project, We want to know more about Cerrito.
  - a. What is Cerrito like?
  - b. How many people in Cerrito are struggling financially?
  - c. What helps people in Cerrito budget their money?
  - d. How often do social workers meet with families?
  - e. Who has good budgeting skills?
  - f. What are some common problems families face?
    - i. What are the "bottlenecks" that families seem to have in terms of saving?
    - ii. What are the "bottlenecks" that families seem to have in terms of budgeting?
    - iii. What are the difficulties that social workers have run into when they are trying to guide families into turning "green" in savings and family budget?
- D. Do families typically meet in a group or individually?
  - a. Do they know each other?
  - b. Are they comfortable with each other?

What is the typical profile of a Poverty Stoplight participant family?
  - c. What is the average income of a family that participates in the Poverty Stoplight?
  - d. In general, how many members of the family tend to work?
  - e. How do families participating in the Poverty Stoplight earn their income?

### 2. Interview Summaries

#### Interview 1

- Interviewee is an asesora in Cerrito who works with 125 families, indigenous and non-indigenous.
- There are three different activities that she carries out with the families.
  - For indigenous families, she simply chats with them in Guarani and uses material from the Fundación. (magazine)
  - For non-indigenous families, she has them write down expenses and income down in a notebook. In this way, they set up a budget.
  - For non-indigenous families, there are courses that people (often women) can take and get a certificate for learning about budgeting/savings. There is one course per month.
- She suggested videos use simple language, lots of images, go step by step, and emphasize the importance of the indicators.

#### Interview 2

- Interviewee is an asesora who works with 125 Latino Paraguayo families in Cerrito.
- She works primarily with women to set a goal. (example: better the bathroom)

- Note the savings are independent, differing from many indigenous ways of saving.
- Many of the women have a formal income. For example, some of them work on a farm.
- For families in red for the savings indicator, it is sometimes hard for them to overcome the mentality that they don't need a lot of money to be able to save. Additionally, the paperwork involved in starting a bank account is an obstacle for families.
- Sometimes families have a hard time reading and writing. This makes some materials (ex: the Stoplight, writing in a notebook more difficult)
- For the video, she says it would be valuable to show real people who have shown success. Currently, videos explain theory and the families don't like this.
  - It is better if the videos are less than 5 minutes
  - Took a course last year at Colombia and used a program called Ovante to make animated videos

#### Interview 3

- Interviewee 3 is an asesor that is responsible for training other asesores. He works with more than 100 asesores as well as families around the country on all of the 50 indicators of the stoplight.
- He talked about 3 different trainings/annual forums that they do. These forums last all day.
  - They make solution paths with examples and steps for how to solve the indicator. (He showed an example worksheet about it.)
  - Examples are standard because circumstances change from family to family
  - There are brainstorming sessions on these examples that fill the path to the possible solutions for getting the family from red to green
- He showed us another document that they use.
  - This document had information about preparing a list of needs to determine the cost. Asesores use this to give "HW" to the families. Families fill out information such as writing prices, identifying incomes (daily and weekly)
  - Extra material on budgeting is given during this process
- They use some documents from TVET Academy.
  - However, he also thinks it's very technical and hard to understand for families and even asesores.
  - He was very optimistic with our proposition of a video/videos with a simple language.
    - He thought it would be easier to understand and teach the material with more images/videos.

#### Interview 4

- Interviewee 4 is an asesora that is responsible for training other asesores. She works with more than 100 asesores as well as families around the country on all of the 50 indicators of the stoplight.
- She mentioned a notebook they use. It's something like a budget sheet.
  - This sheet includes day to day incomes, expenses that families fill in. They put in information, such as answering the questions: What do you do? What do you buy?
- She emphasized the importance of empathy and patience
  - How can asesores help to the family with their objective
    - Sometimes people do not realize bad conditions
  - Funny "games"
    - An example she gave here was having families try to budget on how to make a hamburger
- Tigo money
  - It is used in places where there are no banks
  - It is a useful substitute
  - Not popular around people who do not have access to phones
- TVET Academy

- She thinks the material there is very technical. It is hard to even train an asesora using TVET.
- It needs reinforcement. She liked the idea of doing a video, however, she emphasized that the language must be very basic
- Training
  - The training talks about different various themes. Every session is 3 hours long and they do 4 sessions.
    - Credit Card
      - Banks give out free credit cards but do not teach people how to use it
      - Indigenous people do not even know that they need to do payments for the credit card
    - Why it is important to develop a budget
      - Where do we cut costs smartly
        - She gave an example on how men spend money on beer
          - Its fine but they need to do planning for it

#### Interview 5

- Interviewee 5 gives credits to the ladies she works with
- Financial Trainings are given
- 1200 ladies, 70 groups of 25 to 30 members
- It's satisfying for her to know that the ladies are improving, it's a pride for her, especially when those ladies tell her that because of her they are where they are.
- Ladies are made aware on what they want to achieve with their savings
  - Determine how much money they need for their dream
  - And then determine how much money they need to put down
  - They do a budget and determine what comes in and out
    - For both family and their job
  - They need to have discipline to do it every day
- Savings in more ways than just money, save by turning lights off and the sort
- TVET
  - used as a resource
  - The PDFs are printed and given to those ladies
  - Especially for those who don't have lots of access to technology
  - The language needs improvement
    - No technical words when trying to reach the families/ladies
  - Motivational videos are the best because they'll feel empowered and motivated to do it
- Between the ladies they share information and motivate each other to do better.
  - Set an example for each other
- All groups have communal savings,
  - After first cycle, where they learned how to save and created a habit, they set those savings
- Those ladies sometimes start saving more than needed because they see the importance
- To make it more formal
  - They lead them to going to a bank instead of keeping them home
    - And tell them what the benefits
- In san lorenzo there's bank and cooperatives
  - They also use TIGO and other phone companies
    - Not very used though
- Most of the resources used are the ones offered by FP and are the physical resources like the notebook
  - And the motivational videos
- Hardest barrier is going over the "I don't have, i can't save"



- I have to be confident to do it first before i can teach them about it

#### Interviewee 6

Interviewee 6 is the advisor, oversees of asesoras, from Remancito. She's been working there for 14 years and she lives there! Majority of them, 98%, are women. She works for Global Infancia but also part time with FP. She is implementing a program where they help participants go from informal savings to formal (in a bank). They save and have access to loans once a month. They also have group savings and loans. Younger kids can also participate.

- In our conversation, she talked about....
  - participants having a final goal
  - They have banks in Remancito
  - Groups to save money, 11 to 19 people, it is self selection
  - Utilization of a wooden box with 3 keys and only certain people have the keys (similar to what Walter has previously described to us)
  - fund in case of situations they can't predict
  - social fund to get cash days
  - Anyone can take a loan out of that social fund budget, but they have to pay it back with a predetermined time or day (with interest)
- Video Thoughts
  - Be aware of how it may attend to different communities in a unique way
  - She likes the video idea, specifically for her community, because it will be more accessible and easier to understand
  - Motivational video that is simple and can focus on the achievements of families
- Obstacles
  - Day to day living
  - Apart from groups
  - Groups with women, men and children
  - "I can't"

#### Interviewee 7:

- Her work as an aesora
  - There are 1,400 ladies, 90 committees. She works with forty families per year. 90% percent of families do not have a budget (are red in this category)
  - She asks the family what they see in their future. College?
  - Uses groups to teach
  - Focuses a lot on experiences to teach
  - they typically use notebooks
- TVET/Videos
  - It is difficult to download the information off of TVET
  - Videos in Guarani of real life experiences/case studies would be helpful in her community specifically
- Obstacles
  - need more time with families to completely and clearly go through the modules
  - Dedication, following through
  - Tigo money is difficult

#### Interviewee 8:

- Interviewee 8 works with indiginous communities
  - 114 families
  - Mostly Artisans and women
    - Make hats, bag from natural things
  - Men do more labor outside the houses.

- Informal work
- Worked with the Ministry of Planning to facilitate a savings program
  - Created a local budget group with these families
    - All run by women
    - There's a executive structure
- President, Treasurer, Recorder(records the monthly contributions of the women), and 2 Key Masters(holds the keys to the locked box)
- Each has some requirements that they need to have
  - Started by telling the women the methodology of what this group budget would do and why it's essential to the budget then able to start doing workshops.
- Lots of previous training/modules
  - They are told what a budget is
  - Why it is important
  - What are the advantages
- Doesn't think there are any obstacles with this method
  - They are well organized
  - There are fail proof systems
- Fines to people that don't deposit their share
- People are held accountable
- Three budgets within one overall budget
  - Social Budget
  - Normal Budget
  - Fines Budget
- If anyone is fined it goes here
- Resources used
  - Cuido Mi Dinero - FP Resource
    - Us this program to teach families how to budget their money
    - They motivate them
    - Help them identify there income and expenses
- Helps them understand how much they can save
  - Self Knowledge
- Important things to have families understand
  - Talk to families a lot about the importance of budgeting
    - Many could be saving money is very informal
- "Under the bed"
  - Need to put it in a bank or even Tigo money
- Gets interest
  - Teach them about budgeting because it can change how much they sell their merchandise for and how much money they can set aside.
- Suggested making a video on how to use Tigo money
  - It's harder on the older populations cause they don't understand how to use the phone.
- Videos would work
  - Not technical
  - Videos of people being able to see the cases that worked
  - They like watching videos
    - Simple and fun
  - There are some difficulties with the technology available with the indiginous communities.
- It's hard to work with families.
  - It's hard to make a good first impression
  - The indiginous communities have more regulations about working with the families

- Gain their confidence
- Interviewee 9
- She sees that a big problem with a lot of these families is that there is not formal education.
  - Made haven't made it to High School
- Create the conscience that they have to have a budget
  - Since they have their day to day they need to understand where their money is going
  - Then ask if they want to achieve something instead of what goal do you have
    - Do you dream of anything for yourself or your family
- Cooperatives
  - Collect money from the clients to then let them borrow them at a certain interest.
  - It allows them to
    - Save
    - Get a credit score
    - Other benefits
      - Bonuses for a child being born, or going and finishing the university
  - Not all of the the FP clients pertain to this
- Many families might be on a list (maybe falsely) of defaulters, people who haven't paid their debt off
  - The opportunity to join cooperatives shut.
  - Go to families and ask if the husband is a part of a cooperative
  - Or if they have a positive credit to help them establish an account in a formal bank or a financial institution.
- Tvet Academy
  - Don't go over 2 mins long
    - Women are very jealous of their time
    - Have to be very simple
    - Touch on the subject of their children
    - Motivate them
  - Example:
    - Were sent a book that was hard because the people don't have the habit of writing or don't know how to write.
    - Needed the help of her son
    - Have a business needed to know what they are spending on their production and how much they are earning.
      - From this then they can spend on the house if not then they are wasting money.
      - Able to fix their prices
  - Highlight the families that were able to budget
    - Have the other families identify with the people being showcased
      - If she did it I can do it
  - Families show up on television
    - Ex: Family burned garbage, after 3 year of work now they set the example of how to dispose of garbage
  - Have a tutorial on how to make a budget
    - Narrate about a family and go through the steps
- To teach them how to make a budget
  - What is a budget?
  - Do you keep a record of the expense of the house?
  - Have an emergency budget to have.
    - What happens if someone gets sick in your family
    - Or like during a global epidemic

- “Sometimes we are renting our future”
    - The mother will always save for their son/daughter to go to school
    - Teach which expenses are not necessary
    - Used an Excel budget sheet
      - Income - add up
      - Expenses - they don't know how much they spend
        - In grocery stores every week
      - Very hands on during this part of figuring out the finances of the families
  - Give an example of a woman who would sell Chipa, afterwards she'd buy a soda and taught the woman how much it added up to.
    - If you save on buying X amount of sodas you'd have a new kitchen.
  - You have to be careful with these families because you notice all the internal problems that goes on with these families
    - Every family must be treated with uniqueness in each indicator.
  - The best way to learn is to do it.
  - The best thing an asesor is to have a family not rely on the asesor

#### Interview 10

- Ciudad del este is where the office she works at is
- Works with a committee of woman who are given a loan
  - They also work with the Stoplight Initiative and try to help them get to green
- First, she makes these women understand the importance of it (budget and/or savings),
  - Budgeting: also determine what comes in and what goes out.
  - From there she helps them determine if they need to make any adjustments to their spending (like unnecessary spending) or to their income so that they can start saving
- Motivation comes mostly from wanting their daughters to go to school, some sort of home improvement, or starting/improving their business
- Obstacles: they're a little tight with their budget so it's hard for them to save so it's suggested to the women to cut down on unnecessary spending
- Some get stuck, and when that happens she tries to contact them, offer them resources from FP so they can keep going.
- TVET: has videos shared with families, as an encouragement
  - Too new for her to suggest any improvements
- She tries to find resources online
  - But something she would like is to get more “fichas de soluciones”
  - [Personal Interpretation here] I think she means by that was to give them solutions when ladies get stuck in a problem so that it's easier to overcome?
- Yes to videos, seeing other people succeed makes them more likely to be inspired
- A video can reach those ladies more, as it's more dynamic, and it's like someone like me was able to do it too!
- They all reinvest in themselves and the environment they thrive in
- Most are informal workers, however they mostly want to use the money to expand business instead of making it formal
- They use something similar to tigo but it's not that widespread
- Complicated when income changes day to day
- Not common for people to be apart of a savings group
  - However they do this thing where a whole group saves together in a bank. The account is in 2 of the peoples names and the whole group saves together and in regular intervals the treasurer of the group deposits that money
- They're encouraged to do formal savings so that they can get benefits out of it
- Worked with 30 families last year

- No indigenous communities

#### Interview 11

Group: Paraguayan Latinos

Number of families: 100

- About her
  - She's 23 years old
  - Working for FP for 3 months
  - Every family's situation is different
- Her work
  - First, what motivates saving? Changes to their house, improving something
  - Communicate through call and messages
  - They need a positive influence
  - Utilizes budget charts with expenses and income
  - What you do / what works
  - It is a slow process
- What works
  - House of successes created a savings group, not formal (like a bank)
  - with 100 thousand guaraníes per month
  - in another case, some families have savings account (tigo)
- Video
  - Super interested
  - Many graphics
  - Not many letters/words/dialogue
  - Information to include
    - Budgeting: How much income? What are your expenses?
    - "Because, how, for what"
    - Other possibilities: manual?

What stood out most was she targets families who are most interested first. Then, it shows the other families who aren't as interested that it's possible.

#### Interview 12

- Interviewee 12 is an asesora who has worked in Cerrito with the Fundación for 7 months, with 125 families.
- She works with indigenous and latino Paraguayos.
  - It is more difficult to work with indigenous families because of the difference in language and culture. Sometimes indigenous families are more timid.
- Obstacles include building confidence that the families can save, teaching them why it is important, and the inability to read or write.
- Videos would be best if they were short and could include examples of success or why it is important.
  - Would be beneficial if the videos could be sent via WhatsApp.

#### Interview 13

- Encarnacion, right next to argentina, city built around the hydroelectric plant
- Urban, a commerce city, 1400 clients, 70 committees, Works with women primarily, 11 years working
- Steps
  - Explain importance of budgeting, give
  - Something that they do specifically in her office is that they give a paper on how to determine what comes in

- She asks them to take notes of all the expenses and income they have each day in their work
- Then determine the expenses of their house, and she gives them a basic sheet that shows examples
- Resources:
  - The notebook
  - The manuals from them FP, but those are usually complicated so not very used
    - (people have very basic knowledge)
  - She uses the T rule
    - Expenses on one side and the income on the other
- Obstacles
  - The change of focus that formal savings is not what they had been doing in the group savings with the bank (explained before)
  - People have issues with getting bank accounts because they're informal and no bank will accept money without the correct amount of paperwork and because they're informal they don't have that paperwork
  - People don't determine what they sell in their jobs, so they have no budgeting system and that's where they need to work hardest

Appendix C: Pictures of Asesores working with Clients



## Appendix D: Examples from Multimedia Products

### 1. Success Story Interview



### 2. Animations





Episode 1



Episode 2



Episode 3

### 3. Posters

EQUIPO DE AHORRO Y PRESUPUESTO

## CÓMO HACER UN VIDEO ANIMADO

¡AQUÍ ENCONTRARÁS CONSEJOS Y SUGERENCIAS DE CÓMO MEJORAR TU VIDEO ANIMADO!

### AUDIO

- Durante la grabación, asegúrate de que los micrófonos sean de buena calidad
- Si uno profesional no se puede usar, hay audífonos que tienen micrófono
- Limita el ruido de fondo cuando grabes
- Para facilitar la edición del audio, graba cada persona por separado
  - Esto es muy útil especialmente si no tienes acceso a un software de edición de audio

### ANIMACIÓN Y EDICIÓN

- Las transiciones ayudan a que la animación se vea más fluida
  - El título y la introducción al contenido del video, con apariciones y desapariciones graduales
- Tener un narrador ayuda a mantener a la audiencia informada
  - En especial cuando quieres que los videos se puedan ver independientemente
- Trata de mantener las acciones y los movimientos lo más simples para que la audiencia no se distraiga
- Elegir el software adecuado es muy importante ya que es la base del video
  - Encontrar uno que sea fácil de usar y que tenga mucho que ofrecer en términos de escenas y personajes
  - Se utilizó Animaker Premium, sin embargo, se podría usar otro software
- Asegúrate de que las escenas coincidan con el contexto del que se está hablando:
  - Si está hablando de sentarse, agregue una mesa y sillas
  - Si habla de pobreza, no tenga artículos caros en la escena
- Un video de 1 minuto y 30 segundos es ideal para enviar a través de Whatsapp
  - También hay un límite máximo de 64 MB para enviar los archivos


**REALIZADO POR:**

Berkan Delareyna  
Sofía Orrico  
Rosana Pochat  
Andrés Sánchez  
Anika Stundtner



**AGRADECIMIENTOS:**

Worcester Polytechnic Institute  
Fundación Paraguaya  
Dr. Robert Traver  
Dra. Celsa Acosta  
Dorothy Wolf



EQUIPO DE PRESUPUESTOS Y AHORROS FAMILIARES

## Cómo hacer una entrevista educativa

¡AQUÍ ENCONTRARÁS CONSEJOS Y SUGERENCIAS DE CÓMO MEJORAR TU VIDEO ENTREVISTA!

### ¡ACTORES!

- Usa la misma ropa si vas a retomar la escena
- Sonríe y mira directamente a la cámara cuando hables
- Al grabar, asegúrate de usar los micrófonos



### GUIÓN

- Escribe primero un guión
- Asegurate de que los temas sean relevantes
- Esto ayudará a que los actores no se desvien del tema
- No es necesario que se siga exactamente



### ¡DIRECTORA!

- Da consejos durante la entrevista
- Di cuándo cortar si algo no se ve bien
- Recuerda mantener la entrevista corta y al punto
- Pide el consentimiento de todas las personas participando



### ESTABLECE LA ESCENA

- Confirma que la cámara esté bien enfocada y con un fondo simple
- Busca la luz natural
- Limita el ruido de fondo
- Asegúrate de que el volumen de todos sea igual



**HECHO POR:**

Berkan Delareyna  
Sofía Orrico  
Rosana Pochat  
Andrés Sánchez  
Anika Stundtner



**AGRADECIMIENTOS:**

Worcester Polytechnic Institute  
Fundación Paraguaya  
Dr. Robert Traver  
Dra. Celsa Acosta  
Dorothy Wolf





## Appendix E: List of Effective Strategies

### 1. Basic Excel Sheet

The asesores and families come up together and create a budget sheet in excel. It is important to note here that once the spreadsheet is created in Excel, it is printed for families to use. This sheet includes incomes, expenses and their difference. The sheet is also used as a guide budget. During this time asesores give supply materials on budgeting so that the family understands what they are doing while working on the excel sheet. After some time, the asesores do follow-ups with families to see if families still continue to benefit from this method and do not have a hard time to use it.

### 2. Certificate

Fundación Paraguaya has a monthly course aimed at teaching topics such as budgeting and savings. The families who attend the course are motivated to pass it with a certificate incentive at the completion of the course.

### 3. Real World Activities

Some asesores use this strategy to get the families interested in the topic. For example, trying to budget on how to make a hamburger would be interactive while helping the family learn more on budgeting. This would make the family think what would go in their hamburger while thinking about their desired ingredients. It is a fun and attractive way to teach how to budget.

### 4. Savings Committee or Individuals Using Piggy Banks

This is an experience designed by the Secretary of Technology and Planning of the government. This strategy includes creating a savings committee. This committee consists of around 15-20 women. Out of these members, 3 of them are elected to be president, secretary, and treasurer. This committee uses a sealed piggy bank where every member of this committee

deposits money in it. The three different types of savings deposited in this piggy bank are: 1) Social Savings, that is for the eventual emergency of any member of the committee. 2) A savings that is never touched by any member. 3) A saving made up of monetary fines. For the third form of deposit, a committee member must pay monetary penalties when acting against something the committee has agreed to. A benefit of this strategy is that families start saving money even though it is an informal way to do it. However, this informal way still makes families save money and that is what matters here. Once enough money has been saved, the committee can be convinced to switch this method into a formal savings version. A problem about this strategy is that only the three elected members have a key for this sealed piggy bank and these keys can be stolen by other people. Therefore, this strategy requires permanent support and training. Additionally, this strategy does not always require to work in groups. If desired, families can also create their own piggy bank using recycled material to save money. If a child is involved in this process, the enthusiasm of that child will be very beneficial to the family as that child can do constant reminders for the family. Another reminder technique could be to set a daily alarm to deposit some money into the piggy bank.

##### 5. Mentoring and Goal Based Speeches

This strategy is all about motivation. The asesor starts off with establishing a connection with the families by drinking terere and just trying to get to know each other. After this phase, the asesora asks a question to identify “What are the dreams of this family?” Once the asesora receives an answer, the next thing to identify is a date. This is accomplished by asking “When would this dream be feasible financially?” Most probably this will make the family think, but they will not be able to give an answer. This is the next time that an asesora has to step up by saying, “How about let’s complete this by this certain date?” Once this is settled, then the family has everything they need. The family realized that they have things worth saving for and they have a certain date to achieve it by. This strategy is essentially based on realizing two things: 1) Is it worth it? 2) Can I do it? Once a family can answer both of these questions as yes, the rest

occurs naturally. An advantage to this strategy is that once a goal is achieved, another goal is set. It is a continuous improvement case where families strive to get better and better as time passes.

## 6. Tigo Money and Constant Reminders

This idea consists of people buying “air time” on their smartphones. This means that people can take their air time and trade it for cash or use it to buy items at the store. Some families use this strategy to be able to store their money or save electronically. Sometimes women use this to informally save money as a group. Currently, this method is an informal way to save, however, there is room for work to switch on to something more formal. While using this method, an important move is to constantly remind people to put money in their Tigo Money account. People are usually hesitant with budgeting and making a good budget requires a lot of effort. Having constant reminders is an encouragement that people need to use this strategy.

## 7. Workplace Support

This strategy is used in workplaces to help employees identify and help each other to save money and get out of debt. First of all, every participating employee in a business does a self evaluation regarding their financial state. In doing so, some employees realize that they are overextended with loans. The employees then form self-help groups where co-worker volunteers (who are often their friends, also) mentor those experiencing debt, and help them make a plan to get out of debt. This is a similar situation to the families because asesores have the same trouble with families as most of them are over-indebted.

## 8. Cooperatives

Another strategy used among people is working with cooperatives. Cooperatives collect a certain amount of money from their clients and let them borrow money at a certain interest. This allows families to save, get a credit score, and many other benefits such as getting bonuses when

a child is born or somebody goes and finishes university. However, not all the Fundación Paraguaya clients pertain to this strategy. An important note here are that families are recorded and can be seen if they have not paid their debt. If this happens, they are not allowed to join cooperatives. Since this strategy is very much based on peer pressure, it motivates even the people who do not have strong budgeting and savings habits to join and strive harder.

## 9. Radio

Everyday Radio Libre goes live from 9am till 12pm. At 11:30am the asesores get around 10 minutes to talk about whatever they need to. Asesores take turns going live.

## 10. Interactive Media

Another idea discussed was the possibility of using comics and/or illustrations with limited dialogue for engagement purposes, level of literacy, and education. This idea is especially useful for the families who do not have any access to technology. This printable material could be another way to have families interact and learn at the same time.

All the results provided in this section were very insightful for the team to understand the reasoning behind why families do not budget or save, and what can be done to change that. This topic will be further discussed in the Discussions and Recommendations section of the paper.

## Appendix F: Effective Strategies Charts

## 1. Saving

	Name of the Strategy	Corresponding Indicator	Name of the asesor(a) that provided the strategy	Location of usage of the strategy	Results	Area of Positive Influence	Area of Integral Theory
1	Piggy Bank	Savings	Walter Sanchez & Marta Fernandez	Cerrito & Remancito	In Remancito, out of 26 participants who finished the program, 24 participants achieved their goals. 26 more participants are still involved in the program. In Cerrito, out of 15 participants who graduated from the program, all of them went from red to yellow. 6 more participants are still involved in the program.	Group Motivation & Group Skills	Culture
2	Goal Based Speeches	Savings	Eri Yegros	Asunción	1 family successfully saved money to make a new floor. A positive deviant family has been identified.	Structural Motivation & Personal Skills	Intention
3	Tigo Money and Constant Reminders	Savings	Ruht Diaz & Zulema Solis	Cerrito	88 out of 125 families successfully use it in order to save money	Group Motivation & Structural Skills	System
4	Workplace Support	Savings	Lilian Duarte	Asunción	Strategy has worked in 3 different cases, work in progress to move to green	Group Motivation & Personal Skills	Intention & Culture
5	Cooperatives	Savings	Gloria Aquino	Cacupee	5000 people use this strategy. It remains to be confirmed if these people have gone "green" in savings.	Group Motivation & Personal Skills	Intention & System & Culture



## 2. Budgeting

	Name of the Strategy	Corresponding Indicator	Name of the asesor(a) that provided the strategy	Location of usage of the strategy	Results	Areas of Positive Influence	Area of Integral Theory
1	Basic Excel Sheet	Budgeting	Alice Serna	Cerrito	No family went from red to green because 25 families are still using the strategy and have not finished with it. It is still a work in progress.	Personal Motivation & Personal Skills	Intention & Behavior
2	Certificate	Budgeting & Savings	Mary Aguilar	Cerrito	Out of 30 families involved in the program 1 non indigenous family went from red to green. A positive deviant family has been identified.	Structural Motivation & Group Skills	Culture
3	Real World Activities	Budgeting	Lilian Duarte & Alice Serna	Asunción	A lot of the asesores use this strategy and therefore there are no clear numbers. At least 1 family went from red to green using this strategy. A positive deviant family has been identified.	Personal Motivation & Personal Skills	Intention

### 3. Strategies to Try

	Name of the Strategy	Corresponding Indicator	Name of the asesor(a) that provided the strategy	Location of usage of the strategy	Results	Areas of Positive Influence	Area of Integral Theory
1	Radio	Budgeting & Savings	Alice Serna	Cerrito	No results yet. Could be useful to try.	Personal Motivation & Personal Skills	Intention
2	Interactive Media	Budgeting & Savings	Lilian Duarte	Asunción	No results yet. Could be useful to try.	Personal Motivation & Group Skills	Culture

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