

World Vision 



ROUTES OF HOPE:

FAMILY WELL-BEING AND PROTECTION



PROJECT STUDY



Multi-Country Response to the Migration
Crisis **“Hope Without Borders”**
by World Vision

Analysis Report of the Cash Transfer
Project **“Routes of Hope”**

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Multi-Country Response to the Migration
Crisis **“Hope Without Borders”**

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Introduction



People are on the move. According to historical records, this phenomenon has accompanied humankind since its beginning, but conditions have varied considerably, especially when linked to economic, climatic and social crises. In order to analyze in more detail the impacts of these different conditions on people's mobi-

lity factors, CALP Network has defined the category “Motilidad¹” (CALP Network, 2022). A type of capital that translates into the *ability of people to move*. When this capital is high, ex-

ternal conditions or triggers affect those who seek to mobilize less. On the contrary, when motility is low, these conditions affect them directly, making them vulnerable

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A type of capital
that translates
into the ability
of people to
move.”

1 The term will be used in Spanish during the whole document.

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and preventing them from guaranteeing their rights.

In the last decade, forced migration in the world doubled compared to the previous decade (UNHCR, 2022). In the Americas, the dynamics in recent years have changed from having constant migratory flows towards the North, to diversifying towards other countries in the region without a particular specific pattern, beyond the constancy of the flows and the strong situations of vulnerability faced by people on the move (UNDP, 2020).

One of the challenges faced by people on the move is security and dignity during the migration process. This generates difficulties in ensuring full economic and social integration. In response to this situation, World Vision (WV) declared in 2015 a regional emergency

caused by the migratory flows of Venezuelan people, who face harsh conditions during their transit. By 2024, the response to this emergency, “Hope Without Borders”, is present in nine countries in the Americas, with an achieved impact of around 2.27 million people (World Vision, 2024a).

Considering the challenges generated by the continuous movement of people, cash transfer programs continue to be a mechanism of support and collaboration to promote scenarios where mobility can be generated with dignity and conditions to motivate stabilization in the places of arrival. Cash transfers have been one of the main modalities of humanitarian assistance that the “Hope Without Borders” response has used, reaching more than 380,000 people by September 2024 (Ibidem).

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On the other hand, various actors of the CALP² Network, have worked on analyzing lessons learned, results, good practices and challenges of the implementation of Cash Transfer Programmes in the region. A study was published in 2022 where the scope of Cash transfer programmes in people on the move was analyzed. This study provided two recommendations:

1. Optimize efficiency from the point of view of people on the move, shifting from generalized design (multipurpose transfers) for one category of people (migrants) to specific design responding to the “motilidad” and vulnerability profile of each person.
2. Change from “the country” to “the route” as the design unit for Cash Transfer Programmes.

In addition to this study, several publications have been published analyzing the potential of providing assistance with a pathway approach rather than a country-based approach. It should be noted that this approach does not seek to promote migration or irregular conditions; however, the mission of these organizations is to protect people who face these situations, so that their migration process and socioeconomic integration is complete, safe and with dignity.

WV in coordination with the CALP Network, designed the pilot project “Routes of Hope”, whose objective was to deliver unconditional cash transfers to 81 families at risk of protection in transit. It was implemented by World Vision Colombia, Ecuador and Peru and was developed during the months of August to

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November 2024. Prepaid cards distributed by the financial provider Aavance were used for the distribution of the transfers, and technical assistance was provided throughout the process by the CALP Network team.



This document describes the implementation of the pilot project and presents reflections for future cross-border transfer projects focused on the protection of people on the move. It is structured in four chapters. The first presents the methodological design of the study. The second details the project, including its design, activities, risks and mitigation strategies, as well as the selection of participating families. The third chapter discusses the findings of the implementation from the perspective of the participants, the WV team and external stakeholders. The last chapter offers conclusions and recommendations for future programs.

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CHAPTER

1

METHODOLOGICAL
DESCRIPTION OF
THE STUDY



One of the results of the pilot project was to document the implementation of the project. The present study is the result of that process, where the following objectives were defined:

1. Analyze the implementation of the pilot of unconditional cash transfers.
2. Understand the opportunities and challenges of coordinating multi-country actions in cash transfer project management internally in WV and with the financial provider.
3. Generate recommendations to be included in the Advocacy Plan developed within the framework of the project.

The methodology combined qualitative and quantitative approaches to provide a comprehensive and in-depth view of the implementation of the pilot, describe the lessons learned from it and its possible effects on the participating population, taking into account the different voices of people who were involved in the project.

The study was conducted in four phases:

1. **Documentary review:** a total of 12 documents were analyzed, including internal World Vision reports, CALP and International Protection cluster studies, as well as relevant documents on the



migration context in Latin America. This phase sought to generate an in-depth understanding of previous experiences in the sector and the methodological guidelines applied in similar transfer programs, allowing for a robust contextual basis. It also allowed recognizing the theoretical framework on which the present pilot was based, both from the perspective of Cash Transfers and their effect on people at risk of protection.

2. Primary data collection: This was carried out through a combination of four instruments that were part of the original project design.

a. *Eligibility survey:* This survey, conducted to identify the most vulnerable families, collected demographic and socioeconomic data on the participants,

as well as their migration profile. For this study, the survey was analyzed 100% anonymously, allowing the target group to be profiled without compromising their privacy. The data analyzed were only those of the 81 families chosen.

a. *Field diaries:* This instrument was designed with five key questions, and was documented weekly by the project implementation team, who recorded qualitative observations in real time on the process and challenges encountered. It allowed us to gather contextual details and perspectives on the implementation from the field. The field diary was kept during the first five weeks of the project and, in all cases, the three countries provided testimonies.

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- c. *Lessons Learned Workshop with staff*: Using the After Action Review (AAR) methodology as a basis, this qualitative activity involved a reflection by the WV team on the development of the project. During this workshop, lessons learned and areas for improvement were explored, providing a structured space for internal critical analysis. In total, 13 team members participated, and information was collected for each of the three objectives of the study.
 - d. *Interviews with key external stakeholders*: Four interviews were conducted to gather the views of stakeholders who are not part of World Vision. The objective was to understand, from an external perspective, both the implementation of the project and the perception of the coordination processes.
 - e. *Post-distribution monitoring (PDM) survey data*: This survey was originally designed to monitor the fulfillment of project objectives from the voice of the participants. In addition, questions were added regarding the effect of the cash transfers on the lives of the participants and their general perception of the process of the assistance received, including their opinion of the financial provider and the performance of the World Vision team. A total of 82% of participating households participated.
- 3. Cleaning, coding and analysis**: The cleaning of the data collected in the study was carried out to ensure the



integrity and relevance of the information used. This process involved anonymizing the database, cleaning the results considering isolated data and prioritizing lines of analysis. Excel was used for this process, considering that the data did not exceed 100 records. Subsequently, the qualitative data were coded, grouping responses and annotation, results into categories that allowed the analysis of patterns and recurrent themes, facilitating comparative analysis. For this process, the R software package, *RQUAL*, was used, which allows coding and downloading of the database. Finally, the interpretation exercise was carried out, based on the objectives and categories of analysis defined for the study.

4. **Report Writing and Dissemination:** A first draft was

prepared that included the results of the analysis and was structured according to the sections proposed in the preliminary design. This draft was shared with the World Vision team, a member of the CALP Network team, some members of the CALP team and other key stakeholders, who provided comments and suggestions. In addition, a technical roundtable meeting was held to review the findings, discuss recommendations and conduct a collaborative analysis of areas for improvement. The comments and suggestions gathered in this feedback session, as well as the feedback provided by the team that reviewed the document, were incorporated into the final report. As a final dissemination strategy, a webinar was held to share the main findings of the study. Participants included people

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from different organizations in the sector, as well as government representatives, donors, people on the move

and international actors interested in an innovative project such as “Routes of Hope”.



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CHAPTER

2

THE PILOT
PROJECT



The objective of the Routes of Hope pilot project was “*To provide assistance with a route approach to the migrant population on the move to guarantee their protection and access to basic needs in Colombia, Ecuador and Peru*”. (World Vision, 2024 b). This was designed with technical assistance from the CALP Network and implemented by the World Vision offices in Colombia, Ecuador and Peru. To achieve the objective, two results were defined: 1) People in vulnerable conditions receive Non-Conditional Cash Transfers as a basis for welfare and to access basic services, reduce

their protection risks and rights violations; 2) A systematization of lessons learned and advocacy processes.

A total of 81 families, comprising a total of 292 people, were served and US\$33,693 were distributed³ over a nine-week period. Each family received three transfers. The amount of the transfer was subject to what was defined by the Cash Transfer Coordination Groups of each country and aligned to the guidelines of the National Governments, number of members in the household, as described below:

3 TBC information by the financial team at project closing.



Number of people	Percentage of Households	Unconditional Transfer Value (USD)	Total Value Three Unconditional Transfers (USD)
1 person	5%	54 USD	162 USD
2 people	13%	88 USD	264 USD
3 people	27%	119 USD	357 USD
4 people	55%	145 USD	435 USD

The focus on families in situations of protection or at risk was defined as a fundamental aspect of World Vision’s work. They have also developed competencies in CVP that allow the implementation of large-scale projects in this modality of assistance. The project was also fortunate to have the support of the CALP technical team, who ensured that the expected standards were met when using this assistance modality.

The project adopted a pathway approach rather than a country-focused approach that considers their experiences and contexts. By prioritizing this approach the project allows for a more holistic understanding of the dynamics affecting people on the move. This not only improves humanitarian assistance, but promotes dignity and well-being, ensuring that they receive the support they need in situations of crisis and vulnerability.

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Activities developed :

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The following were the activities developed in the project.



1

Identification and referral of individuals

Focal points were established in each country to work with local partners such as ADRA, the Scalabrini Foundation, HIAS, IOM, UNICEF, Red Cross, CAMYR, and KIWANIS International, as well as other projects implemented by World Vision in the three countries, in order to refer individuals for efficiency in the eligibility process.



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**2**

Eligibility and characterization process

A tool was designed to analyze the needs of the participants, as well as their reasons for transit (family reunification, repatriation, socioeconomic integration). Thus, the most vulnerable people were selected from among potential project participants, who met a greater number of criteria within a list defined for the project. This also made it possible to identify the participants' needs for complementary services.

Based on the survey responses, each participant was assigned a score that identified the level of prioritization (low, medium and high). If the family had a high level, immediately after closing the survey, they were notified of their selection to participate in the program. The automated design of the survey was carried out through KoboToolbox.

**3**

Information provision

Participants received orientation on risks in their migratory routes, self-care, and protection in the country of destination, as well as information about the project and its objectives. This information was shared with the support of a chatbot on Whatsapp. As of the date of this report, 34 messages designed by the WV Protection area have been sent.

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Enrolment with providers

Thanks to the automation of the selection survey, once households were identified as “high priority”. The list with the details of the selected individuals was sent to the Finance team, who were in charge of enrolling the individuals in the system and making the due payment to ensure that the money was received by the families. This transfer process was centralized by the World Vision Colombia office.



5

Delivery of transfers

100% of the selected individuals were informed on the use of the card and about security recommendations. The participants received 3 transfers over a period of two months.



**6**

Post-distribution monitoring

A telephone survey was conducted and a total of 83% of the participating households were contacted; communication with the remaining 17% was not possible. A report on this process was prepared and shared internally with the project team.

**7**

Development of Standard Operating Procedure

The protection team developed an SOP in order to establish guidelines for case management with families at risk of protection, also supporting the processes of socioeconomic integration and coordination of services to prevent and respond to protection concerns.

**8**

Complaint management and accountability

Feedback and complaint management mechanisms, including reporting of cases of violence or violation of rights, as well as risks of theft or fraud, were implemented in a Whatsapp chatbot. All the people who received assistance were informed about the mechanism and this was the main means of communication with the participants during the implementation of the project. Likewise, the telephone numbers of the national offices were shared, especially in cases of corruption.

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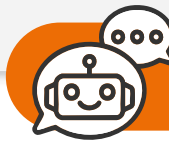
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9

Connection with complementary services

WV informed and coordinated access to additional services such as shelter accommodation, temporary payment of lodging, humanitarian transportation, psychosocial care, health care, in the country of destination; supported by the chatbot to mitigate the loss of contact with the participants.

Operational Structure

To ensure compliance with the aforementioned activities, World Vision employed a team of 13 people dedicated to the project, including a general coordinator based in Colombia and three protection experts, one in each country, who were responsible for technical and operational leadership of the project in their respective locations. These people defined coordination mechanisms to ensure that, even considering the differences between the three

countries at the operational and legislative level, minimum quality and compliance standards were in place for the proper development of the project.

In addition, the team had the support of other departments such as Finance, which was in charge of coordination with the financial provider, as well as the distribution of the transfers to the participants. This coordination was carried out from the Colombia office. In

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addition, support was received from the legal team of Colombia on defining informed consents and completing risk analysis of the project implementation.

On the other hand, the multi-country migration crisis response team provided support from the design of the project,

technical advice on Protection and Cash Transfers, the generation of advocacy plans, the coordination of monitoring actions and the development of the project's communication strategy. Finally, the CALP Network team collaborated in the design, project implementation and study results.



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Financial provider selection

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The selection of the financial service provider is crucial to ensure that participants can access funds safely and efficiently in the three countries where the pilot was implemented. Thus, several options were evaluated, such as Aavance and Red Rose, who work with Moneygram. Considering their capacity to operate in multiple countries, their infrastructure for delivering funds and the availability of withdrawal points. These providers were initially chosen for their geographic coverage, having a feature to view transaction and participant data in real time, and ability to facilitate cross-border

transactions, which are essential for people on the move.

The technical team selected Aavance Fintech as the financial provider for the transfers. Among the reasons for not selecting Red Rose was the lower coverage for cash assistance withdrawal and the time required to set the system up.

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The selection of the financial service provider is crucial to ensure that participants can access funds safely and efficiently in the three countries where the pilot was implemented.
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Aavance is a financial platform focused on the inclusion of the migrant, returnee and unbanked population in Colombia and other Latin American countries. It offers a VISA debit card both

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personalized and prepaid. For this project, considering the requirements and situation of the participants, only the delivery of prepaid cards was selected, as it is a mechanism that allows the inclusion of people in irregular situations or with loss of documentation during their transit process or people who do not have

access to traditional banking services. This card allowed participants to access cash and make payments at point-of-sale terminals and ATMs in different countries, which is particularly relevant since some money transfer projects tend to exclude those who lack this documentation.

Risks and mitigation strategy

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Some of the risks identified in the implementation of the project, as well as their mitigation actions, are listed below:



Safety and security challenges: People on the move are exposed to robbery, extortion and violence, especially in insecure areas. In addition, many of the selected families had already been victims of violence, which increases their risk of re-victimization.



As a mitigation strategy, WV distributed safety messages and information about the route, access to assistance, as well as promoting the use of cards rather than cash to minimize the risk of theft. Also, they shared information about possibilities of access to services including protection, psycho-social support strategies for times of crisis, among others. In all cases, the identification data of the participants was safeguarded with the highest security standards.

Finally, we were able to maintain constant communication with most of the participants, in order to refer people in cases of risk to other projects or organizations providing assistance services in a timely manner.



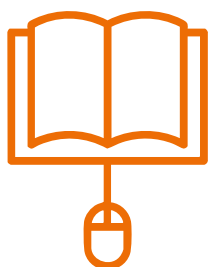
Lack of documentation, irregular situation: Sometimes, people on the move, especially those in transit, are affected by not having valid identity documents, as well as documents to regularize their status in the country through which they transit or the destination country, which hinders their access to financial services and verification of their identity in order to receive funds.

In addition, *“being in transit through these three countries, some incidents may arise in which potential beneficiaries misplace or lose their documents”* (Key

informant, Interview, 2024). For participants, this is one of the main risks faced, as well as identity theft when being part of a cash transfer program. For this reason, the delivery of cards was done on the same day that the eligibility survey was applied.



Payment infrastructure limitations: In remote, border or rural areas, the lack or limited presence of financial providers or withdrawal points limits participants' access to money transfers. Aavance was chosen because it is endorsed by VISA, a globally recognized franchise, ensuring that the card can be used even in remote locations where the technology is available. In addition, participants received information about the route, allowing them to be prepared to withdraw money if necessary, before arriving at such places. The flexibility offered by the financial provider is a very important added value of the project. Visa has a website available on which the location of ATMs and merchants accepting its service can be viewed in detail.⁴



Technological and digital literacy barriers: Some participants may not be familiar with the use of mobile technology or digital banking systems,

4 VisaLocator

which may have made it difficult to receive transfers. Detailed information on how to use the card was shared in all cases.



Cross-border coordination difficulties at WV's internal level: Implementation in three different countries implies coordinating with different governments, financial systems and regulations, which could lead to delays or inconsistencies in the delivery of assistance. From the time the project was designed, legal advice was provided by the teams in the three countries, as well as support from experts in protection and CVP in the national offices, in order to cover possible risks related to the regulations for the implementation of this type of project. Having this advice allowed the project to have a more adequate and flexible design, complying with the necessary standards.



Route change or unplanned trips: People on the move may change routes, making it difficult to track and have constant access to transfers. This risk was mitigated with both the flexible financial provider guarantee and the Whatsapp communication mechanism. In addition, the eligibility survey sought to adequately profile families according to their motivations for mobilization, asking specifically about where they were going and following up on their mobilization process which allowed, at least in a general way, to ensure that changes of this type were minimal. In the

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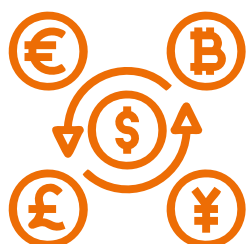
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case of one family that was surveyed and selected, prior to making the transfer, the accompaniment team identified their intention to move to Darien to migrate north, so the decision was made not to make the transfers.



Exchange rate risk and currency fluctuations: In multi-country projects, differences in exchange rates and local currency fluctuations can reduce the real value of transfers, affecting the support received by participants. To mitigate this risk, the project was budgeted in US dollars as it was understood to be a stable currency that could reduce the risks of the volatility of the Peruvian and Colombian currencies. People received the amount in dollars, but could access the money in the currency of the country in which they were located.



Participating families

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For the design of the eligibility survey, a technical committee compared findings from different participatory needs analyses, documentation on existing projects on migration and protection, as well as internal technical guidelines for defining vulnerability. The main selection factors were defined as motivations for transit and the existence of protection risks. In relation to the motivations, it was considered a priority that the reason for their transit was driven by the need for socioeconomic integration in the country of destination, voluntary repatriation and/or family reunification.

Some of the selected families chose to voluntarily repatriate to Venezuela, due to the difficult labor and economic conditions in Ecuador and Peru. This highlights the limitations to

achieve economic stability in these countries, making their capital of “Motilidad” conditions even more reduced, which may increase their vulnerability.

Considering the particularities of the political uncertainty in the United States, as well as the hundreds of victims of the transit through the Darien and the Mexican border, the project did not include any family in transit to the northern part of the continent.

In addition to economic challenges, some families faced difficulties in stabilizing at their destinations, mainly due to lack of access to basic services, including access to documentation. Overcrowding in places they could afford and the need to rely on the support of relatives were problems frequently encountered among transit households.

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There were specific cases of pregnant adolescents and children with health problems. Traffic and street conditions led many families to spend the night in unsafe places, such as toll booths or transportation terminals, as they were unable to access shelters for long periods of time.

On the other hand, with regard to protection risks, we found cases of physical, psychological and sexual violence, as well as neglect and abandonment of children. We also attended to people who were victims of trafficking, sexual exploitation and serious health problems. Exposure to extreme weather conditions, lack of access to basic ser-

vices and the risk of exploitation were also common.

Thus, based on the conditions of motivation for mobilization and protection risk situations, additional vulnerability criteria were defined to prioritize the families. The criteria are presented in Table 1, together with the percentage of participants affected by each of them.



Criteria	% of people participating
Households with limited or no access to income.	<ul style="list-style-type: none"> * 88% non-existent source of income. * 12% unstable and temporary source of income.
Single-parent households headed by women.	<ul style="list-style-type: none"> * 85% female or single-parent head of household.
Household with a high rate of dependents (under 18 years of age, over 60 years of age and people with different abilities).	<ul style="list-style-type: none"> * 96% have a high rate of dependents. * Only 1 of the households has adults over 60 years of age. * 14% have adolescents between 12 and 17 years of age.
Food insecure households.	<ul style="list-style-type: none"> * 59% mentioned that in the last week they consumed less than two meals per day. * 35% consumed only 2 meals per day. * Only 6% reported consuming three or more.
Households with children under 5 years of age.	<ul style="list-style-type: none"> * 81% have children under 5 years of age.
Households with pregnant and lactating women.	<ul style="list-style-type: none"> * 12% of households have pregnant women and 29% have nursing mothers. * 1 household has a pregnant minor.
Households with survivors of, or at high risk of, gender-based violence (GBV), sexual or labor exploitation, trafficking, smuggling, separation, or child abuse.	<ul style="list-style-type: none"> * 40% have people surviving protection risks. * 38% have been discriminated against because of their nationality.
Households with chronically ill or differently abled persons.	<ul style="list-style-type: none"> * 32% have at least one person with a chronic illness * 13% have at least one person with disabilities.
Unaccompanied people over 60 years of age.	<ul style="list-style-type: none"> * No cases were found.

Source: Eligibility Survey. World Vision, 2024

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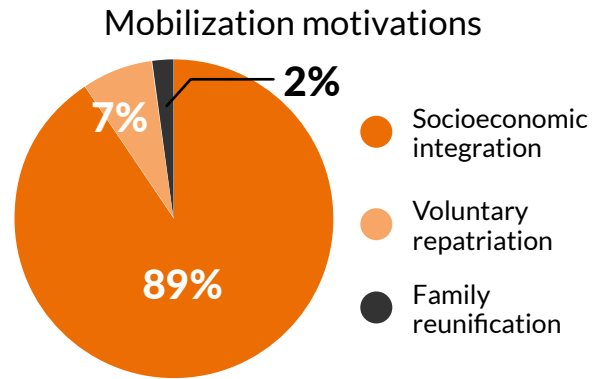
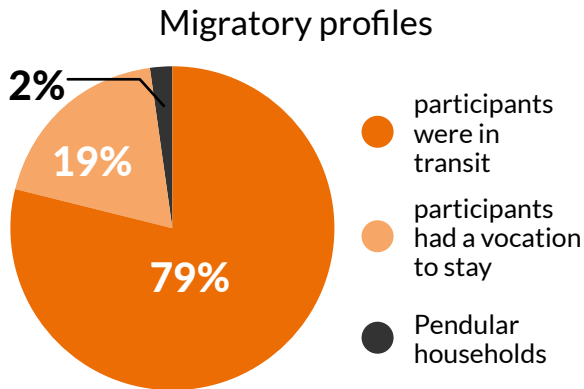
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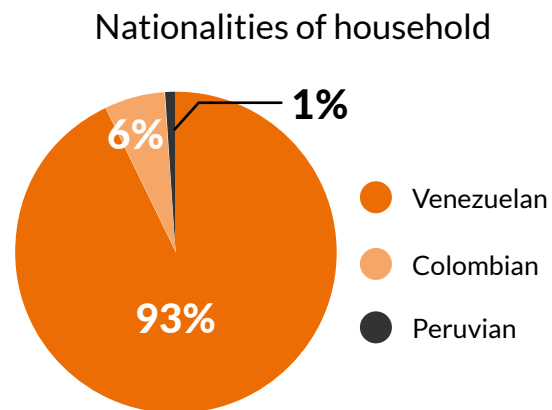
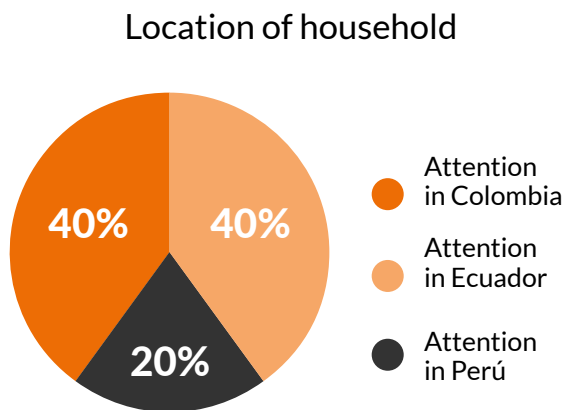
Regarding the migratory profiles, 79% of the participants were in transit, while 19% had a vocation to stay, but were new arrivals in the host country and 2% were pendular households. Regarding

the motivations for their movement, 89% of the households were moving for socioeconomic integration, 7% for voluntary repatriation and the remaining 2% for family reunification.



In terms of location, 40% of the households received care during their journey in Colombia, 20% in Ecuador and 40% in Peru.

Regarding the nationalities of household members, 93% of the people assisted were Venezuelan, 6% Colombian and 1% Peruvian.





CHAPTER

3

STUDY
RESULTS



Participants experience



“This support is crucial because they are not only delivering money, they are also delivering hope.”
(Key informant, Interview, 2024)

Multipurpose transfers continue to be the form of assistance preferred by the population group that participated in the project. In general, the participants expressed a feeling of gratitude for the assistance provided, especially for the possibilities of being autonomous in making decisions on the money utilization. Also flexibility to utilize the assistance, considering that it arrived just when it was needed by the families. The testimonies attest to the changes that could

be generated in the lives of the participants, at the level of protection, especially in households with children.

At the end of October, the second month of transfers, 1,243 transactions had been carried out, achieving a total mobilization of USD 18,664. Most of the assistance (15,036 USD) was used for cash withdrawals, while the remainder (3,628) was used for payments in stores.

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Covering basic needs:

Among the most common uses of the money, people mentioned basic needs such as:



Food

97%
of households



Hygiene items

26%
of households



Paying for
transportation

19%
of households



Paying for housing

27%
of households

This helped to improve the unprotected situation of the participating families considering that more than 60% were homeless. Some participants also mentioned the purchase of essential items such as kitchen implements, medicines, menstrual management products and baby items such as diapers. *“I feel very grateful with this help they gave us, I was able to rent a room for my family, buy a kitchenette and a cylinder, so we can cook*

our own food” (Participant 1, Field Diary, 2024). The above, reflects a variation in the use of the assistance, according to the needs that each family had during the route.

In addition, several testimonies presented how participants used the assistance to start small businesses, such as selling bread *“part of it I will invest to buy bread and sell in the streets and thus, little by little, I will build our business”*

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(Participant 2, Field Diary, 2024) or to support existing economic initiatives. At least 10 of the 60 people surveyed in the post-distribution monitoring said that thanks to the money they received, they no longer had to ask for money in the street, which contributes to the guarantee of their dignity and protection. One person stopped going out at night to do street vending, thus contributing to the protection of her and her family.

Flexible design with focus on the route:

The flexible design of the assistance was perfectly suited to the reality of people on the move. First, the flexibility allowed for a wide diversity of uses, such as those mentioned in the previous section. Second, there were no restrictions on when, where or how much to spend, which allowed people to meet their needs with autonomy and security. According to the

In this regard, the added value of the project is the incentive to decision-making and the capacity for agency, promoting mobility in more dignified and safe conditions for families. One person mentioned, “*with the fund {of money} they have, it gives people the capacity to make decisions. What and how much they can withdraw and spend also according to the needs on the route*” (Key informant, Interview, 2024).

participants, the way of managing resources is different in each place they traveled. Some places were cheaper, others more expensive. In addition, in some places they were able to access other types of assistance from other organizations, such as food or transportation, which allowed them to increase their spending on other basic necessities.



Third, the flexibility offered by the card modality promoted the security of people on the move. Accessing cash only when they needed it and not having to carry it with them all the time was seen as “a great opportunity, taking into account that the border areas between Ecuador and Peru are

too dangerous for the population, since they are at risk of robbery” (Interview, Key informant, 2024). In addition, the possibility of blocking the card quickly from the application in case of theft provided additional protection for the money, which other types of financial providers do not offer.



Fourth, the project design minimized the risk of re-victimization. People received the card only once and through it, had access to three programmed transfers during their transit process. This guarantees minimum resources to mobilize with dignity and in a safe manner without the need to seek other assistance. As one person mentioned: *“I have not seen this type of experience with*

the transit population, especially {what I have seen is} one-time delivery and in the next country the person will seek access to a different mechanism” (Key informant, Interview, 2024). This approach promoted a more coordinated attention among the different countries and promoted that families do not have to go through processes again to receive assistance.

Receiving timely information is key to making decisions:

Regarding the messages with information sent via Whatsapp, evidence was found of their quality, timeliness and relevance. One participant commented, *“We have gone through hunger and I thought that as a foreigner I had no rights in another country other than my own”* (Interview, Key informant, 2024). The person realized that she had the right to receive support and protection in Ecuador after receiving

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information from WV. Likewise, one person mentioned, *“This assistance is accompanied by information, on protection issues, but also on issues of how to settle in a country through the different mechanisms, for example being able to access health services, education and protection mechanisms in each country of in the country of destination are very useful for the integration process”* (Key informant, Interview, 2024). This is valuable for the future, especially considering WV’s interest in supporting migration

processes with stability and regularization.

Some people highlighted having received information on how the migration process affects their mental health and the consequences of transit on children, which was relevant for making decisions about their stabilization process. In addition, messages related to strategies for mental health recovery, legal advice, and cash transfer programs were also highlighted by the participants.



Even with the efforts made through Whatsapp messages, only 62% of the participants said they knew why they had been chosen to participate in the project, which shows the need to strengthen the information provided with the objectives of the project. In particular, emphasis should be placed on promoting the right to mobility with expectations of stabilization. In turn, 9% of the participants responded that the assistance was provided by an actor other than WV or

stated that they did not know who provided the assistance. This is important for the team as it shows the lack of visibility of the work it carries out.

On the other hand, it was identified that 39% of the people surveyed did not know what to do in case the card was lost or stolen, which could hinder both access to care and the advantage that the provider had by offering a mechanism that would allow access to an app to block the card.

Project with a complementary approach, receiving money and feeling protected:

Project professionals also provided psychological support during the transit process. The team received Whatsapp messages from participants who commented on their mobilization process. Also,

in some critical cases the team made visits to shelters where families were staying, to offer psychological care. These actions provided a more personalized follow-up to the participants compared to other



cash transfer projects, giving them hope and tools to continue towards their destination for their stabilization.

In addition, several cases were referred to other organizations that provide health services, education and protection mechanisms in transit and destination countries. For example, a family with a pregnant woman had to deliver their baby while in

transit. This family was referred to a UN agency, who managed to pay for their accommodation for a little over a month, to ensure that the baby, the mother and her family did not have to spend nights in the streets. Overall, this complementarity of services resulted in the families' ability to feel supported in their stabilization process in the countries to which they moved.

Multi-country Coordination Experience

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“Developing a project between different countries represented an opportunity for our team to strengthen our articulated work. The national teams are working separately, towards the same end, this project was the opportunity to work in an articulated way in order to be more efficient and achieve better results.”
(Key informant, 2024).

For project implementation, the multi-country team provided technical and operational

support in some areas and a dedicated implementation team was established. These teams



held working meetings that allowed everyone to become familiar with both the objectives and the operational flows. Coordination tools were designed for articulated work, such as weekly meetings with the implementation team and biweekly meetings with the full team, as well as the use of efficient communication channels among the team. Whatsapp was the tool chosen for conversations between those who were doing the work in the field, and internal channels such as Teams were used by those who were working as technical support. The team agreed that the leadership enabled smooth communication and the channels defined were sufficient and relevant.

Regarding the role of leadership at the multi-country level, there was evidence of commitment to the pilot, as well as providing support to assign trained people for the proper development of



The team agreed that the leadership enabled smooth communication and the channels defined were sufficient and relevant.



the project. However, it was found that some team members had a very high workload as they were assigned other roles, not necessarily related to the Routes of Hope project. So that on some occasions they did not participate in informative meetings that were useful for all team members or the sending of weekly reports and databases suffered delays caused due to communication failures or workloads that were difficult to sustain.

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Regarding the survey design for the selection of participants, in general the implementation team considered that the tool allowed assisting families at high protection risk. It was recognized that maintaining broad eligibility criteria was beneficial because it allowed the inclusion of a broad group of families with clear protection needs. In most cases the priority score was high, which is eviden-

ce of an adequate pre-selection process.

In a few cases there were discrepancies between the families' perception of vulnerability, the project professionals and the results obtained with the tool. This resulted in certain at-risk families not receiving assistance, suggesting that the criteria or scoring could exclude at-risk individuals. It is



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noteworthy that on one of the occasions that this occurred, the field team informed the cluster team, who analyzed the case and gave authorization for assistance. This point is relevant to consider in future opportunities, where it is suggested to test for inclusion and exclusion of the defined score.

The importance of having a single tool for the three countries, which made it possible to standardize the process and understand it as a single cross-border project was also highlighted. The staff members positively considered the use of this tool, which was also made digitally, which facilitated

the data management process. Despite its usefulness, there were criticisms regarding the length of the data collection tool. This affected the participants' experience and the efficiency of the collection process, indicating an opportunity for improvement in terms of simplification and conciseness in future implementations.

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In general, the team that worked on the project considers that its development was successful and went smoothly. The setbacks that arose, typical of any project of this type, were overcome in an adequate and timely manner. Collaboration among the

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team members in the three countries was constant and the relationship at the operational level of the support areas also flowed with timeliness and

quality. This indicates that the organization is prepared to implement projects in an articulated manner between different countries.

Financial Provider Experience

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“Choosing a financial provider that facilitates the process is the key to efficiency” (Key informant, Interview, 2024).

Since the design of the project, the team was interested in offering a tool to the participants that would facilitate their inclusion in the financial sector, having identified that this is one of the main barriers encountered by people with mobility problems. This interest was achieved through the use of the provider Aavance.

The prepaid card allowed the participants to check the balance of the card through ATMs. This mechanism was well

received by the participants, who generally considered that this platform contributed to learning how to use this type of system, in addition to the approach to banking.

Along these lines, some people, especially women, commented that this was the first time they had a financial product in their name. They described the experience of handling a debit card as “easy and safe” and valued being able to withdraw money to make purchases in



markets where they can get better prices.

The finance team responsible for charging the cards, mentioned that the vendor's platform for this purpose is easy to use, fast and they faced no difficulties in carrying out the process, once the cards were assigned and the lists of people chosen were received.

According to the processes defined internally by the team,

the lists of people who would receive the assistance had to be sent 72 hours in advance. However, in some cases this was not done, causing one of the problems most mentioned by the implementation team which was the delay in the activation of the prepaid cards. This also caused frustration and anxiety among participants, since some tried to withdraw money once they had been notified and found that their cards were not yet enabled.



Although participants appreciated the assistance, some testimonies suggest that delays and technical difficulties affected their ability to make concrete plans for the use of the funds. This situation generated a sense of uncertainty about when they would be able to count on the money to cover urgent needs or to carry out plans they had in their transit situation.

Did you have problems accessing the money?



Among the participants, 36% mentioned having encountered problems in accessing the money. Of these, 22% mentioned that they were charged additional fees for withdrawing the money, this referred to costs inherent to the policy of each bank where the card was used. 8% percent

visited ATMs that did not read the card so they had to use another one, causing delays, more costs and additional stress. And 3% mentioned that at one merchant the card was not received. This, according to Aavance, was related to the lack of activation of the card through the purchase of a POS.

These figures show that, in general, people were able to use the card without any problems. However, it is necessary to provide information in a more pedagogical manner to ensure it is understandable, indicating in detail how to use an ATM, the type of card they were receiving, and also promoting the use of the card rather than cash to avoid the costs associated with cash withdrawals. For example, one person mentioned, “{I want} them to explain to me which ATM does not take so much money from me” (Participant, PDM, 2024).



One of the participating families traveled to Venezuela without having made the required activation through a point-of-purchase. Residing in a municipality where the establishments did not have point-of-purchase locations compatible with international cards, she found herself unable to access the funds. In response, Aavance financed her return to Colombia, where she was accompanied to activate the card and withdraw the funds. This process was successful and allowed the family to access the money, demonstrating that direct and personalized support can solve even the most complex cases.

Additionally as a mitigation mechanism to the challenges encountered, the team maintained constant communication with the participants through the Whatsapp channel, and at all times informed the professionals in charge of the project about the reasons for the delays

when they happened. In this sense, the provider stood out for going beyond the terms of the contract and proactively responding to requests, including the enablement of a hotline that expedited problem resolution and improved the participants' experience.

At the time of writing this report, all the people had managed to make use of their card, which shows that, despite the initial difficulties, it was possible to overcome the challenges with proper guidance and accompaniment.

In the specific case of Peru, training needs were identified for people working in some places where participants claimed the assistance. Discriminatory behavior towards people on the move was reported at some delivery points, as well as difficulties in not complying with the requirements requested, such as a valid passport.

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The provider offered a periodic report with the amounts of assistance and the locations they were used. This, according to one of the people interviewed, *“is key to ensure that the program in general is monitored, so making decisions is easier”* (Key informant, Interview, 2024). This report was sent anonymously, which allowed the team to protect the privacy of the participants.

In conclusion, although the use of cash remains an important tool for the people on the move, a key pillar of true financial inclusion is the empowerment in the use of modern financial tools, such as prepaid cards, which can also allow for more detailed reporting for the implementation team, promoting advocacy and more detail on the use of assistance.



Experience using Whatsapp - Chatbot as an innovative solution:



*“Having a communication channel like Whatsapp, makes you feel closer to the people in the organization, it makes you more human”
(Key Informant, Interview, 2024).*

As a mechanism for communication with participants, a hotline was created through Whatsapp. This was configured with a chatbot that automatically provided information to people when they had frequently asked questions such as where to redeem the card, access to the password or recommendations for its use. It also allowed direct contact with the team’s professionals, who resolved doubts according to each person’s needs.

For its use, once the card was delivered, a code was distributed that allowed filtering access to the channel, only for

people who were participants in the project. However, *“technical problems related to the generation of access codes to the chatbots made it difficult for some participants to interact with the platform.”* (Staff workshop note, 2024). The difficulty in delivering the codes was related to the digital skills of the participants and the WV staff.

100% of the people received information about disbursements and transfer dates through the Whatsapp line. Despite this, 14% of the participants mentioned that they do not know who to approach in case they have doubts about the project.

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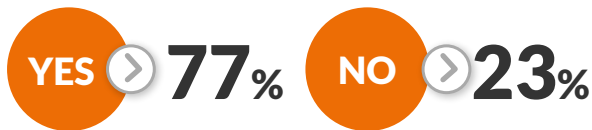
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In total, **420 messages were received via chatbot from 138 telephone numbers**, all of which were from people who had previously received the access code. Of the total number of people participating in the post-distribution monitoring survey, 77% mentioned having used it. In total, 58% of the messages received came from Colombia, 32% from Peru and the remaining 10% from Ecuador, reflecting the expected movements of the participants.

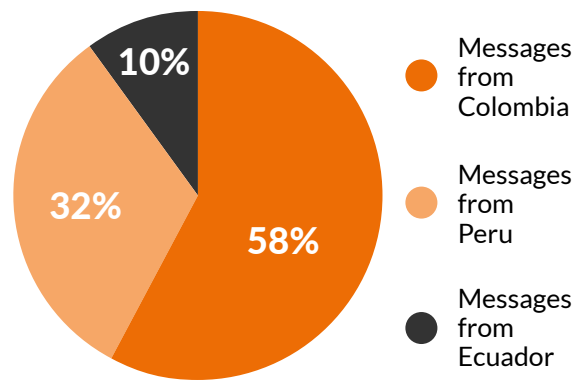
Did you use the chatbot to communicate with the team from WV?



Regarding the reasons for use, 83% of the contacts were made to ask for general project information, 7% to confirm the assistance received, 6%

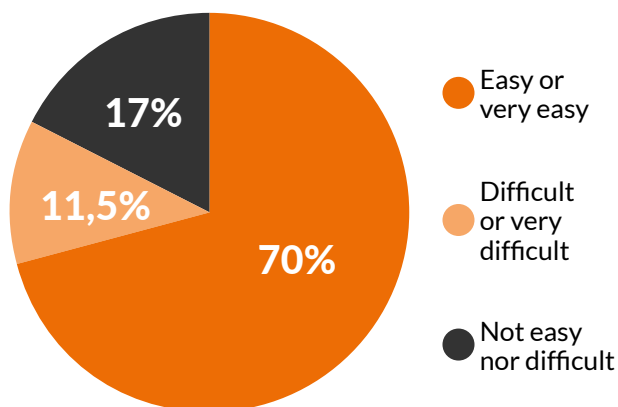
to request assistance with the use of the card, and 3% to activate protection routes for case management. In 4% of the opportunities, the person did not respond to the contact with WV staff and in 93% the inquiries were answered successfully.

Percentage people who used the chatbot



On the other hand, regarding the ease of use, 70% of the people mentioned that it was very easy or easy, while 11.5% stated that they found it difficult or very difficult. Seventeen percent said that they found it neither easy nor difficult.

Ease of use of the Chatbot



On one occasion, one of the participants asked if it was possible to use the money received for the purchase of a cell phone to guarantee communication with the project during her transit, since hers had been stolen on her way out of her country. In this sense, it is important to

recognize the reality of the risks of theft and extortion that people face when they think of having a communication mechanism that is directly associated with a telephone number, as in this case.

Regarding the chatbot in general, this mechanism is innovative in that it allows people to access information even from different countries and to connect in a personalized way with a WV agent. This tool facilitated a closer accompaniment to the participants, which is an added value offered by this project.

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CHAPTER

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CONCLUSIONS AND
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Conclusions

This project is not only innovative but also necessary. *“I think there are no such interventions by other organizations and that is, I think, the most remarkable thing about your project.”* (Key informant, 2024). The flexible strategy for the withdrawals, the constant support of WV to the people on the move and the offer of alternatives for those who do not have documentation, makes this a program that allows attending to people who are not being attended to or identified by the humanitarian operations existing at the moment in the region.

Contrary to wishes, people continue to migrate, so the mission of CALP, WV and other humanitarian actors continues to be to support these mobilization processes to be carried out in a dignified and safe manner, promoting an increase in their “Motilidad”.

Despite not being an impact evaluation, this study was able to demonstrate changes in the risk situation in which the families found themselves. The reduction in the percentage of people living in the street; assisting families with pregnant

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women, infants, children under 5 years of age, among other characteristics that reduce the “Motilidad”; the assistance to a victim of sexual exploitation who was fleeing from her aggressor, among others, are evidence of achieving the objective of a more dignified and safe transit for people on the move.

Unconditional cash transfer programs are an effective strategy for assisting people on the move. The project allowed participants to adapt the use of funds to their changing needs, optimizing assistance in the context of their transit and strengthening their ability to decide when and where to use the resources. This contributes to the dignity and guarantee of human rights, as it allows people to decide on their well-being and promotes confidence and agency in moments where lack of mobility causes extreme vulnerability.

In addition, having a certain degree of financial autonomy offers people safer mobility and reduces the protection risks they face when they do not have the minimum resources to move around. The project resulted in a substantial change in the reduction of the vulnerability situation of the families that participated. This is even more relevant considering that 97% of the households had women and 81% had children under 5 years of age.

On the other hand, the use of Fintech Aavance provided access to financial products to people who were previously not part of the banking system, contributing to the development of financial skills and promoting inclusion in the formal financial system. This is a relevant advance in the quest to promote the economic integration of mobile people. However, a percentage



of participants did not fully understand the costs associated with the use of the card, as well as the process to follow in case of loss or theft of the card, indicating an opportunity to improve communication and orientation, especially considering that it is a completely new process for the participants.

In general, psycho-emotional support, referrals to other

organizations offering additional services and guidance on protection routes during the transit process were positively valued, providing emotional stability and increasing the sense of security among the participating families. This was also recognized as a relief trigger for the stabilization process in the destination countries.



Regarding the information that the project offered to the families, the implementation of the chatbot in WhatsApp facilitated communication with the participants, allowing close follow-up and resolving concerns, which resulted in a more personalized and accessible experience. Evidence is the continuous and repeated use of the tool.

Regarding the internal coordination of the WV team and external coordination with other organizations, the project was able to make use of its current presence through other projects in the different pla-

ces where it was implemented, so that the development of the activities was fluid and efficient. In addition, the standardization of tools, regular meetings and defined communication channels allowed for an agile response adapted to the different local regulations.

Overall, the design and implementation of the project complied with route-based rather than country-based programming. In addition to offering an in-depth look at the needs of the people, which ultimately put into practice the recommendations made by the CALP study.

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Recommendations

For assistance programs with a Pathway Approach:

- **Flexibility is the key:** Assistance to people on the move must be flexible. This allows people to feel accompanied when being on the move. For the design of cross-border projects, it is key to balance the decisions made based on both the different legislation of the countries and the needs of the people involved.
- **Develop joint actions with others:** Cash transfers are a safe exit. It is recommended to accompany them with access to complementary services, strengthening collaboration with local organizations to provide care in other sectors such as health, psychological and legal assistance and housing to contribute to comprehensive stability in the destination countries.
- **Select relevant financial providers:** This factor is key to ensure that a project of this type is carried out successfully, accessing the assistance at the different locations along the route, as well as receiving support from the supplier. The supplier can critically change the experience of the participants.
- **Promoting social integration:** People on the move are generally victims of acts of discrimination. The promotion of integration and the eradication of xenophobia are crucial in all projects working with this population, generating a more inclusive and respectful service experience for the mobile population. Strategies

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such as public information campaigns about people's rights can reduce the risk of exploitation and abuse and increase their safety during transit.

- **Provide psychosocial care:** this support was crucial for the participants, providing continuous guidance during their transit, which can be key to mitigate stress and insecurity in mobility situations.
- **Scaling up the cross-border model in the region:** Based on the success of the pathway approach, it is recommended to implement this model in

other contexts of human mobility in Latin America, adapting it to the reality of each country and promoting regional coordination to maximize impact, in addition to avoid fatigue processes for the affected people when seeking for assistance.

- **Identify risks in data handling:** There is a risk in the use and exchange of personal data of mobile individuals traveling through several countries. It is necessary to consider the details of this process, taking into account the legal details.

For the World Vision team:

- **Optimize communication on eligibility criteria and use of funds:** Provide clear guidance to participating families on the selection criteria and use of the card in cases of loss or theft, thereby improving participants' understanding and access to assistance.
- **Mitigate the possible effects of internal delays:** Coordinate internally with all the teams involved so that families are given adequate notice to avoid delays in accessing the funds, considering the stressful situations in which they already find themselves. Delays in card activation and difficulties at withdrawal points caused frustration and uncertainty in some participants, affecting the overall perception of the project's efficiency.
- **Strengthen financial technology training:** Provide sufficient information with relevant clear tools to improve digital and financial literacy, helping participants become familiar with the use of the card and other financial products.
- **Consolidate a chatbot support network:** Maintain and optimize the use of the chatbot to handle frequently asked questions and security notifications, integrating more detailed answers and extending its flexibility in case of lost or stolen phones.
- **Conduct an impact evaluation of the project:** Considering the potential of the project and the transformations seen in the lives of the participants in a short period of time, an evaluation that reviews the impact in the medium or long term can provide more details on the results of the pilot.

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