



Shared search: CoLaborative solutions mapping

Financial inclusion and economic recovery



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PNUD reconoce la importancia del lenguaje inclusivo para visibilizar la diversidad de géneros sin jerarquización alguna. Al no haber todavía un consenso claro sobre cómo utilizarlo en nuestro idioma, utilizaremos el masculino o femenino genéricos dependiendo el espíritu de lo que se quiera reflejar en esta publicación.

Introduction

Solutions mapping, promoted by the United Nations Development Programme (UNDP) Accelerator Lab Network, seeks to identify and understand the way in which individuals, groups or organizations find and implement different strategies and/or tools, among other instruments, to solve or address their needs as well as to deal with the negative effects of their problems. The solutions mapped are based on experience derived knowledge. In this case, the mapping was aimed at financial inclusion and socio-economic recovery.

The aim of mapping is to:



Provide elements to understand people's behaviors and preferences



Contribute to the design and development of public policies that resume and incorporate some of these experiences

The practices presented were not required to be unique or completely original to be part of this report; the main goal is for people to value and use them. Notwithstanding how the solutions are implemented, it is important to consider the processes involved, the elements that make them work and their common features.

In order to broaden the scope of the mapping and involve potential agents of change in identifying grassroots solutions across Argentina, a collaborative experience was developed within the framework of a **United Nations Volunteers (UNV) project**. This document illus-

trates the **UNDP's Accelerator Lab, Co_Lab**, collaborative mapping **in partnership with "Territorios en Acción"** (TeA), an initiative promoted by FLACSO (Facultad Latinoamericana de Ciencias Sociales) Argentina, the Universidad de General Sarmiento Observatory of the Great Buenos Aires area, and CEUR (Centro de Estudios Urbanos y Regionales) - CONICET (Consejo Nacional de Investigaciones Científicas y Técnicas) To implement it, a gender-equal group of 10 young volunteers was formed as community mappers. The group worked to identify financial inclusion and socio-economic recovery grassroots solutions through a qualitative, remote and federal survey during the months of October and November, 2020.

The solutions identified in this collaborative mapping are classified according to their relationship with: access to financing; digital procedures management; marketing of products and services; and access, production and marketing of food. The final thoughts confirm the potential for the implementation of innovative models developed through volunteering in short-term working cycles to identify and/or develop people-centered initiatives, and to value the practices undertaken in the territories. In addition, they urge to further new challenges for prototyping –rapidly testing and developing a model before its final version– based on the findings.

Relevance and methodological approach

Financial inclusion represents a means of promoting multiple Sustainable Development Goals (SDGs). Indeed, prior to the UNV project, the Co_Lab had developed its first working cycle on the matter, which was published in: “Close up: Financial Inclusion and Grassroots Solutions”.

Among its actions, the Co_Lab had conducted a field trip to low-income neighborhoods to identify the strategies, practices and instruments that individuals or groups implement to face or deal with their financial problems.

The COVID-19 outbreak highlighted the strategic need to continue expanding the mapping and promoting financial inclusion—for people to be able to collect, withdraw money, pay, among other daily transactions— as well as the challenges associated to the digital transition. On the other hand, as far as this project is concerned, the social, preventive, and mandatory isolation (ASPO, by its initials in Spanish) measures made it necessary to reconsider the face-to-face mapping strategy and led to remote data collection in compliance with the restrictions. Within this framework, the objective was to **map young people in their territories** to identify **financial inclusion and socio-economic recovery** solutions.

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In order to invite community mappers and carry out the virtual survey, Co_Lab relied on its partnership with TeA, whose objective is to make visible the efforts of the organized civil society and the actions developed to respond to the social and health crisis. They were able to form a **federal gender-equality group of 10 young people, potential agents of change in their communities**. This process was implemented through the following universities: Universidad de General Sarmiento, Universidad Nacional de La Plata, Universidad de La Matanza, Universidad Nacional de Rosario, Universidad Nacional de Córdoba, Universidad Nacional de Jujuy, Universidad Nacional de Tucumán and Universidad del Chubut. The ties generated by the universities in their communities were a key aspect that made the field trip possible. The survey was carried out between the months of October and November 2020.



1. Alliance

Co_Lab UNDP Argentina and Territorios en Acción.



2. Territorios en Acción call

10 volunteers from 8 provinces.

3. Co_Lab Methodological approach

Introduction to mapping, exit to digital field supervised by TeA and collective intelligence exercise to detect patterns.

The qualitative data collection and analysis strategy was designed by Co_Lab, the data collection tool consisted of semi-structured interviews, and the survey was conducted remotely. Before starting, specific induction meetings were held to:

- Transfer know-how linked to solutions mapping (what is understood by solutions, what is involved in mapping solutions, examples of solutions, etc.).
- Discuss more specifically the collection and recording instruments -guidelines for the interviews and the solutions recording form-.
- Agree on the general criteria to select the interviews.

The field trip was followed up by TeA through working subgroups. This space was intended to provide methodological technical as-

sistance during the entire process. The coordination group held weekly meetings to monitor the mapping progress, during which individual follow-up of each interviewer was reinforced to ensure compliance with the project's objectives and deadlines.

The sample was intentional and consisted of **40 neighbors from working class neighborhoods in Argentina; in addition, the gender parity criterion was respected.** Respondents were close to the community mappers, which contributed to the feasibility of the survey. The solutions were recorded on files that included the issue, description of the solution, observations, etc.

Once the survey was completed, a **collective intelligence** exercise was carried out to allow the community mappers to share their experience and findings. The purpose was to reflect collectively on the solutions found, their characteristics and functioning.



Main findings

Patterns of the solutions

The solutions mapped share certain common features that must be considered to understand the processes and elements for the solutions to be valued and used in the territories:



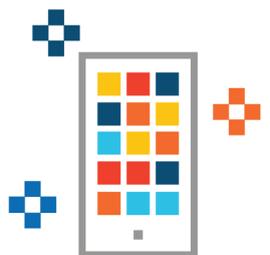
Collective dimension

Networking, whether within the family, neighborhood or community, is an element that is present in most of the solutions and reflects a shared problem-solving effort. The prevailing outcome is the re-valuing of trust and solidarity, principles predominant in the neighborhoods. Thus, community networks are built where commercial exchanges take place, as well as assistance and support.



Women as protagonists

The leaders and protagonists of the solutions were mostly women. This feminization also reflects a concern for the emotional support of young people, adolescents, children, and women suffering from gender-based violence through different mechanisms and activities developed by community organizations.



Digitalization

The use of virtual tools and new technologies was key to the functioning of the solutions identified, especially in the context where face-to-face activities were restricted to prevent the COVID-19 pandemic.

Solutions in focus

The solutions mapped can be classified according to their relationship with:

- Access to financing.
- Digital procedures management.
- Marketing of products and services.
- Access, production and marketing of food.

1 • Solutions to access financing

Difficulty in accessing different financial services is a historical problem for low-income sectors. Overall, households have a low level of financial soundness and their access to the labor market – mostly precarious and/or temporary – means they are mostly in the informal sector of the economy. The solutions mapped for access to financing are differentiated based on who they have to deal with to obtain it. Different levels of proximity were identified:

- **Family and/or community credit wheels**

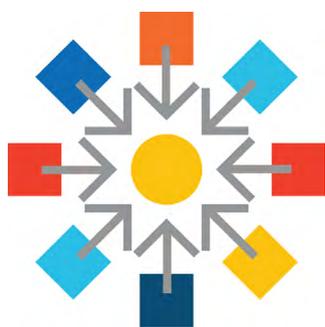
Are structured within the neighborhoods and may be made up of small groups or a larger number, as long as participants know each other. Based on an individual monetary contribution, a common fund of money is consolidated, whose distribution can take two forms: i) simultaneous request for money or ii) the chronological order in which the money is received, granted at random or according to the members' needs.

- **Social organizations credit circles**

They derive from diverse financing channels, which may originate from their own funds, donations or government programs, and credit lines from banks and international organizations. Their operation is similar to that of the community fund, and individuals must repay the loan requested at minimum rates and based on their payment possibilities. The creation of an insurance fund to cover expenses in the event of death of a family member in the context of a pandemic was also identified as an adaptation to this type of strategy.

- **Use of state social welfare resources for productive/commercial investment**

People use extraordinary subsidies as a means of capitalization and/or financing. For instance, the Emergency Family Income (IFE, by its initials in Spanish) was repeatedly used as an individual financing strategy (investment capital) for new ventures such as, for example, the purchase and sale of products and/or food. It was also used to make collective purchases where groups of people get together to lower costs or to constitute a common fund.



- **Money triangulation**

It refers to the collection channels created in an informal manner. If a person without a bank account needs to collect money, they resort to the bank account of a relative or a close friend to access it. Social organizations also use this practice.

“...money triangulation takes place because there are a few of us who use banking services, so payments are made to our accounts and we bring the money...” (Referent, city of Córdoba)

Access to financing — at all levels — represents a widespread tool within low-income populations and a strategy to create solidarity finance in response to the absence of traditional financial services adapted to low-income populations. This implies a democratization of financial resources at the service of the community, since it allows access to the necessary economic resources for livelihood and economic activities (consumption, access to productive assets, housing improvement, etc.). In this regard, it implies equal and solidarity-based access to money. **Community finances are a space for savings and access to money within the neighborhoods that are based on a verbal agreement among participants. Part of their successful operation and long-term continuity has to do with the fact that they are built on trust**, based on mutual knowledge among participants, and **solidarity**, as a result of the understanding from sharing the same situation or having experienced it at some point in time. For all these reasons, the search for an answer to the issue of access to money becomes a shared quest.

2 • **Solutions linked to digital procedures management**

Digital procedures management leads to a series of interrelated problems (payment of services, procedures related to social protection programs, etc.). The pandemic accelerated the need to advance in digitalization processes as a consequence of mobility and physical presence restrictions. The associated challenges refer to the characteristics of the devices in households and/or the lack of confidence/knowledge about their use and connection problems, as well as distrust in the use of non-cash means of payment, among others. To deal with these issues, people found the following solutions:

- **Social managers' networks (also known as territorial integrators)**

People created support and advisory networks to complete procedures, mainly related to social programs, subsidies, national identity cards (ID), form printouts or photocopies. These people complete the procedures using their own technological devices and, when carried out within the framework of social organizations, this service is free of charge. These networks also played other social roles in the territory.

“...we appointed her as social manager. She is in touch with bank staff and can help manage banking procedures. She helps to manage the Emergency Family Income (IFE, by its initials in Spanish), Cuenta DNI (free of charge digital wallet), CBU (bank routing number), online procedures”. (Referent, city of Buenos Aires).

- **Digital consulting**

Service provided free of charge by social organizations, while individual managers, depending on their purchasing power, may charge for it. According to their own testimonies, neighbors explain that they resort to this service because they have difficulties in completing the procedures, either due to lack of knowledge of the red tape, not understanding the applications, lack of connectivity, or because they have obsolete devices. To use the service, they initially seek advice on how to proceed and then return with the necessary documentation.

“We are often asked to help with digital procedures. Most of them don't have a computer, and mobile phones don't allow them to access these procedures”. (Referent, city of Buenos Aires).

- **Home, social and/or commercial offices to manage procedures**

Community spaces or private homes that have been transformed into places for advice and support. Usually, these places house soup kitchens or food provisioning.

- **Training for digital transition developed by social organizations**

These include literacy strategies that, although applied to shopkeepers, could be replicated with elderly people to help them learn how to use technological devices. During these trainings, the organizations identify beneficiaries, then develop the contents and conduct the training.

- **Strategies to facilitate Internet connectivity in social organizations**

Spaces in social organizations intended for food assistance, which have managed to install WiFi. Connectivity is made available to people in the neighborhoods so that they can log on and browse.

Solutions linked to digital procedures management

Difficulties in procedures management worsened in the context of the social, preventive and mandatory isolation (ASPO, by its initials in Spanish). The solutions found to deal with the difficulties in carrying out procedures have a common factor: **community response, either by the people of the neighborhood or by social organizations.** In this context, people living in low-income neighborhoods deal with this issue on the basis of their knowledge, relationships or through social organizations, which are re-adapted to offer advice on procedures management and facilitate connectivity. These spaces also act as places for dialog and closeness to address other social issues, such as gender-based violence or access to food. The nearness of neighborhood and the resulting trust is one of the components of the solution found, i.e., it is the people of the neighborhood who “assist”. Thus, the highlight is the community organization and the capacity to build assistance, care, and support networks within the neighborhoods to cope with the various difficulties derived from the pandemic. Similarly, for procedures related to payment management, close bonds have become more significant. Most of the collection channels operated domestically or with trusted individuals. Banking penetration in low-income sectors increased in this context, forcing businesses in the area to use banking services and/or adopt new practices and digital tools.

3 • Marketing-oriented solutions

The social, preventive, and mandatory isolation (ASPO, by its initials in Spanish) measures underscored the weakness of small shopkeepers and/or producers marketing channels. This situation was aggravated by the closure of “non-essential” businesses as per the first Executive Orders and the ban on public meetings and/or mobility in public spaces, which made open-air fairs and street selling impossible. Thus, buying and selling relationships have become increasingly “virtualized”, thanks to the widespread access to mobile phones with Internet connection and digital means of payment.

The commercial dimension of economic relations is fundamental to consider socio-economic recovery processes in times of crisis because exchange creates value and makes money circulate.

- **Virtual fairs on social media**

Informal forms of trading such as open-air fairs or barter have gone “virtual” through social media. They have become new public squares where all kinds of products and services are discussed and marketed.

Many fairs went from physical to virtual and allowed money to circulate. This modality did not involve charging commission on sales, but it did involve new considerations on how to work better (photo quality, product descriptions, live streaming, etc.). In turn, participation in a virtual fair group also involves agreeing on ways of exchange. Based on the interaction with potential customers, an

agreement is made on payment methods, either in cash or by digital means, and delivery methods, carried out through a delivery system or a street meeting to finalize the transaction.

One of the main characteristics of this type of fairs is maintaining the proximity of the market, that is, between buyers and sellers, since most of them are restricted to a neighborhood or local space. Both WhatsApp and Facebook or Instagram groups indicate the neighborhood or town to which they belong to avoid transactions with high shipping costs or, as one neighbor points out, to “sell to your own neighbors whom you already know.” In other words, this type of fair maintains its neighborhood spirit even in the virtual world.

These fairs act as digital marketplaces where the products offered are posted with photos and detailed descriptions on WhatsApp or Facebook groups. It is a widely used strategy to market local products and services, and for exchange or barter. If neighbors want to join a WhatsApp group, they must request access to someone they know.

- **Virtual stores on the Internet**

These are alternative Internet sites, with formal operating rules, for digital sale of products made by popular, social and solidarity-based economy and/or family farming enterprises. Their main characteristic is that products were developed by civil society organizations or academic centers; this enables the transfer of knowledge and technical resources necessary to develop them.

- **Catalog advance sales**

Entrepreneurs or heads of household can sell their products in advance through a digital catalog shared on social media (Facebook and Instagram) or WhatsApp, at a much lower cost than those currently available on the market. Unlike other alternatives, this type of solution allows individuals to generate income without prior resources.

Marketing-oriented solutions

Mass access to mobile phones with Internet connection and the use of social media such as Facebook and WhatsApp have allowed the **commercial dynamics of the “fairs”** to move swiftly and at no extra cost to the **virtual world**. Recreating the “fair” in the virtual world implies **improving social media skills, developing digital marketing capabilities and the use of different audiovisual resources to “promote” products and gain market share**. The movement of goods and services at affordable prices is one of the main factors that generates expectations among consumers who participate in this type of exchange networks. At the same time, they allow the movement of second-hand and new products, and offer great flexibility in terms of payment methods by incorporating electronic means, but also by allowing face-to-face transactions to close the deal on some occasions. Finally, **the bonds of trust, reciprocity and closeness are factors that also explain the power of this type of solution in a context of crisis such as the current one**. Trust in this type of network and its participants (whether sellers or consumers) is key to guarantee commercial exchange.

4 Solutions linked to the issues of access to food

Among the consequences of the social, preventive, and mandatory isolation (ASPO, by its initials in Spanish), one that had the greatest impact was related to labor discontinuity. The closure of workplaces, coupled with mobility restrictions, meant that many people no longer had sufficient income to make a living. Probably informal workers who were already suffering from job uncertainty were the ones who experienced greater difficulties. This scenario was further exacerbated during lockdown. For many people, access to food became an obstacle difficult to overcome, either because they were infected and had to depend on the assistance of others, or because of the impact on traditional marketing channels, or because they could not afford food costs due to the lack of income, etc. Soup kitchens and meal centers – which represent historical strategies – made it possible to guarantee some of the daily meals for many people. However, these spaces experienced a sharp rise in demand. People followed different strategies to sustain and/or support community organizations.

- **Raffles, lotteries and virtual activities, as well as appealing for donations**

...to help maintain soup kitchens and meal centers.

“Meal centers have many sources of funding (...) but in addition many of them sold things so that, with the funds from those sales, they collected supplies for the meals”. (Referent, city of Córdoba)

- **Stockpiling and production of home-cooked meals**

Families who do not need meal allowances or supplies also used the state subsidy to purchase food. In many cases, the food was purchased for stockpiling until the next payment. In others, the subsidy was used to purchase supplies to prepare food for sale.

- **Production of organic/agro-ecological vegetable gardens**

This modality starts by finding an area where the organization can have access to land suitable to produce fruits and vegetables. On many occasions, governmental institutions and/or different national universities work with municipalities to offer advice to organizations on how to produce. At the same time, it is worth noting that the people who see the vegetable garden in their organizations or communities take it to their homes, initially for self-consumption, but later for sale or exchange.

- **Networking to avoid intermediation**

The concept of food sovereignty was mentioned in several of the testimonies as a way to produce their own food, ensure healthy production and avoid intermediaries that make products more expensive.

The experience of existing community organization among people in the neighborhoods and/or through organizations to generate soup kitchens and meal centers, food and other product exchange networks, as well as the production of vegetable gardens, was key when it came to working with the State or in the community. State subsidies were also crucial, both existing ones and those implemented because of the pandemic. Sometimes the combination of subsidies was not possible, but in most cases it was the **Emergency Family Income (IFE, by its initials in Spanish) that financed the purchase of food and supplies for production and sale**. Many of the personal or community micro enterprises subsisted thanks to this subsidy, as well as the supply for meal centers, and soup kitchens. People were able to anticipate the demand for food and, given the fall or direct loss of formal or informal wages, implemented the **strategy of productive reconversion or additional wages based on the production and marketing of prepared food**. This led to an increase in direct sales between producers and consumers. Either through traveling, virtual or physical fairs (when they were authorized), people preferred to opt for this type of purchase. They took into account mobility restrictions and value for money, and prioritized the possibility of helping someone they knew.

Concluding remarks



The implementation of collaborative solutions mapping had multiple benefits. These include identifying and training potential agents of change across Argentina, as well as addressing the limitations associated with data collection in the midst of a pandemic and generating evidence to communicate public policy in a bottom-up approach. This prototype also confirms the **potential of innovative models developed through volunteer work in short work cycles** (three months in this case). Through them, people-centered initiatives, based on their needs, may be identified and/or developed, and practices carried out in the territories may be valued.

This collaborative model, in which volunteers from the communities are key, allows for contextualized mapping in different geographical locations simultaneously, as well as real-time scalability. In order for it to work in a coordinated manner, it is important to provide spaces for support and interaction among all the stakeholders. Therefore, it is **strategic to build alliances that help identify potential agents of change**, organize the field trip (in this case, a virtual one) and closely follow up with volunteers.

On the other hand, it is also interesting to note how people re-signify public policies. The most significant case was the Emergency Family Income (IFE, by its initials in Spanish) whose objective was to protect families against the loss or reduction of their income due to the social and health crisis triggered by the pandemic. During the field trip, it was observed that its use in the territories involved a re-adoption of the measure insofar as, in many cases, it worked as a means of financing productive ventures and/or marketing in fairs that, given the restrictions, operated virtually. Many people used the Emergency Family Income (IFE, by its initials in Spanish) to invest in goods, supplies, etc. that could generate new sources of income. Although the Emergency Family Income (IFE, by its initials in Spanish) was intended to deal with the emergency, in many cases, it opened up a horizon that went beyond it by enabling the development of new economic activities.

These solutions mapping, carried out jointly by Co_Lab and TeA with the support of UNV, also raises new challenges to be further analyzed and/or tested based on the findings. In particular, there is a need to continue investigating the feminization of solutions, and to deploy a survey with a gender perspective due to the strategic role of women in their communities. In addition, the research will provide a better understanding of the digitalization processes taking place in the territories.

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