

Co_
Lab



Argentina
accelerator
lab



UN
VOLUNTEERS



**Volunteering to
accelerate development:
concepts and prototype**

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1. Context

1.1 Introduction

The United Nations (UN) adopted the Sustainable Development Goals (SDGs) in 2015 as a universal call to end poverty, protect the planet, and ensure that all people enjoy peace and prosperity by 2030. Additionally, in 2015 the United Nations General Assembly recognized the important role of volunteering for poverty reduction, sustainable development, health, disaster prevention and management, social integration, and overcoming discrimination and social exclusion.¹

The 21st century has featured unprecedented challenges and technological development. Volunteering provides great opportunities towards the advancement of the SDGs agenda and, hence, doing a critical analysis of its future perspectives is very important. When looking at the context in Latin America and the Caribbean, where 67.5% of volunteer work is informal,² the question that arises is: How could volunteering power development?

By analyzing experiences and specialized bibliography, we intend that this prototype sparks the desire to contribute to the promotion of volunteerism, making use of the most successful models to date and facilitating good practices and new pathways. In turn, based on these concepts, we use volunteering models to prototype a mapping of local and regional solutions and a decentralized acceleration of social entrepreneurship aligned with socioeconomic recovery and financial inclusion, in order to promote the SDGs agenda and learn from the process. This document is developed to advise policymakers, providing basic concepts and recommendations that will contribute to the design, implementation, and evaluation of volunteer programs to drive the SDGs agenda.

1.2 Current context of inequalities: From Latin America and the Caribbean to Argentina

Latin America and the Caribbean is the second region most unequal in the world.³ A large percentage of the population lives below the poverty line, and many communities suffer hardships and deprivations. Besides, more than 80% of the people included in the quintile with the lowest income work in the informal sector and therefore lack access to several socio-occupational benefits. Further to this, 22% of Latin America's population lacks access to drinking water, 34% does not have internet connectivity and 45% does not have a bank account.⁴ Undoubtedly, the crisis generated by the COVID-19 virus in 2020 presents a risk that can deepen these inequities even further.

To analyze the role of volunteering in the 21st century, it is necessary to understand the implications of the COVID-19 crisis in our region. According to the Economic Commission for Latin America and the Caribbean (ECLAC), more than 30 million people could fall into poverty if new policies are not put in place to protect or replace the income of vulnerable groups.⁵ Often motivated by solidarity and mutual aid, people living in situations of vulnerability are assuming much of the responsibility for the welfare of their community, through volunteerism that takes the form of support networks.^{6,7} In this way, while recognizing the inescapable responsibility of the States to include

¹ Para una descripción detallada de las características del voluntariado, remitimos al lector al anexo 1.

excluded populations, volunteering can fulfill the role of mobilizing extraordinary talents and resources to respond to citizens' needs.⁸

In Argentina, a preexisting economic crisis was heightened by the pandemic, worsening the social and economic situation. Insufficient investment in human development reflected the persistence of high levels of deprivation in food, health services, inclusive education for young people and social security. In the fourth quarter of 2019, for example, unemployment was 8.9% and underemployment 13.1%. In this period, poverty affected 35.5% of the population, and informality affected 42.8% of all workers.⁹ Inequality in Argentina is expected to remain at critical levels in the upcoming years, in areas such as health services, financial services, and level of education, among others.¹⁰

1.3 Volunteering in Argentina

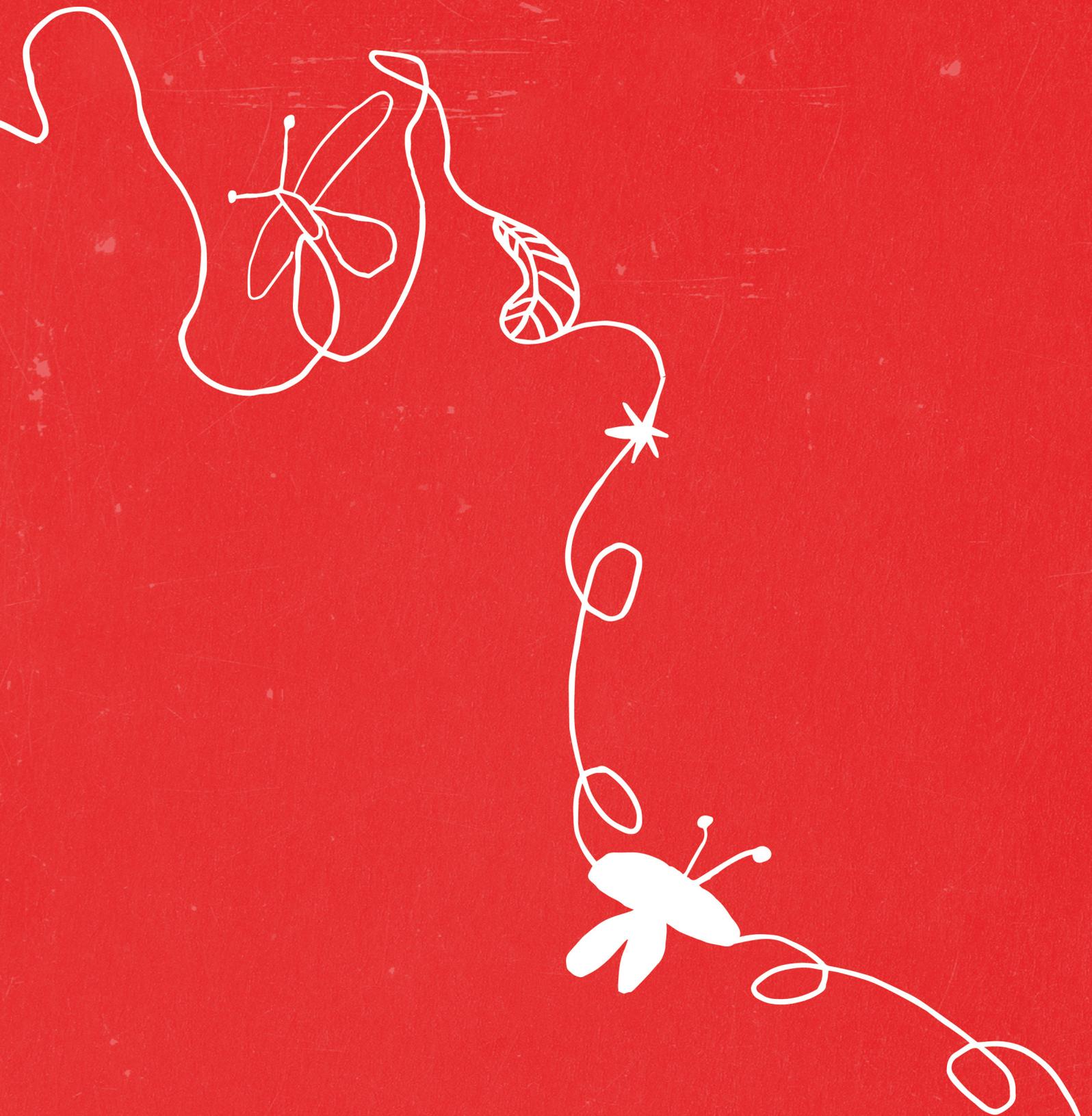
Volunteering in Argentina has evolved both formally and informally since colonial times.¹¹ However, in low-income households, volunteering practices are mainly informal. 54% of the people who perform volunteer work correspond to low-income sectors.¹² This means that the sector of the population most affected by inequality is also the most active in volunteering.

Ser Voluntario: A strategy to visualize and promote the advancement of volunteering practices for sustainability. This project has been promoted since 2011 by the government of the city of Buenos Aires, the United Nations Development Programme (UNDP), the United Nations Volunteers (UNV) programme, as well as many private and civil society organizations.

Although there is not much research analyzing the volunteering efforts in Argentina, there have been important steps towards building an enabling environment, such as the implementation of the National Volunteering Law. In turn, there are well-established not-for-profit organizations in the country that represent an opportunity to promote formal volunteering. By way of illustration, the Argentine Food Bank is an organization that promotes formal volunteering and has provided food security to millions of low-income people in the country for several years. In addition, the crisis caused by COVID-19 resulted in a significant increase in novel voluntary initiatives such as “Seamos Uno”.

Seamos Uno: A group of religious, private and civil society organizations that worked together with the national government to support low-income households during the COVID-19 crisis. The group was a remarkable example of the advancement of volunteerism in Argentina, thanks to the implementation of professional management and technology applied to processes in order to maximize the scope of the aid.

For more information regarding the context, initiatives and regulations of volunteerism, please refer to Annex 2.



2. Ambition:

**Tackling inequality through
next-generation volunteering models**

This chapter is intended to serve as a guide to develop novel volunteering strategies that combine state-of-the-art practices and technology. It also sets the objectives of this document and the hypotheses for prototyping and developing volunteering concepts. Upon doing a critical analysis of literature and current practices, we find three growing volunteering trends:



01 Crowdsourcing information



02 Volunteer networks with personal interaction between volunteers and beneficiaries



03 Empowerment of community leaders through peer-to-peer networks.

Technology is one of the primary forces shaping the volunteering infrastructure today. In all these practices, we recognize the daily use of digital tools, some of which include mobile devices, social media, open hardware, online platforms, and surveys, which facilitate and simplify volunteer practices today.¹³

2.1 Crowdsourcing information

The first volunteering model analyzed relates to data and information generation. A lack of local knowledge and understanding of the complexity of people's lives results in governments and other organizations constantly seeking reliable sources of accurate information for decision-making.¹⁴ In this model, volunteers act as valuable sources of information for policymakers or other decision-makers. Because most volunteering practices in Latin America and the Caribbean take place in low-income settings, volunteers can help deepen the understanding of structural inequalities with a participatory approach.

In the crowdsourcing information model, volunteers can generate information that allows broadening the knowledge about the challenges that communities face.¹⁵ It generally relies on the incorporation of technology such as open hardware and digital tools. It can also be seen as a collaborative approach that can be comparable with other mutually beneficial partnerships, such as when scientists participate in citizen science projects.

In other words, local volunteers powered by technology can gather information, collecting data for later technical analysis. This methodology has been used to acquire knowledge about weather patterns, disaster risks, or areas affected by acute crises.¹⁶ In this model, volunteers need to understand the role they play in building a data system that can become a valuable source of information.

Organization and country	Initiative
TECHO, Chile	Map of the Right to the City: 500 volunteers were mobilized in an investigation to discover the realities of housing in families in neighborhoods with situations of poverty.
World Clean Up, International	Waste map: The World Clean Up app allows mapping and recording waste in public spaces. The project encourages people to invite others to register. All data collected by users around the world are reflected in the global waste map.

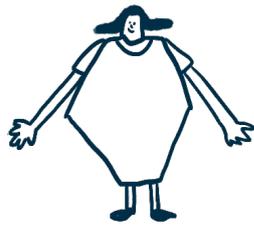
In these examples of volunteerism, technology plays a primary role. Hence, to strengthen this, governments must promote connectivity and educational strategies to bridge the digital divide. This becomes very important in Latin America and the Caribbean, as it is a region characterized by unequal levels of digital education and high-connectivity services.

2.2 Volunteer networks with personal interaction between volunteers and beneficiaries

The second model relies on the social bonds formed between volunteers and those they are working alongside, thus, it usually reflects people-centered solutions.¹⁷ In this model, volunteers act as a bridge to help in the design of community policies to address inequalities. Such policies, if made using a participatory approach, will contemplate the culture and expectations of the community involved. To be able to contribute to people-centered solutions, volunteers need to have confidence in the public, private, and third-sector organizations promoting these policies.

This model is based on the generation of networks linking volunteers and beneficiaries who form meaningful connections and share values. Thanks to shared values and personalized social bonds, volunteers working along this model help enrich beneficiaries' lives and can easily identify with them.¹⁸

By allowing this link between volunteers and beneficiaries, the motivation to continue collaborating and generating collective actions is maintained. This model can be promoted by the public sector to tackle inequalities in the communities. Examples in which such models could be implemented include social care and climate change challenges.¹⁹ The current COVID-19 crisis has provided several successful examples of this model.



Buenos Aires,
Argentina

Local

Elderly Care: Volunteers were called to help elderly people with various tasks such as telephone assistance, purchases in pharmacies and local shops, and pet walks. A total of 39,000 residents signed up for the service.



Santiago de Chile,
Chile

Local

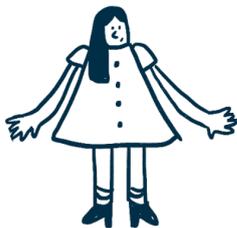
Municipal actions in response to the pandemic: It was created to accompany older adults who need immediate help to carry out procedures.



Tarija,
Bolivia

Local

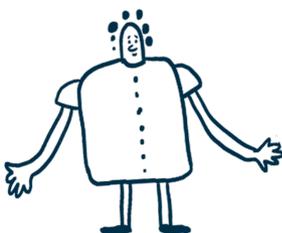
Community Volunteers: This project was launched to provide assistance and support to people affected by the COVID-19 crisis.



Paraguay

National

SOS Mentoring: It is a personalized accompaniment process, aimed at properly diagnosing the business situation of the beneficiaries and at preparing and implementing an action plan to overcome the crisis, strengthening their entrepreneurial skills, and offering emotional support. Mentoring is channeled through online meetings.



Peru

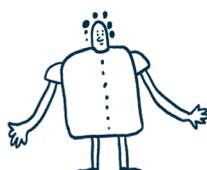
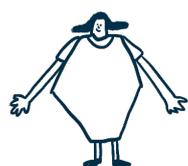
National

Bicentennial Volunteers: The Special Bicentennial Project mobilized 7,000 civil society volunteers who completed more than 500,000 hours of calls to monitor the health of 100,000 older adults and people with reduced mobility and different abilities. The information collected was of great value to both the Ministry of Social Inclusion and the Ministry of Health in the establishment of future measures to mitigate the effects of the COVID-19 pandemic.

2.3. Empowerment of community leaders through peer-to-peer networks

The third perspective is related to the ability of volunteering to follow up on the actions implemented to reduce inequality. As they are familiar with the failures and successes of the local territory, a network of community leaders can develop lessons that could be the main source for re-thinking previous experiences and future public policies. Hence, this model can be built using strategies to empower informal community leaders and support them in identifying the needs of their communities.²⁰

This model requires special attention because, when the strengthening of community leaders is done through the state's economic resources, it can lead to non-transparent practices. This could affect the autonomy of volunteers and lead to politicized management of their initiatives. To overcome this challenge, we suggest expanding peer-to-peer networks in future practices, thereby creating networks of leaders. This can be done through a combination of tools such as training, shared financial systems, or digital platforms to facilitate the sharing of best practices.



CITY, COUNTRY	INITIATIVE	HOW IT STRENGTHENS LOCAL LEADERS
Lima, Peru	Virtual course for neighborhood leaders: The Municipality of Lima offers a virtual course, directed to neighborhood leaders, to reinforce the important role they play in their respective communities during the state of emergency, to prevent the spread of COVID-19.	Training
Argentina	Sumatoria: A crowdfunding platform that connects investors with local entrepreneurs and companies that have a positive impact on the community.	Financing
Argentina, Brazil, Chile, Colombia, Mexico	Ideame: Microloan program for local entrepreneurs.	Financing
Argentina, Brazil, Chile, Colombia, Mexico	Red Solidaria: An outreach platform created to build a community among those who have a specific need and those willing to offer help.	Diffusion
Panama	Biocultural Protocol of the Collectively Owned Territory of the Ipetí Emberá Community: Development and agreement of a consensus process to develop the necessary frameworks to ensure equitable sharing of benefits arising from the use of genetic resources and traditional knowledge.	Training, local governance



3. Hypotheses

During the COVID-19 pandemic, inequalities increased significantly in Latin America and the Caribbean. Socioeconomic recovery became one of the main aims of the collaborative actions that took place in low-income communities in the pandemic, while financial inclusion is of critical importance to boost them, since it plays a key role in the advancement of the 2030 Agenda. We understand financial inclusion as access to a multiplicity of financial services by individuals and companies within a regulated environment. Expanding the population's access to financial services could have a considerable impact on SDG1 (no poverty), SDG2 (zero hunger), SDG3 (good health and well-being), SDG4 (quality education), SDG5 (gender equality), SDG6 (clean water and sanitation), SDG7 (affordable and clean energy) and SDG11 (sustainable cities and communities), as it is linked to sustainable economic growth. This strategy could lead to an improvement in the communities' quality of life and help develop socioeconomically resilient societies.

After analyzing the models, we set out to promote volunteering actions to prototype them and to learn from the experience. Taking these considerations into account, we developed the following hypotheses:



01

How can we implement the volunteering models to tackle inequality?



02

Can we combine the volunteering models described to mobilize a larger amount of volunteers and maximize their impact?



03

In light of the restrictions that COVID-19 imposed on the mobility of people, can we implement the volunteering-based models in a digital environment and still promote the effects of volunteer networks?



04

How can we harness the power of volunteering to drive forward innovative concepts such as solution mapping and the acceleration of those solutions?



05

How can we connect the communities' lessons to move forward on the remaining challenges through digital initiatives?

Considering the importance of the volunteering models in Latin America and the Caribbean described in Section 2 and the hypotheses, we decided to combine and prototype the models of crowdsourcing information and empowerment of community leaders through peer-to-peer networks. The models were tested within the context of financial inclusion and socioeconomic recovery, with the aim of minimizing the social and economic impact of COVID-19.



4. Prototyping Concepts to Test Hypotheses

**Applying Next-generation Volunteer
Models to Advance the SDGs**

4.1. Design and Implementation of the Prototype

The UNDP Acceleration Labs represent a network with the objective of finding collaborative solutions to complex challenges, to help decision-makers explore and map solutions as well as test those to promote development.²¹ Within the UNDP Acceleration Lab in Argentina (Co_Lab), we designed the implementation of this prototype in close collaboration with the United Nations Volunteers (UNV) programme, "Territorios en Acción" (TeA) and Shaping Horizons. The prototype was divided into two phases to synchronize the work and amplify the impact of the financial inclusion and socioeconomic recovery strategies.

4.2. CoLaborative Mapping of Solutions: Phase 1 of the Prototype

The objective of solutions mapping is to identify and understand the ways in which people and groups approach or solve problems in their communities, or rather, how they create and/or adapt new products or services. This strategy is based on the assumption that the solutions express an unmet need, are based on in-depth knowledge of the problems acquired through experience, and are socially and culturally embedded in the communities. Within this framework, the populations affected by the problems are consulted as true specialists.

The solutions do not have to be unique nor completely original to be incorporated; rather, emphasis is placed on their value, availability and usefulness to beneficiaries. Likewise, some solutions can be implemented comprehensively, others can be implemented partially; or they can be used to highlight social values, practices, and processes or to find patterns.

Solutions mapping enables the simultaneous identification of localized solutions in different geographical locations. It also represents a form of two-way knowledge sharing. From the Co_Lab, we shared our methodology with volunteers, who - in turn - collected data, mapped solutions in their respective areas and shared their findings.

The objective of this exercise was to identify strategies, tools and/or community practices to address financial and socioeconomic recovery challenges.

The collaborative solutions mapping methodology implemented in this prototype is comprised of the following stages:



01

Design of the mapping strategy: data collection instruments, guides, solutions mapping card.



02

Selection of mapping volunteers: potential agents of change in their respective communities.

- 
03 Induction and training of mapping volunteers.
- 
04 Digital field work: conducting interviews. Monitoring of the field work.
- 
05 Documentation of the mapped solutions.
- 
06 Analysis of the compiled data.
- 
07 Collective intelligence exercise to share findings and reflect on emerging themes as well as on the field work as a whole.
- 
08
- 
09 Dissemination of conclusions and feedback.



We conducted the first phase of the prototype in collaboration with TeA – a partnership which was conducive in that it enabled us to increase our reach and ensure proximity to the country’s vulnerable areas despite the social distancing measures that had been put in place to counteract the spread of COVID-19.

TeA represents a collective initiative promoted by the Latin American Faculty of Social Sciences Argentina (FLACSO), the University of General Sarmiento, and the Center for Urban and Regional Studies (National Scientific and Technical Research Council). Its aim is to generate a collaborative map of social organizations existing during the pandemic.

For more information on the partners of the first phase, please see Annex 3.

4.2.1. Volunteer Selection, Training and Placement

The universities that make up the TeA network recommended candidates who met predefined criteria: young, committed to the wellbeing of their communities and with proven leadership skills (e.g., activists, high-performing students). All candidates had to demonstrate potential to become agents of change in their local communities. The selected group consisted of ten young volunteers (volunteer mappers), with an equal representation of gender and representing the provinces of Buenos Aires, Santa Fe, Córdoba, Tucumán, Jujuy,



Río Negro and Chubut. In addition to their familiarity with areas in situations of vulnerability, each of them expressed interest in participating in a collaborative survey to map solutions.

We conducted an orientation and training through two online sessions. The first session outlined the objective of solutions mapping (what the term “solutions” encompasses, what solutions mapping entails, examples of solutions, etc.); highlighted the strategic importance of advancing financial inclusion and socioeconomic recovery; presented the data collection, recording and analysis strategy designed for this initiative; and shared recommendations for the visit to the field. The second session was conducted by TeA and focused on the data collection instruments for the site visit: the interview guidelines and the form for the documentation of the solutions. Both tools had been previously designed by Co_Lab.

4.2.2. Virtual Field Work

The monitoring of the field work was carried out by TeA; they provided volunteer mappers with technical and methodological support, as well as supervised their activities as a whole and ensured compliance with the proposed objectives and deadlines.

The data collection instrument for the digital field work was the semi-structured interview. The accompanying guide was specifically devised by Co_Lab with the objective of understanding the needs, assessments, experiences and practices of the inhabitants of low-income neighborhoods related to financial and socioeconomic recovery.

The solutions were recorded on solutions record cards (Annex 5) that included the problem, the description of the solution (What need does it address? In what way does it address, solve or mitigate the negative effects of the problem or problems? How does it work? Why is it valued by people? Does it target a particular social group, such as women, the elderly, etc.?), observations (reflections, hypotheses, etc.), among other topics.

4.2.3. Collective Intelligence Exercise

Once the data collection was complete, we conducted a virtual exercise of collective intelligence - which is understood as the knowledge of a group arising from collaboration and collective effort - so that each volunteer could share his or her experience and reflect on findings together with the members of the Co_Lab and the TeA team.

The goal of the exercise was to facilitate collective reflection on the most noteworthy mapped solutions, their characteristics and functionality. Among the questions discussed by the volunteers were the following: What regularities emerged? Did any innovative ideas arise? What local and/or social particularities were revealed? Do the

solutions pertain to socioeconomic recovery and/or financial inclusion? Are they individual or collective solutions? Towards the end of the meeting, the participants discussed patterns they identified as well as considered the scalability of the mapped solutions.

4.2.4. About the Mapped Solutions

The findings from the solutions mapping showed that several local solutions are implemented with at least some involvement of civil society organizations and are often seen - albeit in distinct formats - throughout the country. The most notorious example of this was the case of the digital management of procedures. The physical isolation exposed, more than ever, the importance of being able to manage procedures for the payment of services; the collection of social security benefits such as retirement, pensions, social programs or the Emergency Family Income (IFE); among other transactions. Those who were traditionally most affected by the digital divide and financial exclusion sought local solutions implemented by people they trusted. To illustrate this, in some areas, neighborhood networks were set up where "social workers" provided free support and assistance to their neighbors in completing the necessary paperwork. Moreover, certain social organizations dedicated to food security also provided Wi-Fi to facilitate connectivity amongst the neighbors. In other cases, individuals offered this type of service for varying prices, either in domestic or repurposed commercial spaces.

Given that the mapped solutions are valued by and used in the communities where they are developed, it is worth testing them to assess whether they can be replicated in other areas and/or scaled.

[For more information on this phase of the prototype, its findings and reflections, see "Shared Search: CoLaborative Mapping" \(UNDP, 2021\)](#)

A summary of the mapped solutions can be found in Annex 6.

4.3. Decentralized Acceleration: Phase 2 of the Prototype

In the second phase, we collaborated with Shaping Horizons to implement a digital acceleration program termed "Fintech for Inclusion", applying the open innovation methodology which that partner developed. A total of 66 volunteers from 16 countries in Latin America and the United Kingdom (hereafter, the participating volunteers) were selected to participate in the program. During the first months of the program, the participating volunteers analyzed the challenges related to financial inclusion in their local contexts. Being deeply familiar with the failures and successes in their own countries, they were able to identify the pertinent information about the challenges which, when combined with the knowledge gathered by the volunteer mappers about the solutions found in the communities, enabled them to formulate ideas to resolve those challenges.

Shaping Horizons developed a methodology with the objective of promoting social innovation and international collaboration to

Pre-incubation

20+ international
& diverse teams



Ideation

Ideas & prototypes
created



Acceleration

Projects come to life



overcome challenges associated with the SDGs. The methodology consists of pre-incubation, ideation and acceleration stages – all of which can be conducted virtually in their entirety and implemented as a program within a particular area of development, harnessing digital innovation tools to guide the innovation process.

We partnered with Shaping Horizons to implement the Fintech for Inclusion program, using this methodology and engaging participating volunteers across different countries and cultures, empowering them with impact-driven tools and mentoring opportunities provided by the program.

In addition, Shaping Horizons also recruits volunteers (hereafter referred to as organizing volunteers) to co-lead the activities of each program.

Consequently, Phase 2 of this prototype establishes a facilitative network of peer-to-peer relationships, from the organizing volunteers to the participating volunteers and with the support of the Co_Lab. Volunteers representing other organizations also joined the efforts to advance this phase of the prototype: Shaping Horizons, an initiative of the University of Cambridge, was also involved in this stage of the prototype, Global Shapers Buenos Aires, part of the Global Shapers Community, an initiative of the World Economic Forum, the United Nations Development Programme in Mexico, Ashoka and National University of San Martín.

By applying this methodology, participating volunteers were able to analyze local challenges during the pre-incubation stage of the program. In January 2021, they began the ideation stage and worked on finding solutions to these challenges.

4.3.1 Fintech for Inclusion Program

We conducted the Phase 2 prototype during the 4-month pre-incubation period of the Fintech for Inclusion program. The objective was to accelerate financial inclusion in Latin America and the UK by creating synergies between the regions and exploring common challenges. The open call for participating volunteers lasted from August 3rd to August 10th, 2020. A total of 66 participating volunteers from 16 countries were selected to focus on three distinct strategic areas of financial inclusion:

- Loans and microcredits: challenges and solutions that aim to increase the financial resources of those who need them to maintain their livelihoods.
- Savings and investment: challenges and solutions that aim to increase the financial resources of individuals and/or organizations.
- Financial education: training or assistance through consulting for individuals or for businesses.

Participating volunteers were divided into teams of three to five people and nominated their own team leader during the first few weeks of the pre-incubation. The teams were comprised of motivated



volunteers who were tasked with selecting and analyzing a local challenge in their communities which they wished to address.

4.3.2. Volunteer Recruitment Criteria

The participants of the Fintech for Inclusion program have mixed profiles, not only in terms of technical knowledge but also in terms of their levels of engagement or experience with social and economic development in Latin America and the United Kingdom. They represent the private, public, academic and social sectors. They can analyze problems critically and then propose concrete, actionable solutions. They are proactive, enthusiastic individuals between the ages of 18 and 32, with ambitions to improve and grow. They are always willing to give and receive help and constructive criticism, and they place immense value on teamwork and trust in innovation through collaboration and partnerships.

The organizing volunteers share similar characteristics to those described for the participating volunteers. Thus, the implementation of the Shaping Horizons methodology promotes an international network of young people built on the following core values: passion for the common good, collaboration to find synergies, and cross-cultural understanding to build a society that transcends borders. More information on the volunteer recruitment criteria can be found in Annex 4.

4.3.3. Collective Intelligence Exercise: Exploring Community Challenges

Volunteer participants met regularly online between September and December 2020. During this time, they used a set of innovation tools to analyze in detail and contextualize the challenges, as well as get to know the people who face these challenges. Volunteer participants were required to submit deliverables to ensure the timely progression of the analysis of the challenge and the program as a whole. Each deliverable could be completed as a team, and methods such as research, expert and user interviews, etc. could be used. These tools helped the participating volunteers better understand the affected population, their characteristics and lifestyles, as well as other relevant information; which in turn enabled them to analyze different facets of the challenges. After completing each deliverable, the participating volunteers received feedback from the Shaping Horizons volunteers regarding how their analysis could be improved. The participants' deliverables are invaluable as they contain user-centric information about the community challenges. For a detailed description of the innovation tools developed for the pre-incubation stage, see Annex 7. A detailed description of the challenges examined by the participating volunteers can be found in Annex 8.



5. Learnings

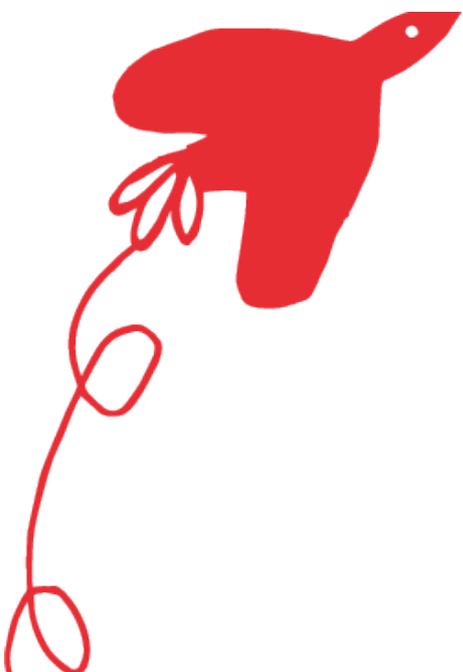
5.1. Combining the Phases to Strengthen Socioeconomic Recovery and Financial Inclusion

A conventional approach to finding solutions to development challenges is to conduct a detailed, comprehensive assessment of related societal problems – one which is carried out by traditional experts – over a prolonged period of time. In this prototype, we combined different working methodologies and developed an unconventional, volunteer-driven approach. In Phase 1, volunteer mappers identified and documented the solutions that the community identified to address financial exclusion and boost socioeconomic recovery in the context of the socio-health crisis. In Phase 2, the pre-incubation stage of the Fintech for Inclusion program, participating volunteers analyzed the challenges related to financial inclusion in their communities. By connecting the solutions mapped at the local level in Phase 1 to the analysis of the challenges in Phase 2, the volunteers were able to enhance the design and implementation of digital solutions by taking into consideration those local non-digital solutions identified in Phase 1. This approach was used during Phase 2 with the goal of promoting the scaling of digital solutions that reflect the local reality; it effectively facilitated the involvement of a large number of people in the identification of scalable community solutions.

Although the mapping volunteers in Phase 1 and the participating volunteers in Phase 2 did not know each other and came from different backgrounds, they share several characteristics. They are passionate volunteers, motivated by the common good and eager to serve their communities. They have a strong intrinsic motivation and are driven by a sense of solidarity. They also have shown great leadership potential within their respective communities. They all spent several weeks learning about financial inclusion in their areas. Considering this highly qualified and highly motivated group, we decided to integrate these empowered community leaders within the volunteer-based crowdsourcing knowledge model. This demonstrated the catalytic role of volunteers in accelerating financial inclusion.

An important aspect to highlight is that the implementation of Phases 1 and 2 of this project was enabled by digitization. During Phase 1, the training of the mapping volunteers, the field work and the collective intelligence exercise were all conducted via videoconferencing. Moreover, instant messaging tools and a free cloud-based storage service facilitated collaboration amongst the volunteers. In-person collaboration would not have been possible at the time, given the physical distance between the mapping volunteers as well as the precautionary and safety measures associated with COVID-19. In addition to these digital tools, volunteer participants also used digital management and innovation tools during Phase 2. The fact that all volunteers were young, highly educated, and able to access the internet all proved fundamental to the achievement of the objectives within the digital context in which they were operating.

However, the high level of participation in the digital activities was not always guaranteed. For example, volunteer mappers worked closely with vulnerable communities with little or no connectivity nor access to



digital tools. On several occasions, this prevented volunteer mappers from being able to interview through traditional digital platforms as planned – some interviewees did not have access to a computer or mobile data. As a result, many of the interviews were conducted via phone calls.

5.2. The Added Value of Volunteerism

In order to achieve the SDGs in an inclusive and comprehensive manner, a diverse range of people must be involved in the related planning and decision-making as well as in the fostering of collaboration at both the local and national levels.²² Volunteerism can be an effective and versatile implementation tool to achieve the SDGs, as it strengthens social cohesion and engagement while increasing the scope and amplifying the impact of collective actions. In addition, volunteering can be instrumental in engaging people in vulnerable situations, recognizing the value of their testimonies, experiences and knowledge and empowering them as agents of change.

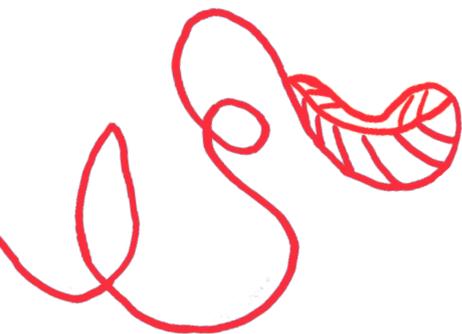
In this project, volunteers were the most important resource. Most of the tasks were planned and executed by them, under the supervision of the organization. The qualitative and quantitative data collected by the volunteers demonstrated the importance of intentionally creating spaces for interaction and connecting institutional initiatives with volunteer action.

In both phases, these spaces for dialogue and the sharing of lessons learned and best practices added great value to the volunteers' experiences, on both social as well as personal levels.

5.3. Creation of Value for the Volunteers

After taking part in the experience, volunteers from both phases displayed newfound confidence in their own skills, as well as appreciation for having developed interdisciplinary competencies and increased their knowledge of financial inclusion, socioeconomic recovery and related local challenges.

This project, as a result of the flexible and dynamic environment in which it was carried out, also inevitably strengthened the creativity as well as management, teamwork and leadership skills of the volunteers as they interacted amongst themselves and with many different community members. Volunteers also valued the new bonds forged and deepened their commitment to their communities. For all these reasons, we believe that this model represents an effective means of improving the employability of young adults and further developing them into agents of change in their areas.



5.4. Lessons Learned from the Experience of the Volunteers

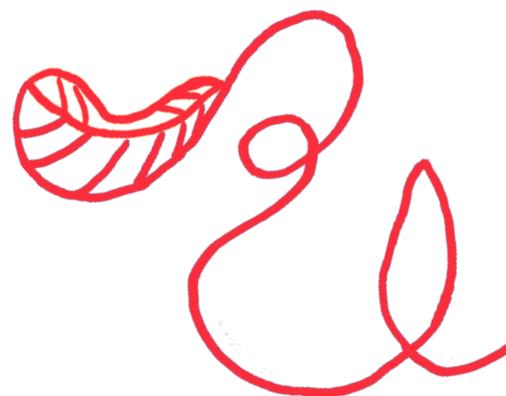
As part of the implementation of the two prototyping phases, we conducted two surveys to assess the volunteers' experience. The questions sought to elicit more information about the volunteers' motivation and participation in both phases.

Volunteers expressed appreciation for the opportunity to do something meaningful and to help others while simultaneously learning about their communities. The main motivating factor for most of the volunteers was to make a positive impact in the world and support those who face different challenges on a daily basis in their local communities.

They also praised teamwork and peer collaboration. They felt that their communication skills had improved significantly, as well as their ability to recognize when they should seek help or feedback. The peer-to-peer network effect for learning was also highlighted in the responses.

As the teams worked remotely and connected from different cities and countries, the role of technology and digital tools was also noted as invaluable as a means of fostering collaboration. Furthermore, the multiculturalism and interdisciplinary nature of the teams enhanced the members' problem-solving skills. However, the volunteers in the solution mapping phase stated that their work could have been more comprehensive and the information gathered more tangible if they had had the opportunity to execute the phase in person - something which had not been possible given the measures in place to prevent the spread of COVID-19.

Also, several volunteers expressed that they had developed new interests, principally ones related to the project, and that they would participate in similar projects in the future and/or would recommend the experience to a friend. This demonstrated that volunteering is a key way to both engage and leverage the participation of a larger group of people capable of – and committed to – promoting collective action towards the development of the SDGs. Volunteering offers people the possibility to build their skills and expand their networks, as well as discover future career opportunities.





6. Recommendations for Public Policies



6.1. Lessons Learned from this Prototype: Developing Future Volunteerism Policies

By using this prototype, with its solutions mapping methodology and decentralized acceleration, we aim to generate evidence and insights on the advantages of harnessing volunteerism for development. The implementation of this prototype further substantiates the potential of innovative volunteering models to reduce inequality and develop people-centered solutions based on the needs identified in the communities and by the communities. Based on the information gathered in this project, we recommend using volunteering as a tool for:



01

Building knowledge collaboratively, shaping public policy, and driving the impact of community practices, strategies, and actions. The collaborative data collection model combined with technology (such as mobile devices, social networks, online platforms, open-source technology, etc.) can facilitate the production of evidence that will influence policy makers and drive social impact.



02

Better understanding how people perceive and manage their current challenges as well as for mapping the solutions used in the field in order to assess their replicability and/or scalability. These solutions are based on in-depth knowledge derived from experience, are socially and culturally embedded, and represent creative forms of community organization.



03

Promoting community leadership through the identification as well as the connection of individuals with such potential. Peer-to-peer networks enable decentralized empowerment for development.



04

Developing a regional, multi-stakeholder cooperation strategy. As volunteering is carried out in a wide range of contexts and circumstances, policies on volunteering can be applied cross-sectorally to ensure effective coordination across different agencies and organizations.

6.2. Developing Future Volunteerism Policies

Based on the lessons learned from the testing of this prototype, we recommend keeping in mind the following factors when designing volunteerism policies which aim to address inequality:



01

The foundation of a strong and sustainable volunteer policy is the volunteers; in particular, those who are already part of the community. In each community, then, it is important to design strategies that involve diverse social groups representative of that community. It is also important that volunteers are reimbursed for any costs they may incur as a result of their contribution.



02

While the implementation of these volunteer models may not necessarily warrant the use of private or confidential information, we strongly suggest the consideration of ethical concerns and potential mechanisms that could help protect the data and privacy of individuals.



03

Strategies that will involve stakeholders from the local innovation and volunteering ecosystem should be considered. The methodologies implemented in this prototype, although volunteer-driven, share development challenges with the world of innovation. Finding the right partner to help with the adaptation of the methodologies to the local context will undoubtedly increase the scope.

To successfully apply this methodology, it is critical to identify partners in the community which you are trying to impact. Effective partnerships can facilitate coordination with local actors, who work informally on a voluntary basis, in order to collaborate and scale results. It is important to consider and define the pertinent volunteer selection criteria for the project one intends to undertake. As evidenced by this prototype, the similarities between the characteristics of the affected communities and the profiles of the volunteers are catalysts for success.



04

Providing volunteers with spaces for collaboration, dialogue and knowledge sharing is essential. Depending on the local context, it is also important to make spaces for interaction – whether digital or physical – available to communities. In our case, the development of a shared digital platform was key to greater engagement and collaboration among volunteers, and it underscored the importance of technical support in facilitating interaction. Formal volunteer organizations can provide significant support by providing a longer-term space for participation and ensuring access to resources.



05

Ensuring that volunteers can work in both face-to-face as well as digital environments is crucial. For both cases, it is necessary to consider whether

safety and protective equipment and gear and/or access to relevant tools such as the internet need to be provided.



06

Prototyping of volunteer models can be executed in the short term (within approximately four months); therefore, it is of vital importance that the availability of information and resources is ensured prior to the start of the operational stage. This will allow volunteers to concentrate on solving local challenges rather than on planning.



07

The volunteer network must be developed in such a way that it can be sustained over time, independent of the government policies that promote it, in order to ensure its long-term impact.

6.3. Adapting Volunteer Models to Local Realities

A key to the successful implementation of a volunteerism policy is the consideration of the local context. Therefore, we believe it is important to raise certain questions that could help in the tailoring of these methodologies to the reader's local reality, thereby effectively promoting volunteerism as a means fostering sustainability in Latin America and the Caribbean:



01

What are the main challenges when it comes to inequality in your country/region? Are formal or informal volunteer efforts currently being undertaken to address these challenges?



02

How can the monitoring of informal volunteering practices be improved? What can be learned from informal volunteering practices and how can this knowledge be used to increase their social impact?



03

Which models of volunteerism are the most successful in your region and why?



04

Do volunteer regulations exist that support existing volunteer activities or schemes in your region? Do these regulations impede or bolster volunteerism? If any regulations exist that limit volunteer efforts, could these be modified?



05

Which partnerships would be necessary for the implementation of a volunteering policy or scheme in your region?

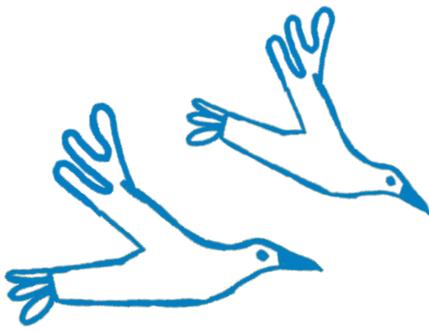


06

How can partnerships that both facilitate the recruitment of passionate volunteers as well as reach those in underrepresented communities be generated?



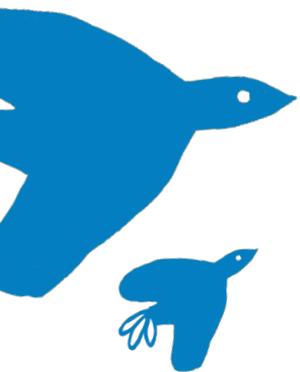
7. Conclusions



We are experiencing a historic moment, one marked by a pandemic that underscores both the need for resilience and innovation in the public sector and the need to promote development. Volunteerism represents one of the most powerful responses in crisis contexts; this is evident worldwide today as, in the ongoing fight against COVID-19, volunteers are supporting different governments, organizations, social groups and other individuals. This document provides evidence-based suggestions as to how to implement successful volunteerism strategies and how to leverage networks and technology in the process. We explore the potential of volunteerism to address inequality as well as to be integrated into strategies for local development, taking into consideration the distinct characteristics that make the Latin America and Caribbean region unique. The expansion of volunteerism could help scale people-centered, community solutions.

The volunteering models described in this project can be incorporated in the form of short-term policies, both to understand local needs, behaviors and preferences as well as to identify the solutions implemented in the respective areas. In this way, volunteerism – whether directly or indirectly – contributes to the design and development of favorable related public policies. At the same time, these volunteer activities also allow for faster implementation of the solutions developed in the communities. In this document, for example, we saw the expedited generation of digital solutions, made possible by volunteer support networks.

This project also highlights the importance of a strategy for effective multi-stakeholder collaboration and for the early identification of common priorities amongst those stakeholders. Prototyping volunteer models allows us to pursue a path for long-term change, one that is informed by the voices of the people affected by the development challenges. Through capacity building, technical assistance and knowledge sharing, the proposed methodology could be recreated in different regions and countries as well as within different levels of government. In addition, the models in this plan can be replicated using a straightforward methodology that is effective at addressing various types of challenges. Doing so will provide insights on innovative practices and can pave the way for policies that promote volunteerism in the long term – ones which will, when implemented, accelerate development and address complex problems.



“We explore the potential of volunteerism to address inequality...”



Notes

- 1.** UNGA 2015.
- 2.** UNV 2018.
- 3.** UNDP 2021.
- 4.** Lustig and Tomassi 2020. ECLAC 2019.
- 5.** Lopez-Calva 2020
- 6.** UNV 2018.
- 7.** Fundación Telefónica 2019.
- 8.** López Concepción, Gil-Lacruz and Saz-Gil 2019.
- 9.** Alzúa and Gosis 2020.
- 10.** Salvia 2020.
- 11.** Bombarolo 2002.
- 12.** Cilley 2015.
- 13.** Fundación Telefónica 2019.
- 14.** VSO 2015.
- 15.** UNV 2018.
- 16.** Cohn 2008.
- 17.** VSO 2015.
- 18.** Fundación Telefónica 2019.
- 19.** Salamon 2016.
- 20.** UNV 2019.
- 21.** UNDP 2019.
- 22.** UNGA 2015.

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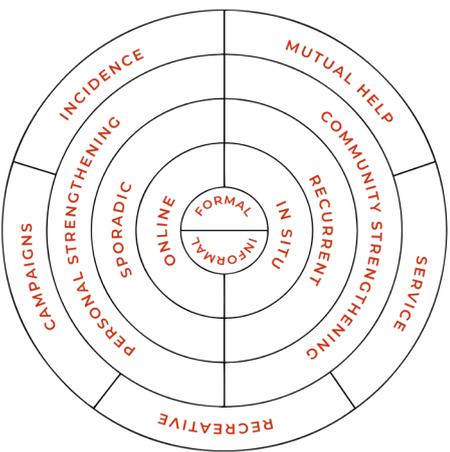
1.

Annex 1 Understanding Volunteering: Definitions and models

In 2002, a United Nations General Assembly resolution defined volunteerism as “activities undertaken of free will, for the general public good and where the monetary reward is not the principal motivating factor.” In this inclusive definition, volunteerism encompasses both formal activities performed through organizations and informal actions performed by individuals in non-registered organizations.¹ This can include small, national, or even international self-organized community groups. It can be a one-off or an ongoing activity, a regular or irregular project.

Figure 1 shows a model for 21st-century volunteering practices. It indicates the complexity, configurations, and intensities of volunteering today.² The 2020 model comprises five rings, each representing a dimension of volunteer action.

Figure 1: The 2020 volunteerism model.³



Notes

1. UNV 2018.
2. UNV 2020.
3. UNV 2020.

References

United Nations Volunteers program (2018). 2018 State of the World’s Volunteerism Report. The Thread That Binds: Volunteerism and Community Resilience. Bonn: UNV.

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2.

Annex 2 Context

What can we learn from the best volunteering practices in the 21st century?

We introduce here a concrete set of opportunities for learning from past experiences and practices.¹ We note that these lessons are common to the different types of volunteering models analyzed in this prototype.

- **Hierarchy:** Collaborations between external and local volunteers assume a top-down approach to capacity-building and technology transfer.
- **Competition for service provision:** Volunteering must not replace basic government services.
- **Undermining the local:** External agencies can weaken local participation and self-organization.
- **Dependency:** External support may create dependency and diminish the sense of ownership once external support is removed.
- **Cultural insensitivity:** Culturally inappropriate directives that fail to account for local social dynamics can cause interventions to fail, while unequally distributed benefits can exacerbate local tensions.
- **Co-optation:** The autonomy of volunteering can be co-opted by governments and agencies that end up directing volunteer efforts to support their priorities.
- **Exploitation:** Local volunteers can be used as low-cost labor with insufficient compensation or support.
- **Compulsory:** Some community resilience strategies require “voluntary participation,” but those who fail to participate are fined, shunned socially, or denied access to public goods or services.
- **Scale:** In some contexts, self-organization can mean an inability to effectively use large numbers of local volunteers during crises.
- **Isolation:** Volunteers not connected to mainstream services are dependent on local resources.

- **Scale:** Wide geographic dispersion of volunteers enables early recognition of threats.
- **Immediate response:** Speed and frontline response in a crisis.
- **Availability:** Local volunteers are often the only source of help available.
- **Flexibility:** Learn about this characteristic of local informal volunteering that is less tied to standard methods and procedures, and can more readily adapt to changing local conditions.
- **Innovation:** Model based on problem-solving to address immediate needs and resources.
- **Financial resources:** Temporary support can be sustained by local voluntary action when local capacity is exceeded.
- **Technical expertise:** External national, international, or online volunteers can complement community action with technical expertise otherwise unavailable in the local context.
- **Standards of equity:** External actors can address and influence inequitable gender norms and other forms of exclusion occurring in local settings.
- **Recognition:** Legitimacy and legal recognition can strengthen local volunteering.
- **Local knowledge and connections:** Local volunteers can inform and enhance external responses while helping to identify vulnerable groups.
- **The shift from coping to resilience:** With combined resources, communities and partners can work toward prevention and adaptation.

What are the volunteer incentives for local volunteers in deprived areas?

When groups share a strong sense of solidarity, volunteering provides a mechanism for managing and sharing risk among peers.² At a community level, we may find positive contributions such as:

- **Trust:** A high level of trust among volunteers is linked to enhanced collective action.
- **Solidarity:** Voluntary action can enhance solidarity or “power with others” through mutual assistance.
- **Cohesion:** Voluntary action helps to renegotiate relationships

between groups that have been divided and encourages the formation of networks of people with shared causes.

- **Emotional support:** Community-based volunteers are likely to identify with and help those who are suffering, which can reduce feelings of alienation and isolation.

At an individual level, voluntary service can help people overcome feelings of personal isolation and low self-esteem. Moreover, it can help to tackle some of the underlying causes of social exclusion, such as lack of employment, education, or health. Volunteers meet other people during their routines, whether face to face or, increasingly, through the Internet. This can improve their social bonding and community involvement. Volunteering also reduces stress and combats the feeling of loneliness. Volunteering can also improve employability by increasing the professional and social skills of the person. **3**

What kind of environment could encourage future generations to volunteer to combat inequalities to 2030 and beyond?

We can see the importance of an adequate enabling environment when looking at countries with high volunteering rates. In such countries, schools carefully cultivate volunteering, and the media highlight successful initiatives. Moreover, public policies and appropriate legislation support volunteering with tax reliefs, among other incentives. Consequently, public opinion values volunteering deeply. **4**

The characteristics described above imply institutional infrastructure. This is an important aspect to consider when thinking about next-generation volunteering. Particularly, we propose that emphasis should be placed on promoting an enabling environment and operational structures which promote volunteerism and support volunteers' work. **5**

- An enabling environment includes the body of policies and laws that protect volunteers and provide incentives for volunteer action.
- Operational structures include schemes through which volunteers are mobilized, deployed, and supported.
- Implementation capacities include functional and technical resources from volunteering organizations that are adaptable to changing circumstances, function at high standards of efficiency, and achieve results.

Not all three aspects must necessarily be implemented simultaneously. However, if appropriately implemented, they can be used to catalyze, engage, mobilize, support, and manage volunteers appropriately. **6**

What regulations exist to support volunteerism?

At least 72 countries introduced, amended, or were recently in the process of drafting policies and legislation related to volunteering between May 2008 and May 2018. **7** There is a growing concern, however, that overregulation of policies and laws can result in narrowing access, shrinking diversity, and restricting volunteering activity. Many of the policies and legislation created through the incremental expansion and consolidation of regulatory frameworks have cross-national similarities. **8** This convergence is partly due to transnational processes such as cross-fertilization, technical assistance, and international cooperation.

Notes

1. UNV 2018.
2. UNV 2018.
3. Clark 2011.
4. López Concepción, Gil-Lacruz and Saz-Gil 2019.
5. UNV 2018.
6. UNV 2018.
7. UNV 2018.
8. UNV 2018.

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López Concepción, Arellys; Gil Lacruz, Ana Isabel; and Saz, Isabel (2019) "Voluntariado en Latinoamérica: aproximación a las diferencias entre países," *Gobernar: The Journal of Latin American Public Policy and Governance*. 3 (5), Article 10.

3.

Annex 3 Partners

First phase

In Phase 1, we partnered with "Territorios en Acción" (TeA), which aims to highlight the collaboration among the government, private sector and civil society organizations in Argentina, as well as the importance of the actions taken in order to deal with the health crisis. The production and dissemination of high-quality information on the importance of this collaboration provide the foundation for strengthening - from a political and institutional point of view - civil society participation, for developing measures that have a direct impact in the community, as well as for improving the design and implementation of public policies. This initiative, which calls for the participation of the key organizations in this area, constitutes an invitation to encourage collaborative knowledge sharing based on these contributions in the mapping of this activity. This implies a commitment to ensure public and open access to the data, within appropriate time frames considering the current situation.

TeA's geographical reach as well as its partners were key to the success of the mapping stage as they facilitated access to a wide network of volunteers with a social work background and an understanding of the social and economic issues their communities are facing.

Second phase

In Phase 2, we partnered with Shaping Horizons, an initiative born at the University of Cambridge as a result of a collaboration of 30+ academics and students. Shaping Horizons is a social enterprise, based on a unique open innovation methodology, that runs decentralized 1-year-long accelerators across country borders. It is led by volunteers, more than 60 at this moment, from over 20 different countries. All their work is done remotely thanks to the implementation of digital tools and digital instruments such as training, shared financial systems, and digital platforms.

In addition to the partnership with Shaping Horizons, Global Shapers Buenos Aires Hub has been crucial for the implementation of this prototype, providing a direct connection with the local volunteering ecosystem and supporting its implementation. The other partners in this phase included the United Nations Development Programme in Mexico, Ashoka, and National University of San Martín (Universidad Nacional de San Martín). They provided critical expertise and capacity to reach particular groups or communities, leading to more effective and comprehensive outcomes. As our experience shows, partnering with organizations that act as networks of volunteers, both formal and informal, helps reach communities otherwise excluded.

4.

Annex 4 Volunteer Selection Criteria for Phase 2 and Induction process

Phase 2: “Fintech For Inclusion” volunteer participants

The "Fintech for Inclusion" volunteers have mixed profiles; not only do they possess technical skills, but they are also involved in social and economic development in their respective regions, Latin America and the UK. They are representatives from private, public, academic, and civil society backgrounds. They can analyze problems from a critical and integrative point of view and suggest concrete solutions. They are proactive and enthusiastic individuals between 18 and 32 years old who show ambition to improve and grow. As good team players, they are always eager to give and receive help and feedback, valuing collaborative work and believing in innovation through collaboration and partnerships.

Selection criteria for volunteer participants:

- Under 32 years old.
- From Latin America or the UK owing to the bilateral aspect of the program. They should have lived in these regions for most of the time during the past five years.
- Good communication skills (advanced English).
- A good match for the subtheme selected (show at least one year of experience with direct work).
- Offer insight on the problem within the area selected.
- Experience working with excluded social sectors.

Phase 2: Shaping Horizons volunteers (organizing volunteers)

The volunteers that are members of Shaping Horizons (organizing volunteers) share similar characteristics with those described for the volunteer participants of the “Fintech for Inclusion” program. Hence, the implementation of the Shaping Horizons methodology consolidates an active international peer-to-peer youth network built upon the following core values: a passion for the common good, collaboration to find synergies, and cultural understanding to build a society beyond borders.

Selection criteria for organizing volunteers:

- Ability to commit mid-term
- Shares values with the organization
- Team player
- Demonstrated experience or studies in the areas they are going to work in
- Willingness to learn
- Versatility and adaptability

5.

Annex 5 Solutions record card template

Mapper:

Date:

Location:

THEME (Financial Inclusion or Socioeconomic recovery):	
DIMENSION:	
Challenge(s):	
Describe the solution in detail. What need does it address? Why does it allow community members to deal with, overcome or mitigate the negative consequences of the challenge(s)? How does it work? Why is it valued by the community members? Is it targeting a particular community sector (elderly people, etc.)?	
Observations: What are your thoughts on this solution? Does it make you think of any hypothesis or insight related to the challenge?	
Supporting audiovisual materials: Yes/No	The specific location of the solution: Yes/No
A scheme, infographic, or diagram to showcase the solution (it could be made digitally or by hand): Yes/No	Any other supporting material (website, etc.): Yes/No

6.

Annex 6 Summary of the solutions mapped in Phase 1

The mapped solutions were framed in the following topics:

- **Access to financial services:** Community finance, based on trust, proximity and solidarity, gives people the opportunity to save and access money within their neighborhoods. In this category we may find: family or community monetary collections; loans granted by civil society organizations; the investment of money received from government programs, among others.
- **Digitalization of procedures:** The pandemic exacerbated the existing difficulties surrounding digital procedures and related payments. That is why we can see an increase in the number of networks of social workers, civil society organizations or individuals that provide digital advice, home, social and/or commercial offices to manage procedures, training sessions aimed at help people adapt to the digital context and/or the strategies to facilitate connectivity developed by civil society organizations.
- **Access to food:** Communities organized in order to start soup kitchens, networks to trade food and other products, etc. In this respect, the Emergency Family Income (IFE), an exceptional measure adopted by the government in response to the health and social crisis, was crucial to allow citizens to buy food as well as the supplies necessary to produce and sell food. Many people were able to start micro-enterprises as a result of the implementation of this program. Some of the solutions identified are: organizing raffles and virtual activities in order to get the supplies necessary for soup kitchens and meal centers; stockpiling food and preparing homemade meals; creating networks to avoid intermediaries; among others.
- **Commercialization:** As most people in low-income communities have access to mobile phones and social media platforms such as Facebook and WhatsApp, it was possible to migrate to virtual markets swiftly and with no additional expenses.

Among the mapped solutions, we can highlight the importance of trust, proximity and solidarity, as well as the different ways of collective organization, and of the feminization of the solutions, as these were mostly adopted by women.

7.

Annex 7 **Description of the Shaping Horizons** **pre-incubation stage tools**

The Shaping Horizons pre-incubation stage tools developed by the volunteers are:

- **Onboarding tool**

The onboarding tool introduces the methodology and describes the innovation journey that the participants will be undertaking.

- **Becoming a Team**

This tool begins by providing an informal platform for the participants to get to know their team; and posing questions to draw out common values, motivations, and interests. Towards the end of this tool, participants start defining and characterizing the challenge they will be working on.

- **Target the user group**

The goal of this tool is for the teams to identify a community of people affected by the problem that they have identified. The teams will do this by researching and interviewing experts that will provide insights on potential users.

- **Define the profile of users**

The tool allows the participants to understand the community better through user interviews and secondary research.

- **Problem Framing**

This tool aims to link all the information that the teams gathered by framing it in a clear and concise manner.

- **Setting the ground for impact**

It helps the participants connect the problem, context, and users. When participants receive this tool, they work and frame the problem they aim to solve in detail. This will help them, in future steps, to think about the social impact that they wish to have.

8.

Annex 8 Challenges analyzed in Phase 2

The following are the 14 challenges analyzed by the “Fintech for Inclusion” volunteer participants during the pre-incubation stage:

- **Lack of financial inclusion in the Latin American migrant community in Panama**

The lack of financial inclusion causes an economic and structural breakdown that puts the migrant community in a vulnerable situation, pushing migrants to take often drastic measures to solve their financial needs.

- **Lack of access to digital financial services for the low-income population in Brazil**

The financial products have not yet been adapted for this segment, and people usually do not know how these products work, creating breaks and making people with a lack of education worse off.

- **Lack of financial education for transgender people in Sao Paulo, Brazil**

Transgender people are more socially and financially vulnerable. Many are kicked out of their homes, leave school, are not integrated into society, and are usually not granted the same social protections from authorities and policymakers as non-transgender people receive.

- **Low financial literacy in young adults in Argentina**

The target is 15 to 18-year-old high school students in the City of Buenos Aires who are striving to, through better earning, spending, and saving habits, be financially literate by the time they are adults.

- **Limited access to quality financial education in London, United Kingdom**

Only around 10% of British students aged 14-16 acquire their financial education through their school curriculum. This is an alarming figure and suggests underlying social issues surrounding this problem.

- **Lack of financial education, tools, and user support for the youth in Buenos Aires, Argentina**

Addressing the need to provide financial education, tools, and support to the users so that at the same time this knowledge is provided, their income and savings are also enhanced.

- **The underdevelopment of the microcredit market for microentrepreneurs in Salvador, Brazil**

A decrease in the operational/transactional costs related to microcredit products could make the industry more favorable for lenders, increasing the offer, and expanding the funding options available for borrowers.

- **Lack of access to microcredits for housing improvements in Argentina**

The focus is on microcredits for housing improvements because housing microfinance could encourage access to other financial products, such as savings accounts, digital payments, and credit cards.

- **Systemic barriers to credit access, lack of digital financial products, and limiting credit scoring models in Latin America**

Financial inclusion for vulnerable populations can contribute to poverty alleviation. When it comes to loans, we constantly see these systemic barriers with negative effects on individuals, their families, and communities (loan sharks, pyramid schemes, institutions that lend money at unreasonably high interest rates).

- **Lack of access to financial services for indigenous women in Península de Yucatán, Mexico**

Indigenous women living in poverty have no opportunity to receive loans from financial institutions. Consequently, they have to resort to informal moneylenders, which charge a usury interest rate, increasing their vulnerability even more.

- **Lack of awareness of the importance of saving for the future in Mexico**

The problem is that many people who can save money for their future do not do so nowadays, given the misinformation they have about the repercussions that their financial decisions will have in the long term.

- **Lack of financial inclusion and education in Saving and Investments in the Dominican Republic**

People are not saving as much money as they should, and, therefore, they do not have access to interest-generating assets nor commonly known investments. There is a general misconception on interest-generating assets, due to lack of financial planning and/or education.

- **Lack of good quality financial education and alternatives for saving and investing in Buenos Aires, Argentina**

The overall financial education situation in Argentina is quite critical, therefore, taking action is imperative to overcome the lack of financial education, structural poverty, and insufficient fintech solutions aimed at bringing debt relief through education and innovative options.

- **The lack of financial education in Buenos Aires, Argentina**

Today, people store their savings at home in US dollars and avoid investing such funds. Despite government efforts to motivate Argentinians to utilize banks, there is still a general distrust towards them.

The challenges chosen by the teams fall within the themes of loans and microcredits, savings and investments, and financial education. Seven out of 14 teams agree that financial education is the key to tackling the exclusion that vulnerable communities face every day.

One of the biggest issues many teams addressed was the consequences of the lack of access to financial services by historically excluded vulnerable sectors of the population - for example, indigenous women, migrants, and the trans community. These and other groups lack the information or the resources needed to deal with the formal financial sector efficiently.

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