



USER JOURNEYS OF CASH + ENTREPRENEURSHIP PARTICIPANTS

THE VENEZUELA REGIONAL CRISIS

A journey mapping case study from Colombia

BASED ON EVIDENCE AND LEARNING FROM VENESPERANZA, LATIN AMERICA'S LARGEST
CASH AND LIVELIHOODS CONSORTIUM

July 2024



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Authorship

This report was authored by Katrina Keegan, an independent researcher contracted by Mercy Corps. The research underlying this report was conducted by the author and made possible by the generous support of the US Agency for International Development (USAID). Unless expressly stated otherwise, the findings, interpretations and conclusions expressed in this report are those of the author, and do not necessarily represent the views of the VenEsperanza Consortium or USAID.

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Contact

KATRINA KEEGAN

Research & Learning Coordinator |
Independent Contractor, Mercy Corps
kkeegan@mercycorps.org

SHANTI SATTLER

Consortium Director | VenEsperanza
Consortium

JUAN RIVEROS

Consortium Deputy Director | VenEsperanza
Consortium
jriveros@mercycorps.com

Carrera 13 No. 90-17
Oficina 18
Bogotá, Colombia
<https://www.venesperanza.co/>

About Mercy Corps

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.



Background

Introduction

Mass outward migration from Venezuela has been unfolding over nine years, with no clear end in sight. Colombia is the primary host country to displaced Venezuelans, with most people planning to remain in Colombia for the foreseeable future. In this context, the VenEsperanza food security and humanitarian assistance program, funded by USAID/BHA, expanded to include complementary livelihoods support for all interested participant households.

The VenEsperanza program is operated by a consortium led by Mercy Corps with Save the Children, World Vision, the International Rescue Committee, and national NGO partner Fundación Halü. With operations beginning in 2019, the consortium has provided over 500,000 people with food assistance through multipurpose cash transfers¹. Over 11,000 of these individuals have also received livelihoods support through three distinct but complementary livelihoods “pathways”: savings groups, employability, and entrepreneurship formation. Participants self-select into one, two or three of the pathways and begin once they have received at least one cash transfer. The addition of livelihoods programming to the cash assistance has allowed VenEsperanza to boost the impact of the program and provide more sustainable opportunities for participants. As of May 2024, VenEsperanza has supported over 2,600 entrepreneurial ventures. Key steps in the entrepreneurship group pathway are summarized below.

VenEsperanza’s Entrepreneurship Pathway

- Entrepreneurship cohorts typically have 5-15 participants who move through the pathway together.
- The pathway lasts 3-4 months and includes 8-10 sessions, led by a facilitator.
- Participants receive 1-2 verification visit(s) prior to the distribution of the seed capital to assess potential risks and basic requirements needed to safely implement the proposed business activity.
- Participants who successfully complete the training deliverables, the pitch, and the verification visit, have the opportunity to receive one disbursement of seed capital for investment in their businesses. The exact seed capital amount depends on factors including the type of business and the investment plan.

Cash delivery and livelihoods presentation	Business model workshops and CANVAS	Investment plans and business “pitch” presentations	Graduation and seed capital provision	3 months post graduation
• Participants receive information about how to access their cash assistance. • Participants are introduced to the livelihoods pathways and take a survey to determine interest.	• Participants are introduced to the entrepreneurship model and entrepreneurship basics. • Participants identify and define a viable business idea. • Workshops are facilitated focusing on topics like family and business budgeting, financial management, soft skill development, market analysis, and financial services. • Participants use the CANVAS* model to develop a business plan. *Osterwalder & Pigneur (2010). The Business Model Canvas.	• Participants develop an investment plan and operating budget (including a list of prices and suppliers) and profit forecast. • Participants showcase their preparedness for seed capital by presenting their business in front of peers and invited judges.	• A graduation ceremony marks the end of the program. • The program team conducts verification visits to confirm that operations meet basic requirements • Participants who successfully meet criteria receive seed capital to purchase productive goods, assets and/or services to strengthen their businesses. • Program staff may accompany participants (individually or collectively) during the spending of seed capital to facilitate access to the products they need at fair prices.	• Participants operate independently.

¹ VenEsperanza provides vulnerable households affected by the Venezuela crisis with one cash transfer a month for six months.

Research methods

Purpose and approach

Journey mapping is an approach inspired by human-centered design that aims to understand users' needs, behaviors, and experiences through the study of archetypes to ultimately create effective solutions catering to their unique challenges and desires. The user journeys depicted in this report showcase the real experiences of VenEsperanza participants who received cash and participated in the entrepreneurship pathway². These journeys document common but diverse participation experiences – from first becoming aware of their eligibility for the program, through different milestones of the entrepreneurship program cycle, and a check-in several months after graduating from the program. This research aims to better understand individuals' thoughts, hopes, and concerns and explore how differences in demographic characteristics, household composition, and contextual factors may affect their journeys in order to (1) promote informed and iterative adaptation of program implementation to best respond to user's needs and expectations and (2) share evidence-based recommendations to improve experiences and amplify positive outcomes for future cash + entrepreneurship participants.

Research design

The sampling strategy, developed in consultation with VenEsperanza teams prior to research, aimed to minimize subjectivity in forming user persona archetypes by accurately representing the needs, goals, values, and behaviors of various user groups and ensuring representation of more disadvantaged and marginalized users. To achieve this, the strategy features selective sampling for targeted characteristics of interest such as income instability, low literacy, head of household with dependents, and health condition and/or disability, while also maximizing diversity across age, gender, and participant profile (Venezuelan refugee or migrant, Colombian returnee, or host community member). The composition of the sample can be found on the next page.

Qualitative interviews

This document draws on 31 interviews with participants of the VenEsperanza cash and entrepreneurship program located in four respective Colombian departments where the partners operate: Antioquia (Mercy Corps), Cundinamarca (World Vision), La Guajira (Save the Children), and Norte de Santander (International Rescue Committee). Both urban centers and more remote sites were included to provide comparative contexts whenever possible. Participants were selected for interviews based on non-probabilistic, purposive sampling of targeted characteristics. In-depth interviews were conducted in Spanish, lasted 90 minutes maximum, and required participants' verbal consent³. A semi-structured interview format encouraged storytelling, as well as a visual card sorting exercise, to jog memories and elicit participants' views, feelings, perceptions, and frame-of-mind at various stages. Interviews were conducted at two time points to reduce recall bias and to improve depth and validity of findings. Time 1 marked the middle of the entrepreneurship pathway, with interviews conducted between May and August 2023. Time 2 marked 2-3 months after graduation from the pathway, with interviews taking place between September 2023 and January 2024. To explore obstacles to participation and continuation, Time 1 samples included participants who had left the program, and Time 2 included participants who struggled and/or were unable to launch their business as planned.

User personas and journeys

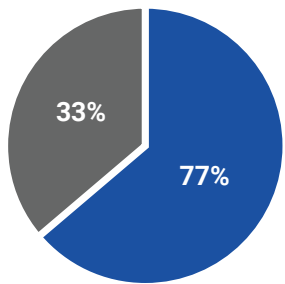
Interview audio was transcribed, translated, and mapped to identify patterns and trends, grouping similar people together to develop four composite user personas. Each user persona and journey map reflect the combined experiences of between two to six interviewees, collated into a composite account based on the targeted characteristics and sampling approach designed in collaboration with VenEsperanza teams. The featured personas represent the general profiles of different kinds of users based entirely on qualitative interviews, making it possible to explore different permutations of characteristics and how they impact user experiences.

² Entrepreneurship is offered as a standalone opportunity and also through hybrid options that combine entrepreneurship with savings groups and/or employability formation activities.

³ No personally identifiable information was collected during interviews. All audio files were anonymized through coding procedures to ensure confidentiality and protect the privacy of participants. Participants who exhibited distress during interviews were flagged to site supervisors for appropriate follow-up.

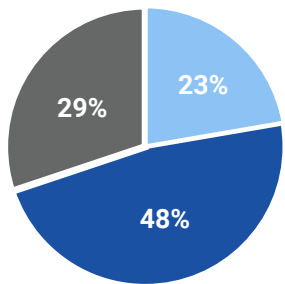
Sample composition

Participant demographics



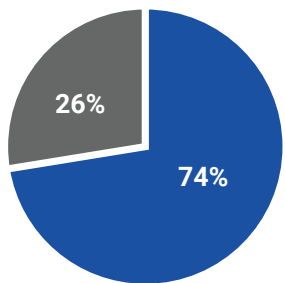
Nationality

- Colombian
- Venezuelan



Age

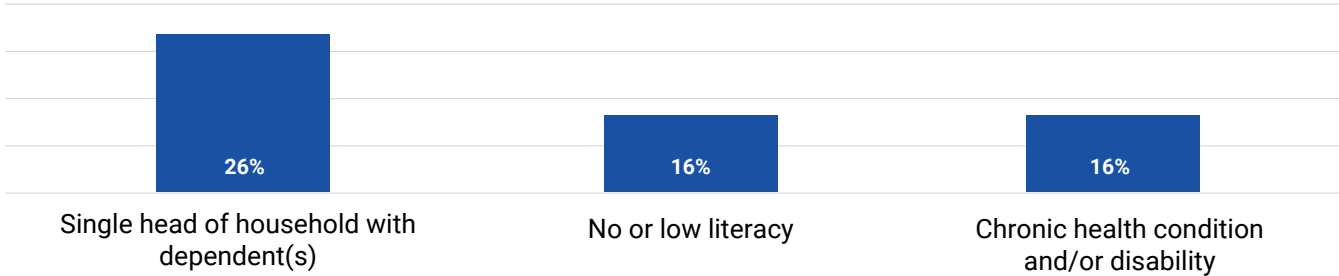
- 18-23 (Youth)
- 24-49
- 50+ (Elderly)



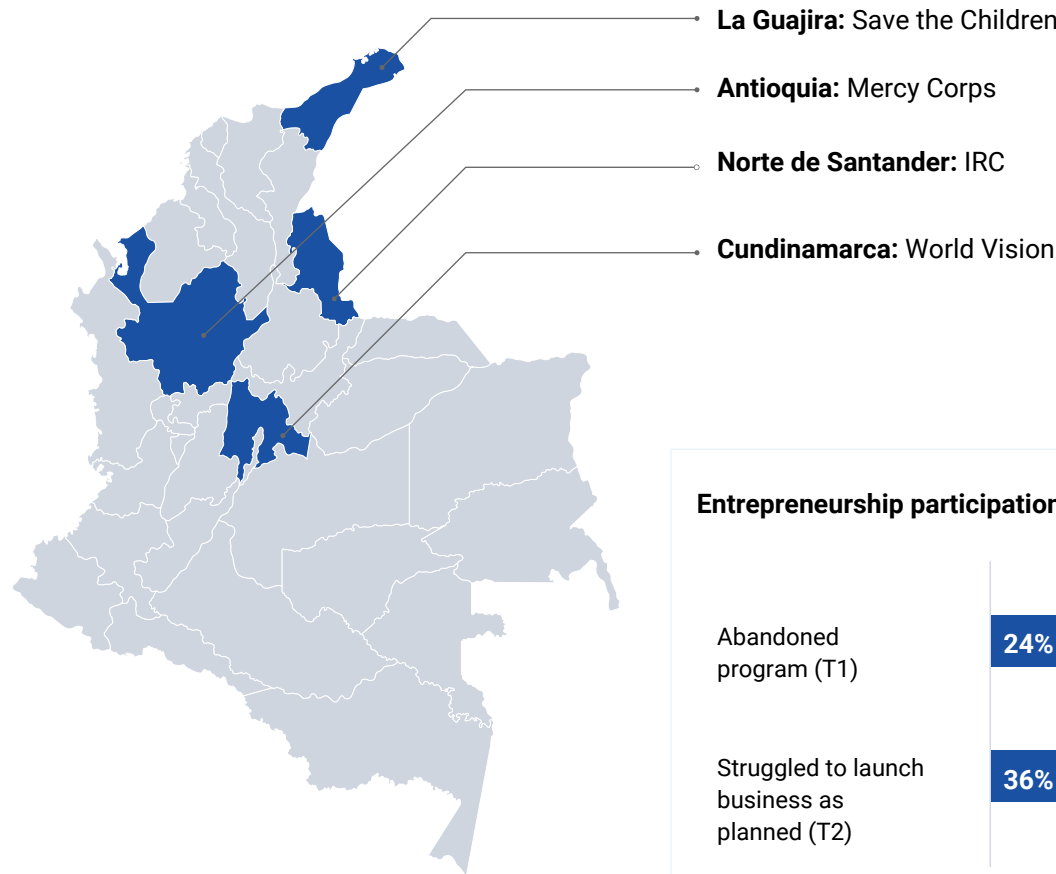
Gender

- Female
- Male

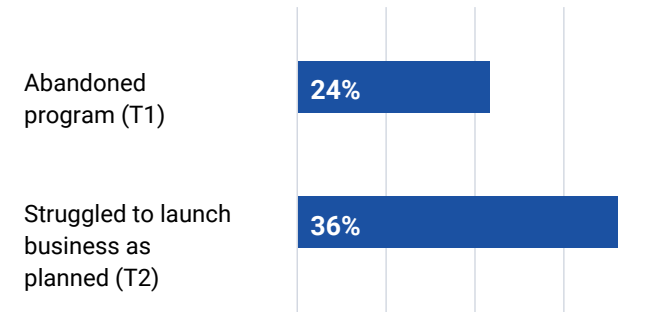
Targeted characteristics



Data collection locations



Entrepreneurship participation



User journeys

This section presents the illustrated journeys of four user personas: Daniela, Mauricio, Alejandra, and Patricia. Each persona and journey is based entirely on interviews, reflecting a composite of users' firsthand perspectives and experiences as expressed in their own words.

Daniela's journey



"In Venezuela, I was a professor and working towards a doctorate, but couldn't finish. My husband was killed and I left for Colombia with my 11-year-old son and 5-year-old daughter.

"We stayed with a woman I knew, but it was an unsafe situation and we left. I found a job at a grocery store, renting a room from the owner until she recovered from surgery. After, I worked as a waitress, a seamstress, whatever I could find. Employers refused to contract me once they learned I'm Venezuelan. I ate one or two meals a day so my kids could eat."

"Now, we live in a small apartment. It isn't in the safest area and I don't let the kids go outside without me."

"My business is making and selling Venezuelan desserts. I don't have any experience in business. Before, making desserts was just a hobby but now I'm supporting my family with my sales. As a single mom, my business gives me more control and flexibility with my kids. Before, I had no option but to leave the kids alone while I worked for 12 hours. With my business at home, I can work and be their mom at the same time. It's hard but it's worth it."



Personal profile

- **Profile:** Venezuelan migrant
- **Location:** Urban
- **Living situation:** Rented apartment with children
- **Time in Colombia:** 3 years, plans to stay
- **Literacy level:** High
- **Education level:** Unfinished doctorate
- **Social support:** Limited to a few neighbors



Participation profile

- **Business:** Desserts
- **Goal:** Launch new business
- **Prior experience:** None
- **Biggest obstacle:** Obtaining clients; Seasonal market fluctuations
- **Post program:** Business struggling

Cash delivery and livelihoods presentation

Business model workshops and CANVAS

Investment plans and business "pitch" presentations

Graduation and seed capital provision

3 months post program



"It was a sad moment having to confront the fact that I needed aid. But also a moment of happiness, gratitude and relief because I was so tired of being in a situation of survival."

"I expressed interest in entrepreneurship because I'd had such bad luck with employment."

+Felt gratitude and relief
-Found it difficult to face needing aid

"The first day, I asked myself, 'Can I even be an entrepreneur?'. I really struggled with my business idea. My doubts grew when I learned that most in my group already had clear business ideas and prior experience."

"It was beautiful to see Venezuelans in a classroom instead of selling candy on the street. Our teacher is Venezuelan and he's a role model. It motivated and lifted me up as a Venezuelan."

"The workshops are useful to everyone, regardless of experience or education. CANVAS is hard but I cried when I finished because it became real; it came to life."



+Found sessions to be challenging but uplifting and rewarding
-Had doubts and nerves as a new entrepreneur
-Struggled to define business idea



"They wouldn't tell us how much we might expect to receive. Many were well over budget and had to re-do it. I think they should tell us the amount before to avoid disappointment."

"The pitch showcased all our hard work and everything we learned. As a former professor, I felt confident in public speaking. But others had never given a presentation before; they were really nervous and even cried. But the teachers, judges and other students encouraged them and everyone did great. It was a turning point for all of us."

+Felt confident presenting
-Unknown seed capital amounts caused some disappointment

"At first, many of us doubted we could commit to such a long program because we were in survival mode and couldn't see far ahead. But time flew and by graduation, we didn't want it to end!"

"I do wish the seed capital was a little higher since city prices are so high and businesses require a lot of costs upfront. That said, I am so grateful. With the tools I bought, I can make a greater variety of desserts and earn more."



+Graduation and seed capital were meaningful
-Seed capital amounts are low



"I've had some problems with my home kitchen. The electricity where I live goes out a lot and that sets me back sometimes. And my fridge and oven are small so I can't make big batches. It's taking me a while to build my client base too because my business isn't visible."

"December was a really good month in terms of sales. I was earning around \$500,000 COP per week! But then January came and people stopped spending after Christmas. So right after my best month, I had my worst. One week, I only earned \$50,000 COP. I hadn't anticipated such a sharp drop."

-Difficulties with home kitchen, client base, and seasonal market fluctuations



Mauricio's journey

"I was a farmer in a rural Colombian town until one day I had to flee with my wife and kids with only the clothes on our backs. That was in 2015. The ELN* came to my house and put my daughter on their list. They told us, 'We'll come back for her tomorrow morning. If you don't give her up, we'll kill the whole family.' We ran."

"Some friends helped hide us, let us stay in their home, and gave us work in their factory. I started selling candies outside a local school to try to earn more money. But then the pandemic hit and it got really, really hard. The police took my cart and said I couldn't work in the street. We were

really short on money and to feed my kids, I started selling coffee and juice in my neighborhood. I wake up at 2am to prepare because I start serving clients at 4am."

"We have 6 kids. We've lived for 7 years in a house made of wood, without a floor, water, or electricity. I feel okay in the community. It's not the safest area. Some of my neighbors are friendly but others aren't kind. It's hard for me to trust people after all that has happened. I'm displaced, I'm threatened in my hometown, I'm disabled. I got in an accident and lost my arm. Yet, this is the first time I've ever received any assistance."

"As I child, I never had the opportunity to study. This business is everything to me and I want to help my kids."

*The National Liberation Army (ELN in Spanish), is a guerilla insurgency group in Colombia.



Personal profile

- **Profile:** Internally displaced Colombian
- **Location:** Semi-urban
- **Living situation:** Self-constructed home with wife and kids
- **Time in Colombia:** Whole life (internally displaced)
- **Literacy level:** Low
- **Education level:** None
- **Social support:** Limited to immediate family



Participation profile

- **Business:** Food and drink stand
- **Goal:** Strengthen business
- **Prior experience:** Low
- **Biggest obstacle:** Bookkeeping
- **Post program:** Business stable

Cash delivery and livelihoods presentation

Business model workshops and CANVAS

Investment plans and business "pitch" presentations

Graduation and seed capital provision

3 months post program

Entrepreneurship



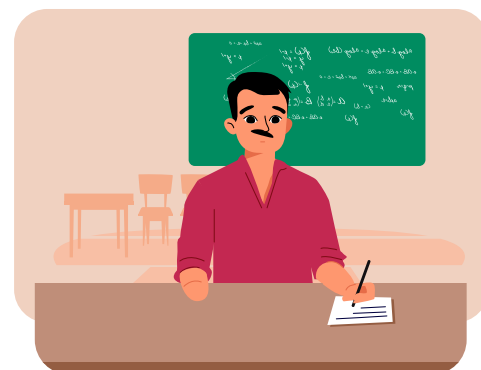
"I didn't know what entrepreneurship was, but then they explained it to me and I said yes. I got excited."

"I really doubted they would call me so when they did, I was so happy."

+Felt excited and grateful

"It felt like going to school for the first time. I was nervous because I can't really read or write. When they mentioned the classwork and homework, I thought, 'can I do this?'. When I didn't understand something, the teachers and my group mates helped. I became less self-conscious and embarrassed."

"For CANVAS, we had to actually do the math, something I never used to do. I didn't know how much or if I was earning and realized that I barely had any profit. They taught me how to price my products, including my time and labor. I adjusted my prices and have been earning more since."



+Felt supported by teachers and peers
+Applied lessons to his business with positive results
-Worried that material might be too hard
-Nervous/embarrassed about reading and writing abilities



"The pitch presentation was so gratifying. I carry my speech in my wallet as a reminder because it was a big achievement for me. My kids helped me with the spelling, but I wrote it myself and I practiced a lot. I was so nervous presenting but it went really well."

+Proud of his achievement

"My diploma is framed at home. It was the first diploma I ever received. I've never graduated before, and I was overjoyed."

"With the seed capital, I got a cart, an umbrella, a plastic table and chairs, and ingredients. Our main clients are workers who travel from far outside the city at dawn. They love our coffee, but they come hungry too. With the help of the seed capital, we set up our cart and began selling arepas, empanadas, and chorizo."



+Diploma and graduation are highly meaningful



"I've received 5 of the 6 transfers. Once they end, I'll only have my business income. Sales are stable but we don't earn as much as the transfers, at least not yet."

"Managing the business finances is a challenge. I'm not great at math. They gave us an accounting book, and I try to keep up with it daily for better budgeting and decision-making."

"My family has noticed a big change in me since I started this program. I've distanced myself from liquor. I'm more involved and present at home. I used to go to bars and come home late. Now I listen more and help my wife with the kids to make sure they eat, do their homework, and get ready for bed. My mentality changed a lot too. I used to see the future very dark, now I have a vision and dream big."

+Feels more self-confident, capable, and present with family
-Accounting remains challenging



Alejandra's journey

"I came to Colombia because my daughter needed surgery and things in Venezuela became more dangerous. My husband came first, and I followed with my two daughters. Shortly after, my husband and I separated, and I was diagnosed with cancer. I had to work while undergoing chemotherapy to support my girls on my own."

"I've experienced every type of discrimination, I think. Discrimination based on nationality, skin color, income, health, age, everything. It's difficult here for Colombians, even more so for us foreigners. As Venezuelans, we experience

xenophobia in financial institutions, the health system, the education system."

"My girls have had a lot of problems at school. I live in a humble home made of wood. I worked for a woman who offered me this house instead of pay. Once I started my business, I stopped working for her and began paying her rent."

"I'm a private person. I don't talk to anyone. I only have my daughters and two women I worked with, who helped me a lot with the girls when I was in chemo."

"I started a business to be independent and to take care of my daughters."



Personal profile

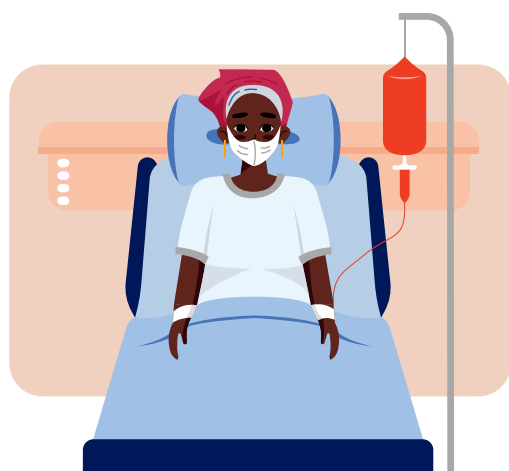
- **Profile:** Venezuelan migrant
- **Location:** Rural
- **Living situation:** Rented apartment with children
- **Time in Colombia:** 1.5 years, plans to stay
- **Literacy:** High
- **Education level:** High school
- **Social support:** Immediate family and ex-colleagues



Participation profile

- **Business:** Sportswear
- **Goal:** Grow new business
- **Prior experience:** None
- **Biggest Obstacle:** Customer service; Legalization and banking
- **Post program:** Business thriving

Cash delivery and livelihoods presentation



"I wanted to do entrepreneurship because I had just started a business."

"When they first called, I didn't accept because I was undergoing chemo. I was vomiting and could barely walk so I couldn't imagine going to classes. Once they took me off chemo and switched me to pills, I felt better. They called me again and I said yes."

+Team follow-up enabled later participation
-Initially declined due to illness

Business model workshops and CANVAS

"They told us we were the protagonists of our stories. I'll never forget that. The group was really mixed and we all defined our ideas. The instructors helped guide us until everyone had it really clear."

"CANVAS was very useful. We worked section by section and step by step to build our business. The classes were so dynamic and motivating. My only challenge was that the location changed a lot, and I was late sometimes because I couldn't find the space."

"I'm not social, so I kept to myself. I didn't form friendships, but the rest did. My business was different from theirs — most did fast food, which I think helped them bond."



+Found lessons useful and dynamic
-Had difficulty finding spaces
-Didn't socially connect with group

Investment plans and business "pitch" presentations



"They told us the seed capital was a small amount; just a start with the potential to grow if we invested consistently."

"I focused on getting mannequins, hangers, and stands because my priority was showing my products."

"I was chosen to present first and almost died of fear and nerves. But I presented exactly as I practiced. It felt so gratifying."

+Seed capital expectations were clear
+Presentation was gratifying

Graduation and seed capital provision

"I was grateful that VenEsperanza accompanied me. One vendor only accepted cash and tried to take advantage of me by increasing the prices I had quoted. I even experienced xenophobia from a taxi driver who refused to drive me. It was helpful to have the facilitator with me to help me navigate these situations."



+Grateful for accompaniment during purchases
-Faced xenophobia and mistreatment

3 months post program



"I've managed to rent a storefront. The rainy season was hard because the store flooded and clients stopped coming, but otherwise it's gone well."

"I'm working on legalizing my business. I need one more document. It took three tries to get it and when I finally did, it had an error, so I have to fix it. I've had a lot of trouble accessing a bank account and loans too."

"In 5 months, I've achieved a lot and I know I can achieve more. I'm more confident in myself and my products. I've multiplied my inventory ten-fold and hired two Venezuelan employees. It makes me proud to pay and treat them well. Now, I can relax more and spend more time with my kids."

+Positive business growth
+Hired employees, freeing up time for family
-Legalization of the business and financial service access are challenges



Patricia's journey

"My family moved to Venezuela when I was young. When I came back to Colombia 50 years later, I thought I had to let my business go and move on. But with the help of VenEsperanza, I began re-building my business here."

"People ask me why I came back. They treat me as a Venezuelan even though I'm Colombian. I experienced a lot of rejection at first. I really only have my family, my neighbors, and my church."

"I live with my husband. We've been together 38 years and we're a very happy couple. He always supports me. We rent an apartment and it's very small. It's difficult to run my business from home because I need workspace."

"I've been making piñatas for 27 years. I chose this business because it makes people happy and brings them joy. I've done piñatas for all kinds of events. There's always more to learn to keep your dream alive."



Personal profile

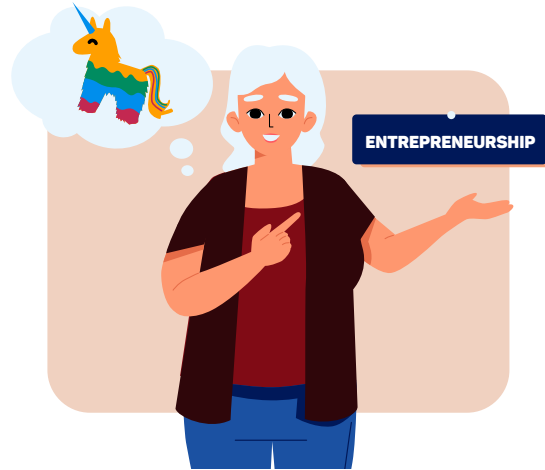
- **Profile:** Colombian returnee
- **Location:** Semi-urban
- **Living situation:** Rented apartment with husband
- **Time in Colombia:** 2 years, plans to stay
- **Literacy level:** Low
- **Education level:** Elementary school
- **Social support:** Family, neighbors, and church community



Participation profile

- **Business:** Piñatas
- **Goal:** Restore past business
- **Prior business experience:** High
- **Biggest obstacle:** Workspace; client base
- **Post program:** Business thriving

Cash delivery and livelihoods presentation



"I wanted to do entrepreneurship because it's my dream. A friend participated in savings groups and told me how it works. I think it's amazing and I want to try that next if I can."

+Excited about opportunity

Business model workshops and CANVAS

My group valued my business experience and that made me feel really good. But while I have a lot of experience, I lacked technical knowledge. I didn't understand some things at first and I was embarrassed. But once I spoke up and started asking questions, I never stopped. Sometimes I even stayed after class and the facilitators helped me one-on-one.

Before, I didn't have a good grasp of what I was spending or earning. Now I track my business expenses and income. I also used to sell on credit, allowing the customer to pay later, and I didn't always get the money back. I learned my value and realized I was selling myself short, so I adjusted my prices. Now I earn more for the same work!

CANVAS was difficult but useful. At first, I was intimidated by all the new terms. But seeing my business mapped out was exciting. It's on my wall at home and it still guides me. I've used it to teach my family members too. I'm proud of it.



+Increased confidence and technical knowledge
-Initially felt nervous and intimidated by terms/material

Investment plans and business "pitch" presentations



"The seed capital is not much but it's a start. We were told to prioritize because we couldn't get everything. It was a lot of work to get quotes at different places but in the end, it helped me get the best deals because I could compare."

"The most meaningful moment of the program for me was presenting my piñatas to the judges, who complimented my work. I felt so happy I couldn't even speak. When they said I passed, I shouted, 'I did it!' and celebrated with my family."

+Felt price comparisons were useful
+Positive pitch experience

Graduation and seed capital provision



"We waited a long time for the seed capital—over 3 weeks—because of a problem with the bank. It was frustrating. For me, prices increased, and I wasn't able to get as much."

-Seed capital delays reduced buying power

3 months post program



"I miss seeing my friends each week. We stay in touch, but everyone is busy running their business! I've become really close to another entrepreneur and we share ideas and strategies. She makes cakes, so she does a lot of parties too. We started referring clients to each other and working together!"

"Even at my age, my family sees me as a provider, and it makes me feel good. We just moved to a bigger apartment with a balcony where my piñatas can dry, and we're more comfortable."

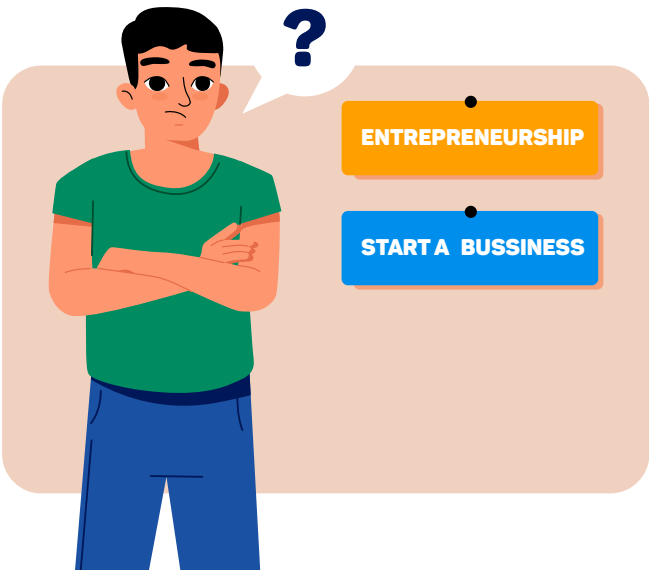
"I'm doing so well right now that I'm thinking about hiring some help. And that's my dream, to support others in my community through my work."

+Positive business growth
+Business collaboration with group mate

Broken journeys

This study involved conducting interviews with participants who exited the pathway at various stages. These instances of "broken journeys" provide valuable insights into the barriers to participation and the underlying factors contributing to attrition. By examining the user personas and brief journeys of Mateo, Virginia, and Mariana, we can gain a deeper understanding of the circumstances and motivations surrounding participants' decisions to leave the program.

Mateo



Personal profile

Bio: 34-year-old Venezuelan man who lives with his Colombian wife and son. He occasionally works construction jobs.

Left: After the cash delivery event (never started)
Reason:

He didn't think he met eligibility criteria. "I am interested in learning how to start a business, but since I have no experience in business, I said no because I thought this program was only for entrepreneurs."

Virginia



Personal profile

Bio: 70-year-old Colombian returnee. She left for Venezuela when she was young and lived there most of her life. When the crisis began, she lost her job cleaning houses and returned to Colombia with her daughters and grandchildren. She has been working odd jobs repairing clothing, cleaning houses, and selling magazines to make ends meet.

Left: Before CANVAS
Reason:

Medical. "I got really sick and missed three classes in a row because I felt too sick or had to attend a doctor's appointment. I missed too much class, fell behind, and couldn't continue with that group. I talked with the facilitators and I'm still waiting to see whether I can join another group. I really hope so because I want to learn more and finish what I started. While I wait, I decided to start my business because this experience ignited a spark in me. When I was little, I wanted to be a fashion designer, but I let that dream go a long time ago. I've always had my sewing machine and I've practiced on and off over the years. But I don't want to die without having lived out my dream. I've been making bath robes and towels for two months now and I'm doing well. My family is happy. My daughters help me sell my products on social media. I hope I can continue the program to learn more and to be able to get a new sewing machine because mine is so old. But if not, I'm still grateful to have rediscovered my dream."

Mariana



Personal profile

Bio: 28-year-old Venezuelan woman who lives with her mother and her two school-age daughters. She works at a local fish market but wants to start a business making and selling desserts from home.

Left: After CANVAS
Reason:

Work conflicts. "I work at the market. They pay \$15,000 COP (less than \$4 USD) per day. Building a business would give me a chance to earn more and work less time, because \$15,000 COP just isn't enough. Going to the classes cost me \$2,500 COP for a motor-taxi each way. But I was going because it was my top priority. I worked every day at the market except the days I had class. But my boss wouldn't let me keep going without me losing the job. The third time I asked for permission, he said, 'If you miss another day, you might as well not come back'. It happened to a friend of mine. She participated in the entrepreneurship program and her boss replaced her with another worker, just like that. I was too scared to lose my job because there aren't many jobs for us Venezuelans. So, I dropped the class instead. I really want to go but I feel I can't."

Exploring journeys

Participants were provided with a visual scale and asked to rate their happiness at each stage. Graphs depicting participants' ratings are shown on the next page. In the context of VenEsperanza, participants frequently encounter hurdles during the early business model workshops, primarily stemming from difficulties with material and/or defining their business ideas. However, user experiences tend to gradually improve as they progress through the program, with the exception of those who encountered programmatic delays. Post program happiness scores vary greatly by circumstance, with lower ratings seen among those who faced difficulties in launching or managing their businesses.

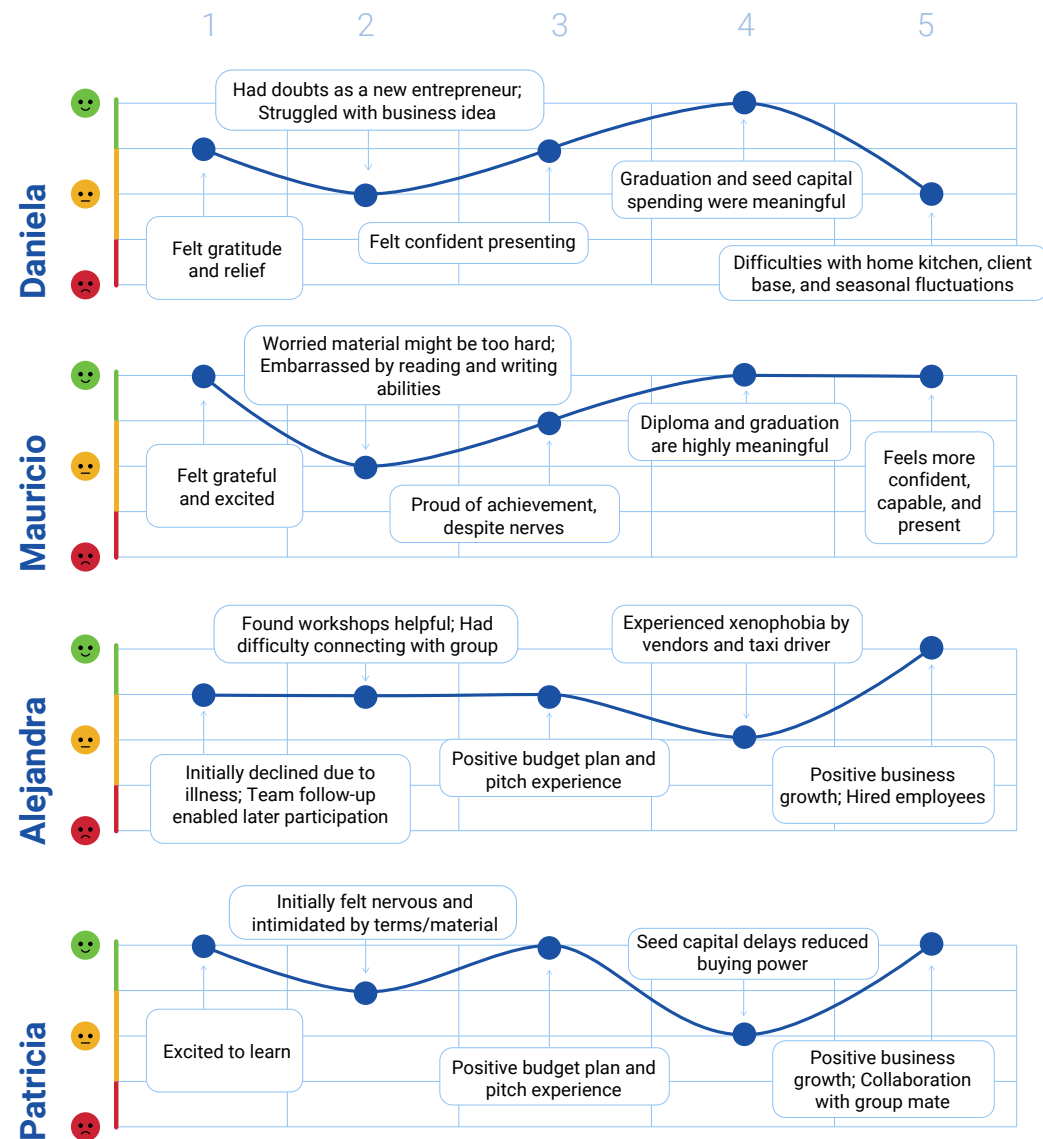
Overall, users rated the program highly positively. However, their cumulative experience across multiple stages and over time should be seen as complex and laden with both positive and negative aspects. Learning from the experiences of participants who finished the program (Daniela, Mauricio, Alejandra, and Patricia), as well as those who left along the way (Mateo, Virginia, and Mariana), is also important in identifying and understanding obstacles or pain points that proved insurmountable.

Exploring journeys

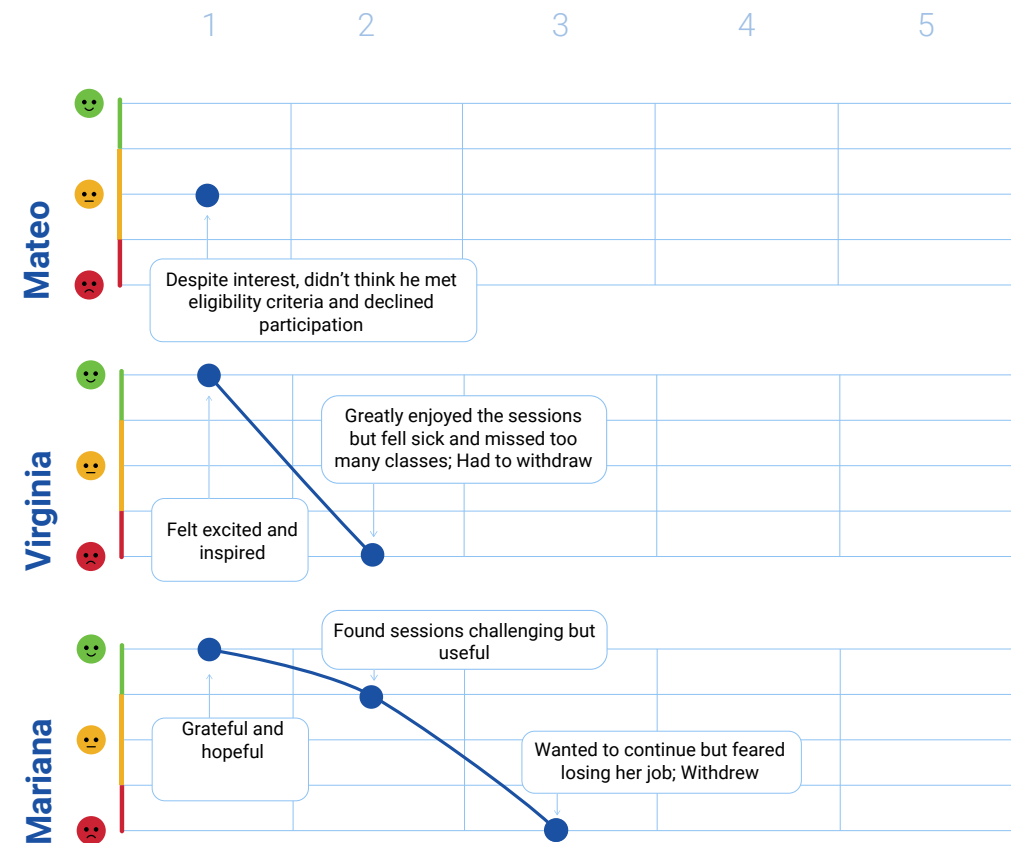
Mapping personas and journeys



Journeys



Broken journeys



Key findings

Mapping personas and journeys can help make sense of user experiences and offer insights into user priorities and values, examined through the collective lens of their positive and negative experiences. The following list summarizes elements that enhanced or frustrated user experiences across key stages of the program.

Participant frustration and worry derives from:

- **A lack of understanding about programmatic offerings and/or eligibility criteria.** Confusion about pathways, terminology, and next steps.
- **Logistical obstacles.** Changes in meetings schedules and spaces, especially if not properly communicated in advance; Transportation times and costs if spaces are far away.
- **Lack of business experience.** “Novice” entrepreneurs feel intimidated and nervous at first, regardless of their level of education and professional experience.
- **Low education and literacy.** Worries and/or embarrassment about poor reading or writing abilities or low education; Nerves about presenting publicly, stemming from a lack of experience doing so.
- **Seed capital amounts.** Unknown seed capital amounts complicate budget planning and can lead to disappointment; Concerns about the sufficiency of seed capital amounts, particularly in urban areas where costs are higher.
- **Seed capital timelines.** Delays receiving seed capital can undermine trust, cause frustration, and allow for price or product availability fluctuations that affect participant purchasing power.
- **Spending challenges.** Poor treatment or exploitation by vendors; Economic informality (merchants only operate in cash and/or don’t provide quotations or receipts).
- **Bureaucratic barriers.** Difficulties accessing financial services (i.e. bank accounts, credit, loans) and documentation and/or procedures required to legalize a business and access the financial sector.
- **Lack of post-program support.** Fear of financial instability after the program ends and concerns about sustaining their businesses without ongoing support; Confidence wanes as users face business obstacles, especially new entrepreneurs.

Participant satisfaction and growth derives from:

- **Social support.** Entrepreneurship cohorts serve as social support systems and foster connections, friendships, knowledge exchange, and business partnerships/collaborations, and are especially valued by those with limited social ties.
- **Complementary support and orientation.** Psychosocial counseling and targeted service referrals are highly valued.
- **Knowledge and skill building.** Users direct application of lessons leads to reduced costs and increased profits in their ventures.
 - **Financial literacy training** enhances awareness of spending habits, promoting healthy budgeting and saving practices;
 - **Customer service training** improves interactions with customers and also with family and friends;
 - **Business pricing and valuation** increases profit and confidence in selling products/services without compromising their value.
- **Alignment of cash and livelihoods programming.** Cash covers basic needs, offsets participation costs (i.e. transportation fees, lost work), and/or supplements seed capital for business investment.
- **CANVAS business model.** Provides a step-by-step business model that serves as a “roadmap” for their ventures.
- **Public presentations.** Developing and delivering a business “pitch” presentation boosts user confidence and improves users’ ability to communicate and sell their products effectively, serving as a useful script during customer interactions.
- **Graduation.** Ceremonies and diplomas are highly meaningful, especially to those who didn’t attend or finish school.
- **Accompaniment for purchases.** Being accompanied by staff helps users feel safer, and in some cases, overcome certain obstacles when interacting with vendors.

Insights and recommendations

The recommendations presented aim to help humanitarian actors improve the user experience of men and women participating in entrepreneurship programming in emergency settings. This study uncovers key themes shaping user experiences, illuminating leverage points for program intervention and improvement. The recommendations provide concrete actions to improve engagement in entrepreneurship and seed capital programming and strengthen program impact and sustainability.

1. Reduce obstacles to participation within the program's control. Programmatic design can mitigate some common participation barriers. Mauricio's and Mateo's challenges during the introduction of the pathways emphasize the need for clear and accessible **presentation of program offerings and eligibility** at the onset that considers the specific profiles and needs of the target population. This should be coupled with **accurate assessment of interest and/or availability**, ideally with **periodic re-assessment to accommodate changing circumstances** for users like Alejandra and Virginia. For Alejandra, difficulty locating meeting spaces resulted in tardiness and frustration, highlighting the importance of **consistent scheduling** to support sustained participation; ideally with clear directions and/or maps to meeting spaces and timely communication of any changes. Programs can also provide **transportation subsidies** for participants like Mariana, for whom transport represented a third of her daily wages. **Proper alignment of cash assistance** with entrepreneurship programming is also key in helping users cover basic needs, offset participation costs, and supplement seed capital for business investment.

2. Personalize the pathway as much as possible. Diverse user experiences signal the importance of **preparing for varied backgrounds and tailoring support accordingly**, including for both "novice" and "veteran" entrepreneurs, as well as those with both high and low levels of education, literacy, skills, and experience. For instance, "novice" entrepreneurs like Daniela, who are highly educated but lack business experience, benefit from **comprehensive orientation** to support business idea development and familiarization with basic business concepts. "Veteran" entrepreneurs like Patricia, who are strong on the practical side of business but weaker on technical aspects, benefit from **additional support to reinforce learning** and gain confidence by sharing their business skills and experience with others. Users like Mauricio, who initially feel disadvantaged or discouraged by low education and literacy, require encouragement from teachers and peers, as well as appropriate adaptations and tools (e.g. visual aids; simplified training materials) to support learning. These user journeys highlight the importance of **fostering acceptance and a sense of belonging** from day one; reinforcing and celebrating existing knowledge and experience in all forms. When feasible, programs should also aim to incorporate **differentiated pacing and learning** and **support staff and/or support sessions** to further personalize the pathway to meet the unique needs and aspirations of entrepreneurs and their ventures.

3. Prioritize practical, hands-on learning approaches. User experiences show a strong preference for practical, hands-on learning approaches that equip them with skills they can immediately apply to their lives and businesses. The workshops users found to be most useful were those that offered **opportunities for direct practice** and used **real scenarios and examples**. Following an interactive workshop on pricing and valuation, for example, Mauricio and Patricia made immediate adjustments to their pricing strategies, positively impacting their business profits. Users particularly appreciated the use of the **CANVAS business model**, as it allowed them to break down business decisions into accessible "building blocks" to effectively map out their ventures. The **business "pitch" presentation** in front of peers and invited judges was often cited as another pivotal learning opportunity, as it allowed users to showcase their business models and receive constructive feedback, **fostering entrepreneurial confidence and growth**. Even the most nervous users, like Mauricio and Alejandra, found the experience valuable and meaningful. By helping them practice and refine their public speaking and presentation skills, users felt the pitch enabled them to better communicate and sell their products to customers.

4. Incorporate complementary support, referrals, and orientation. The grief and trauma experienced by crisis-affected populations underscores the need for **complementary psycho-emotional support** within livelihoods programming. Daniela's and Alejandra's experiences, for example, exemplify the benefits of psychological counseling referrals. Alejandra's referral to a psychologist helped her navigate her separation from her partner and her cancer diagnosis, while Daniela's helped her cope with her grief in the wake of her husband's death. In both cases, this support was instrumental in bolstering their mental well-being and resilience. Users also praised the integration of psycho-emotional support modules within the program's curriculum, which helped them to feel more secure and confident in themselves and enabled them to engage more actively in their lives, their families, and their businesses. In addition, users highly value **targeted health, legal, and financial service orientation**, as well as support accessing local entrepreneurship fairs, networks, and resources.

5. Be transparent about seed capital amounts and timelines. Transparency and timeliness emerged as critical factors in the effective provision of seed capital from the users' perspective. Given this, it's recommended that programs:

- **Clearly communicate seed capital award amounts and timelines.** Knowing the range of seed capital amounts from the beginning helps orient users, promote effective planning/budgeting, and avoid misaligned expectations that can fuel frustration, as evidenced from Daniela's experience. Programs may also want to consider increasing the maximum amount in special cases to meet higher investment needs (i.e. in urban areas; for larger ventures).
- **Ensure timely delivery of seed capital.** Patricia's experience exhibits how crucial it is to avoid delays that can negatively affect users' purchasing power or the availability of their quoted goods. Regularly updating participants on any changes in seed capital distribution is good practice.

6. Provide adequate support during initial product purchasing. User experiences like Alejandra's highlight the importance of **advocacy and accompaniment** for effective seed capital spending. Programs can ease challenges experienced by users by providing support during the process, such as:

- **Map and vet vendors.** Identify and map vendors that carry the types of products participants need, produce documentation (i.e. quotes, receipts), accept preferred payment methods, and treat users with dignity. Provide participants with a list of vetted vendors who offer fair prices and reliable service.
- **Encourage competitive bidding.** Encourage users to obtain and compare multiple quotes to obtain the best prices and quality and to identify alternative suppliers they may not have been previously aware of. This should include training on how to request quotes and what product details and specifications they should include, ensuring users can make informed decisions and receive precisely what they need at the time of purchase.
- **Facilitate vendor relationships.** Build relationships with local vendors and suppliers to facilitate access for users and create value for local businesses. Educate vendors on the program to foster cooperation and fair treatment.
- **Accompany purchases.** Accompany users during purchases, especially in contexts where limited options are available and where participants may encounter price gouging and/or face discrimination or mistreatment by vendors. Consider accompanying users in collective purchasing and bargaining for goods to help establish preferred vendor relationships and competitive pricing.

7. Ensure post program support for graduates. Many users - and especially new entrepreneurs like Daniela - expressed concerns about facing business obstacles post program and specifically requested longer term support. In response, programs should:

- **Foster social support.** Organize regular group bonding activities to strengthen social ties among users. Encourage peer-to-peer learning and support within entrepreneurship cohorts to facilitate peer support networks that can help after the end of the program.
- **Celebrate achievements.** Hold formal graduation ceremonies, providing diplomas and public recognition to boost morale and motivation.
- **Foster community building.** Create an alumni network to connect cohorts and foster ongoing collaboration and mutual support. Establish a post-program alumni mentorship where graduates can continue to receive guidance and support from past participants.
- **Prepare for post program challenges.** Encourage longer-term planning and offer strategies to overcome post-program obstacles they may face.
- **Provide post program support.** Conduct longer-term monitoring and/or follow-up activities to offer continued support and guidance to program graduates when resources allow.



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