



poverty
stoplight







“Happy families are all alike; every unhappy family is unhappy in its own way”.
Tolstoy, Anna Karenina



What is the Poverty Stoplight?

It is a social innovation tool that allows families to assess their level of poverty and identify customized strategies to overcome their specific needs.

The Poverty Stoplight defines what it means “not to be poor” across 6 dimensions:

-  **Income & Employment**
-  **Health & Environment**
-  **Housing & Infrastructure**
-  **Education & Culture**
-  **Organization & Participation**
-  **Interiority & Motivation**

This tool, developed by Fundación Paraguaya, is subdivided in 50 indicators. Each indicator uses simple images and definitions that represent, what it means to be extremely poor (red), poor (yellow), and not poor (green) in a specific context.

Families as protagonists

Poverty is multidimensional and affects each family differently.

The Poverty Stoplight breaks down the overwhelming concept of poverty into smaller manageable problems that can be solved through actions, making visible the invisible in the form of dimensions and indicators. Families are the main protagonists in the process of eliminating poverty.

The methodology generates poverty elimination plans that go beyond mere subsidies, seeking to disrupt the typical patterns that create and sustain poverty.

How does it work?



The families evaluate themselves with the help of an app that shows three possible definitions for each indicator, using the universally known colors of a stoplight (red, yellow, and green), alongside illustrations.



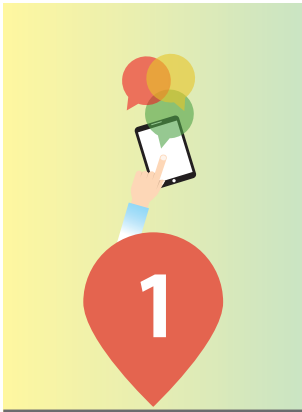
This visual survey takes 30 minutes to complete and allows families to see how they are affected by poverty as well as what they can aspire to.



This app allows the georeferencing of each family's home and generates community maps, indicator by indicator. It can highlight problem areas that companies, socially conscious organizations, and government entities can use in order to better leverage resources and complement each other.

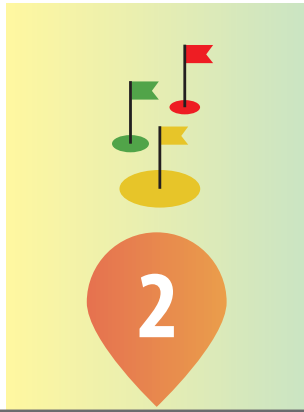


The Process



ADMINISTER THE SURVEY

The person taking the survey, assisted by a trained field worker, fills out their own Poverty Stoplight survey on a tablet.



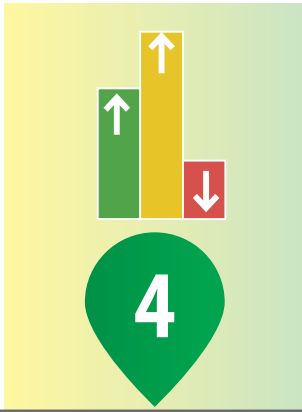
IDENTIFY THE MAIN AREAS OF POVERTY

At the end of the survey, the family and organization are able to easily see the specific indicators in which there are reds, yellows, and greens. Each family keeps their survey results and creates their own life map.



IMPLEMENT SOLUTIONS WITH MENTORING

The family is able to isolate the indicators that they wish to prioritize. With the help of the organization and a mentorship program, they develop a realistic strategy to find solutions to their red and yellow indicators and lift themselves out of poverty.



TRACK PROGRESS

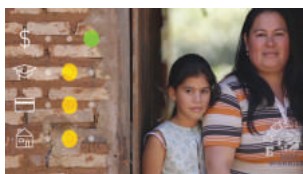
After working on solutions to their unique situations, the family takes the survey again (after 6 months or a year). This way, they are able to see the progress made as indicators change from red and yellow to green.

Life map

After taking the survey, results are portrayed using colors across the Poverty Stoplight's 50 indicators. This represents the life situation of the families, who identify their strengths and goals by themselves.

Life Maps enable families to understand their needs, which go beyond the basic ones (i.e. nutrition, housing, education, among others).

Once the self-assessment is done, families are guided through the process of analyzing and determining the reasons behind their reds and yellows, and the solutions that could be implemented. Thanks to this exercise, families can optimize their efforts in order to obtain better results and turn their reds and yellows into green.



Organizations and families

The Poverty Stoplight generates many tangible benefits for the families taking the survey as well as for the organizations that administer it:

Families who take the survey are able to:

- Break down the concept of poverty into manageable indicators
- See their needs in a simplified way
- Develop a life map to overcome poverty
- Become actors, not objects, of development and poverty elimination

Organizations, companies and governments using the Poverty Stoplight can:

- Clearly identify and keep track of those living in poverty
- Help people overcome poverty, not just measure it
- Provide guidance to people in order to find and apply solutions to poverty using their own capacities
- Close a community's need gaps by using geo-referenced information for each indicator
- Create strategic alliances to channel resources where they are most needed
- Focus their efforts more efficiently in order to achieve better results with fewer resources



Technology

This innovative app generates visual data that is shared safely and securely between stakeholders with an emphasis on clients rights and privacy.

Replicability

The implementation of the Poverty Stoplight within an interested organization can vary and be adjusted depending on the scope and the resources available for a project.

Dimensions and Indicators

The 50 indicators were designed based on the Paraguayan context and Fundación Paraguaya's institutional experience. They also take into account international standards and metrics for measuring poverty.

Income & Employment



1. Income above the Poverty Line
2. Family savings
3. Access to credit
4. Diversified source of income
5. Documentation

Health & Environment



6. Clean environment
7. Garbage disposal
8. Access to drinking water
9. Access to health services
10. Nutritious diet
11. Personal Hygiene
12. Sexual health
13. Oral health
14. Visual health
15. Vaccines
16. Insurance

Housing & Infrastructure



17. Safe house
18. Comfortable home
19. Separate bedrooms
20. Kitchen
21. Bathroom
22. Home appliances
23. Telephone or mobile phone
24. Clothing
25. Personal safety
26. Security of property
27. Electricity
28. Transportation
29. Access road

Education & Culture



30. Highschool education
31. Reading and writing
32. School supplies
33. Ability to use budgets
34. Ability to generate income
35. Access to information (TV or internet)
36. Access to entertainment
37. Respect for diversity
38. Human rights awareness
39. Child labor

Organization & Participation



40. Community
41. Influence in the public sector
42. Conflict management
43. Voting

Interiority & Motivation



44. Awareness of one's needs
45. Self esteem
46. Moral conscience
47. Emotional-effective capacity
48. Domestic violence
49. Entrepreneurial spirit
50. Autonomy and ability to make decisions

How are levels of poverty defined?

Each indicator has three levels, defined through images and a short description, portraying possible situations in which a family might find themselves. When applying the visual survey, the family chooses the level that best fits their current reality. The following are two examples of the indicator “Family savings”.

* Illustrations used in the Philippines.

Family Savings



The family saves 20% of their monthly income in the bank constantly



The family is saving informally. It is not consistent nor monthly



The family is using piggy banks as their savings tool. they only keep what they have left, which is 5% of their monthly income

* Illustrations used in Paraguay

Family Savings



One or more members of my family have had savings for at least six months and use services from legal financial institutions.



One or more members of my family have informal savings (they keep money at home or in the property, informal saving groups, etc.). Or they have had a savings account for less than six months.



None of my family members have savings

Adapting the Indicators

The Poverty Stoplight is currently operating in over 20 countries worldwide. The visual survey is easy to adapt in order for indicators to represent conditions that are locally relevant yet globally comparable. In addition, each organization can adapt the methodology to their existing operations.

The Poverty Stoplight network brings together organizations, companies and governments that perform a wide range of activities and are run at different operational levels. The network includes: microfinance institutions, nongovernmental organizations (large and small), private companies, governments and intergovernmental organizations. They use this innovative methodology to improve the lives of customers, employees, partners and beneficiaries in different contexts.

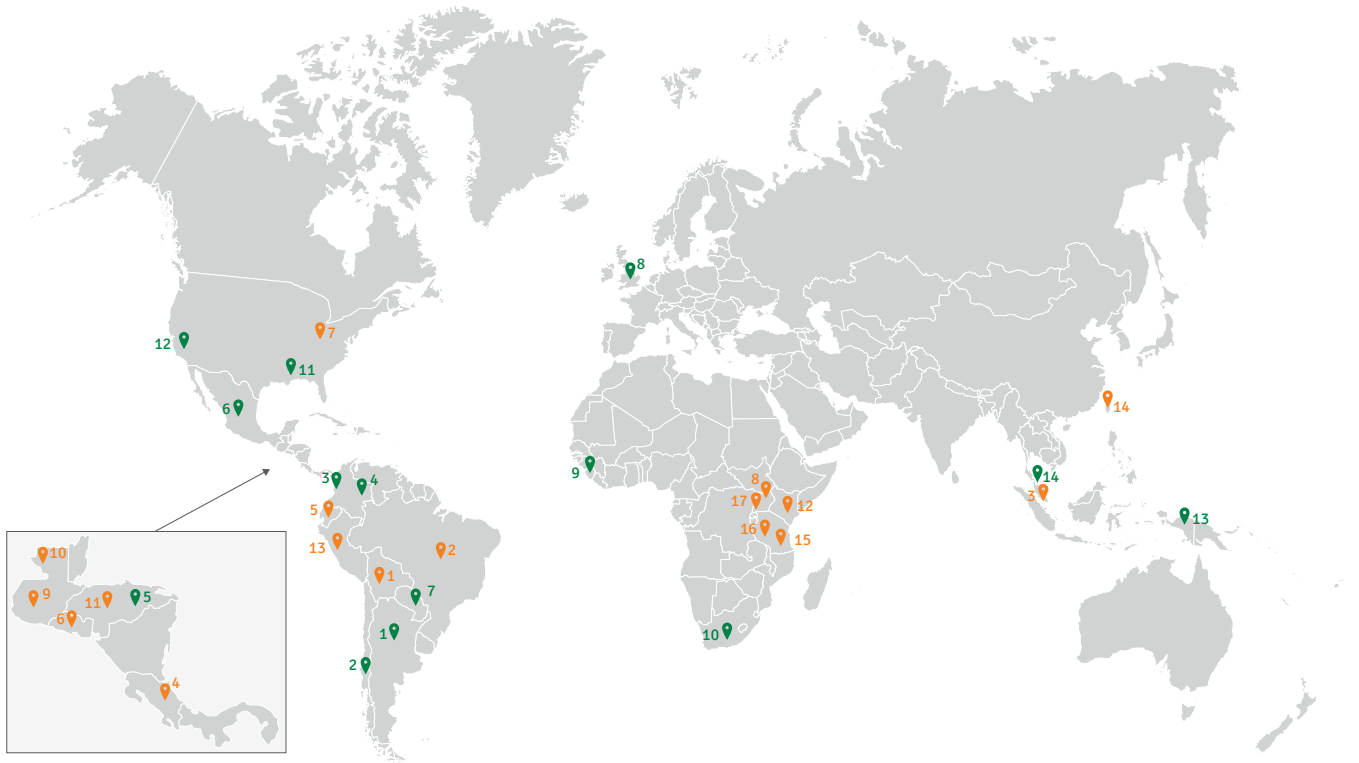
family spotlight

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

OUR LIFE MAP

Our priorities	Why don't I have it?	What do I do to attain it?	When will I have it?	FOLLOW-UP			Our strengths
				Date	Date	Date	
1 Family savings	Not enough money	Save USD 0.50 a week (do not buy soda)	21 Aug 2018				• • • •
2 Income above poverty line	Not enough sales	Expand reach of my business	1 Aug 2018				• •
3 Part of groups	I don't know of any groups	Find a group in my community (church)	30 Jul 2018				• • • •
4 Diversified sources of income	Child in school	Find a job for 18 year old son	15 Aug 2018				• • • •
5 Vaccinated	Don't know of any clinics in the community	Find a clinic nearby	30 Aug 2018				• •

The Poverty Stoplight Network



HUBS

Organizations or businesses that establish a partnership with Fundación Paraguaya to represent and expand the Poverty Stoplight tool to local NGOs and businesses. Some Hubs also implement the tool within their organization.

1. Argentina - Fundación Irradia
2. Chile - Geco
3. Colombia - Emprender
4. Colombia - Fundefir
5. Honduras - Banco Popular
6. Mexico - USEM
7. Paraguay - Fundación Paraguaya
8. United Kingdom - Signal
9. Sierra Leone - WARC
10. South Africa - The Poverty Stoplight South Africa Office
11. United States, Louisiana and Pennsylvania - Roots of Renewal
12. United States, California - Reinvent South Stockton Coalition
13. Papua New Guinea - Paradise Development Consultancy Ltd.
14. Singapore - BoP Hub

SPECIAL PROJECTS

Organizations or businesses that establish a partnership with Fundación Paraguaya to implement the Poverty Stoplight with their workers, clients and/or beneficiaries.

- | | |
|-----------------------------------|---|
| 1. Bolivia - Diaconia | 10. Guatemala - Volcafe |
| 2. Brazil - Volcafe | 11. Honduras - Volcafe |
| 3. Singapore - Bettr Barista | 12. Kenya - Volcafe |
| 4. Costa Rica - Volcafe | 13. Peru - Volcafe |
| 5. Ecuador - Banco Solidario | 14. Taiwan - DOMI Earth |
| 6. El Salvador - FUSAI | 15. Tanzania - Fundación Paraguaya Tanzania |
| 7. United States - Chemung County | 16. Tanzania - Volcafe |
| 9. Guatemala - Confidential | 17. Uganda - Teach a Man to Fish |
| 8. Uganda - Volcafe | |

Results

IN PARAGUAY

6,000+ families
have overcome multidimensional poverty in 50 indicators

27,000+ families
have overcome income poverty

100+ companies
have adopted the Poverty Stoplight as a method to help employees overcome poverty

AT A GLOBAL LEVEL

More than 200 organizations
in over 20 countries have implemented the Poverty Stoplight



BE PART OF OUR COMMUNITY

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