



Confamilias Solidarias



VIGILADO SuperSubsidio

   | www.confafa.co

Confafa
Contigo, con todo



What is Confamilias Solidarias?

Confamilias Solidarias is a **social initiative** promoted by Caja de Compensación Familiar de Caldas (Family Compensation Fund of Caldas), launched in 2007. It seeks to serve preferably families receiving legal minimum income **by giving family support and the delivery of a basic plan of goods and services.**

General Objective of the Strategy

To improve the quality of life of the lower income families affiliated to Confa by promoting the development of their capacities and generating new opportunities.

Specific objectives:



To raise the educational level of the household members through formal education, capacity building of work related competencies and human development.



To improve households' economy by diversifying their income, learning to spend money efficiently, consumer culture and saving habits.



To strengthen family dynamics and self-management capacity through counseling, management training, and access to social networks to help them expand their opportunities.



To improve healthy habits by promoting self-care, healthy eating, and physical activity.

Component

Goods and Services



Family and social

- ✓ Family Counseling at Home
- ✓ Educational Group Sessions
- ✓ Management of Internal and External Networks
- ✓ Individual and Family Psychological Counseling
- ✓ Couple Counseling



Educational

- ✓ Adult Education
- ✓ Professional Capacity Building
- ✓ Institutional Partnerships for Training in Technical Areas
- ✓ Arts programs for children and youth



Economic

- ✓ Proactive budgeting and financial goal-setting
- ✓ Income generation
- ✓ Prioritization of expenses
- ✓ Support for employability
- ✓ Support for first-time home buyers



Recreational

- ✓ Sport training schools
- ✓ Family outings
- ✓ Family-focused physical activities



Health and Nutrition

- ✓ Food Stamps
- ✓ Nutritional Assessment and Education
- ✓ Promotion of Healthy Habits



The program has served about **2,600 families and 10,400 participants in 17 municipalities in the department of Caldas** during the last 8 years.

Within the framework of corporate social responsibility and as part of their workplace wellness activities, **some companies have adopted this strategy** by co-financing the participation of their employees who are in vulnerable situation.

1 Beneficiaries' Profile



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Beneficiaries' Profile

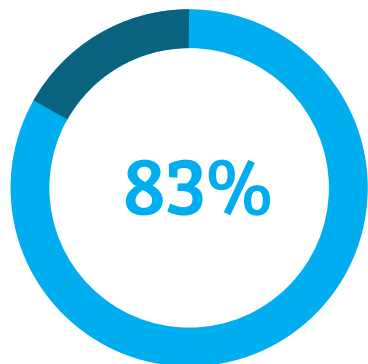


An average of five members per family

An average of



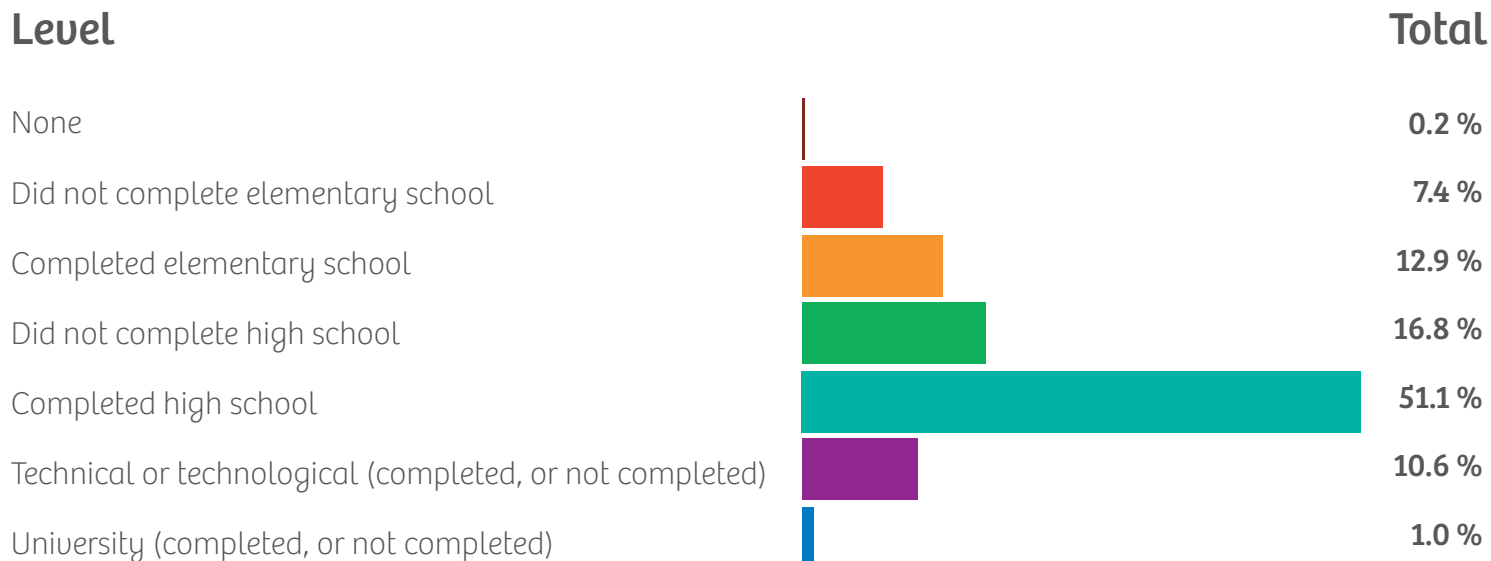
Presence of people with disabilities



of which are two-parent households



Beneficiaries' Educational Levels



Beneficiaries' Profile



- ▶ *Inclusion of families in conditions of vulnerability although at least one of the family members is linked to the formal labor market.*
- ▶ **Amongst the characteristics that most affect the welfare of households are:** *low income level, high economic dependence, presence of a disabled family member, lack or precarious housing and low educational level.*



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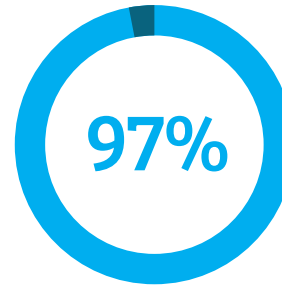
Results of the Strategy

Results of the Strategy

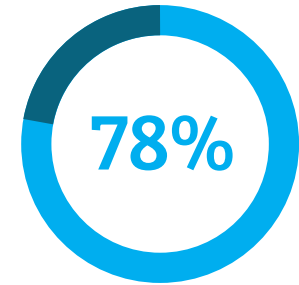
According to current estimates, a little more than one-fifth of the households **would have overcome monetary poverty** in the last years.



The Unsatisfied Basic Needs index reveals that **14.5% of the beneficiaries were living in poverty at baseline and it decreased to 4.7% in 2015.**

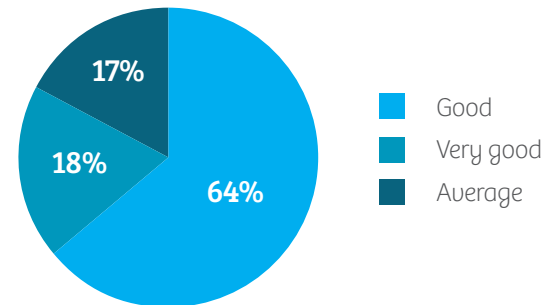


of beneficiaries felt an improvement in their welfare



of which consider that this improvement was derived from participating in the program.

This is how beneficiaries feel about their living conditions:



Impacts on Quality of Life



Access to the Institute of Continuing Education has increased their probability of having a better subjective well-being **by 32 percentage points.**

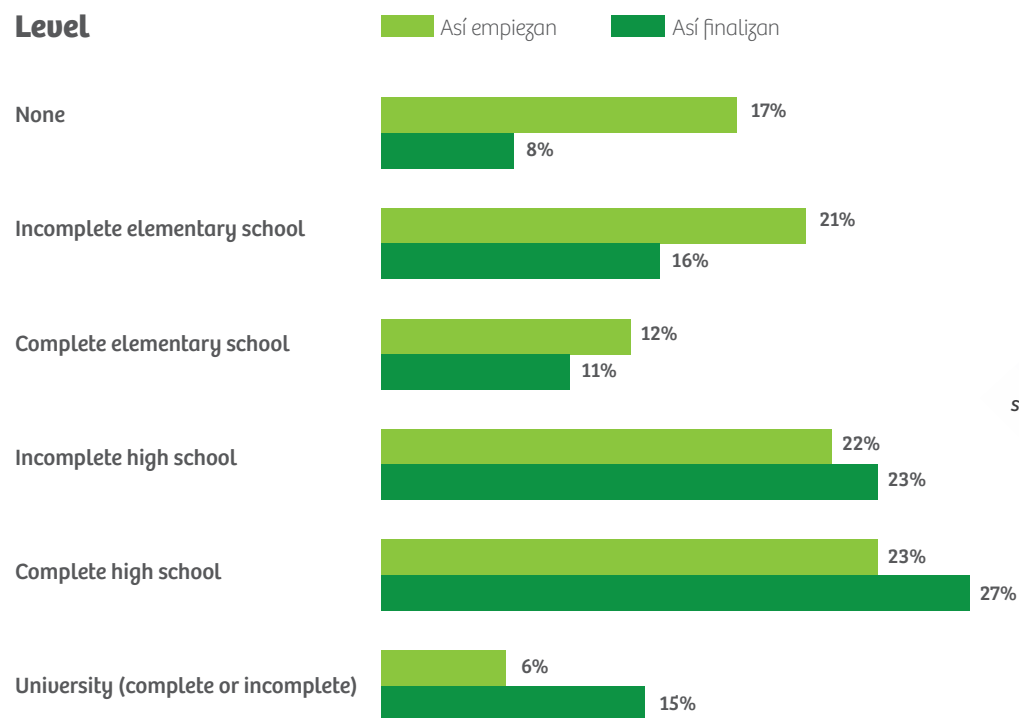


Access to **psychological counseling** and the frequency of visits brings about positive changes in the **improvement of SWB (Subjective Well-Being).**



Confamilias was able to alter key welfare factors such as: family unity, parenting, optimization of financial resources, awareness of personal strengths and the ability to set goals.

Changes in the Educational Level of Beneficiaries of Confamilias



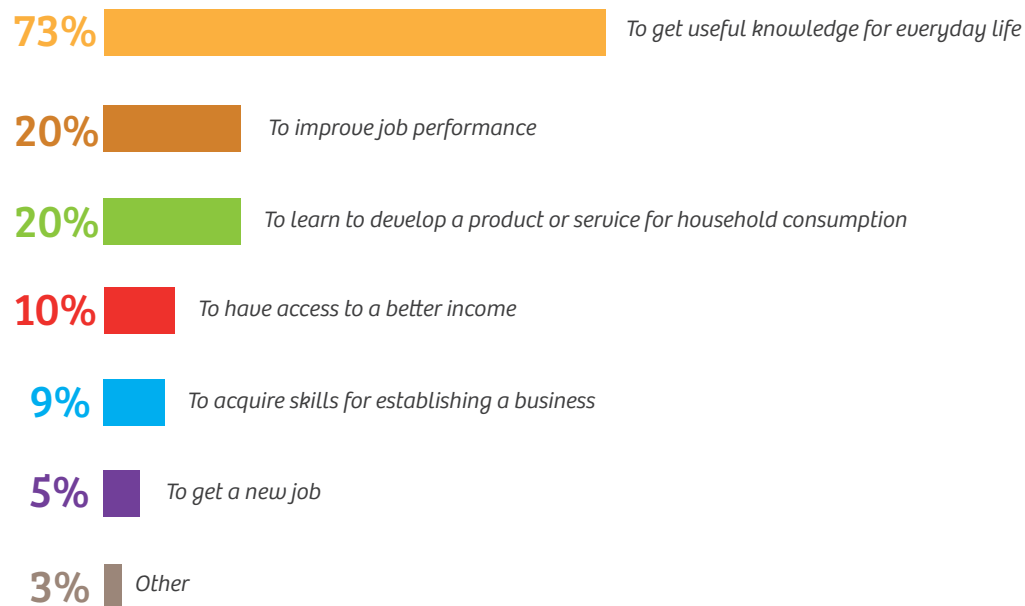
Average years of school (12 year old beneficiaries and older)	
Moment	Total
Before Confamilias	8,0
After Confamilias	8,9
Total Variance	11,5%

Source: Confa. Confamilias Solidarias Database; CRECE. Survey to beneficiaries, 2015.

Source: Confa. Confamilias Solidarias Database; CRECE. Survey to beneficiaries, 2015.



Benefits of Training Courses:



Source: CONFA. Survey to beneficiaries, 2015

Effects on the Educational Capital



- ✓ The importance of the **educational experience** and its contribution to income generation stands out.
- ✓ Beneficiaries value the subsidies received to enroll in various **training courses**.
- ✓ The training received enables beneficiaries **to find an opportunity to generate income**, which allows them to strengthen their life project and to improve attitudes towards life, as well as the way they relate to other people.

“...She's a mother, a head of household with two daughters; she became a business management technologist, improved her level of knowledge and became more efficient. She already had the opportunity of being promoted from work in the general service area to a higher position.” Allied company representative



Allied company representative

Effects on the Family Economy



5.3% of households claim that, thanks to the program, they have been able to get a new job.

Households with Economic Dependence

Moment	Total
Before Confamilias	67%
After Confamilias	52%
Total variance	-23%

Source: CONFA. Confamilias Solidarias Database. Survey to beneficiaries, 2015

Effects on the Family Economy

Setting up a Business and Relationship with

Variable	Total
Before Confamilias	0%
After Confamilias	13%
Business set-up related to participation in Confamilias Solidarias	38%

Source: Confa. Confamilias Solidarias Database; CRECE. Survey to beneficiaries, 2015



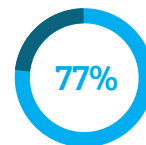
Confamilias promotes the development of entrepreneurship in different areas, encouraging the creation of small businesses or additional sources of income, reporting an average monthly income of

\$380.000

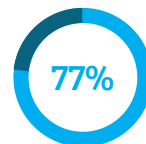
Achievement attributable to:



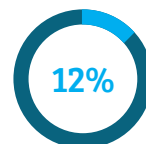
The **motivation** that the strategy gives them for setting up a business



Access to essential knowledge through training



Information provided for the creation of a business



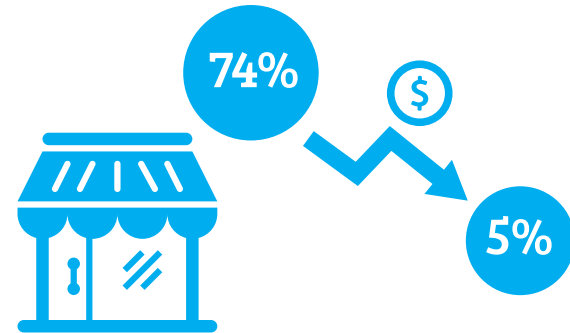
The opportunity to **meet people to partner with**

Effects on the Family Economy

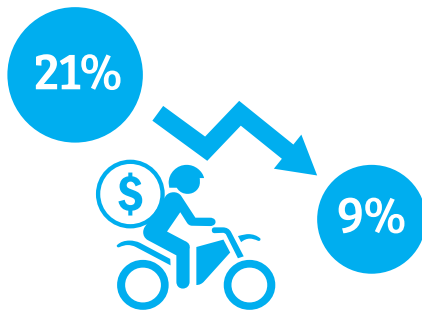
Debt levels decreased from



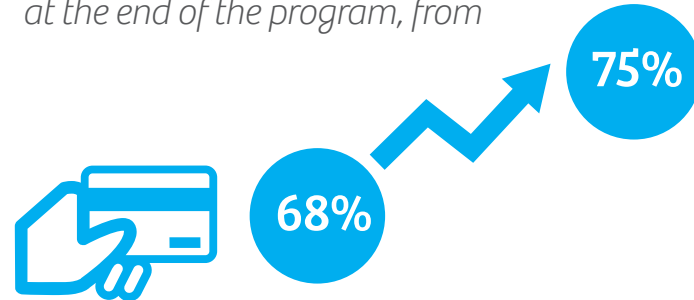
Credit with small grocery stores decreased from



Debt levels with private lenders **decreased at the end of the program from**



The percentage of households with a **bank account** increased at the end of the program, from



Effects on the Family Economy

- Perceptions of the different actors surveyed suggest that **the actions aimed at improving family finances are amongst the most relevant** from the strategy and the ones that have generated the most meaningful transformations amongst beneficiaries.
- Greater **organization of the family budget** and an increase in **savings habits** stand out.
- The educational offer of the strategy not only promotes the **strengthening of educational capital** (formal and informal) but also helps to **improve the family economy**.

“The program gave me (training in) woodcarving. Then, we’re going to take advantage of it because now I sell everything I carve so, I have the vision of carving wood as a business.” ”



34 year-old man

“We managed to survive with what we earned every day. We figured out all our salary was spent on groceries. That has changed nowadays—we shop for groceries every month, and now money lasts a little bit longer.” ”



Mujer, 26 años

Effects on Self-Management Capacity and Family Dynamics

Aspects of the Participation in Confamilias Contributed To



Source: CRECE. Survey to households, 2015



Between 85% and 98% of the beneficiaries consider that their participation helped them improve family life, overcome personal and family difficulties, take advantage of available, set individual and family goals and identify needs and services that can help them.

Effects on Self-Management Capacity and Family Dynamics

Confamilias Main Contributions:

- Strengthening of **personal and family skills**
- Confidence gained in their ability to **set goals** and how to fulfill them through personal resources, family, and the environment

Participation in groups or organizations	
Moment	Total
Before Confamilias	13%
After Confamilias	24%

Source: Confa. Confamilias Solidarias Database; CRECE. Survey to households, 2015



Effects on Self-Management Capacity and Family Dynamics



- ✓ *Spaces such as family gatherings, counseling at home, psychological counseling and family integration activities represent **Self-knowledge experiences** and personal and family confrontation contribute to significant changes in their lives.*
- ✓ *The **facilitators in charge of the process** are key to help beneficiaries visualize a family project and develop a road map that allows household members **to boost their own resources and the ones from the environment for the success of their plan.***
- ✓ *They recognize that one of the greatest contributions of this process was the **learning experiences gained from those spaces.***

“To me, learning how to communicate with my children helped them to be successful in life. Once we were aware of our mistakes, we became more united and if this had not happened, maybe my children would have gotten lost.” ”



55 year-old woman

Effects on Healthy Lifestyles

Between
96% to 97%

have the perception of improvement of **healthy food and eating habits**.



84%

used at least one of the **health services** available in the previous year.

73% perform a **healthy practice** on their own.

98%

state that they improved **health care practices at home**.



98%

point out that they improved the knowledge about **health care**.



Effects on Healthy Lifestyles



Children under 5 years

Deworming increased from
80% to 95%

Growth and development
monitoring increased from
89% to 94%

Oral health control
increased from
75% to 87%



Children and youth

Cytology in young
women increased from
41% to 75%

Deworming increased from
69% to 99%



Adults

Cytology in women
increased from
70% to 87%

Prostate check ups increased from
34% to 46%

Birth control increased from
95% to 98%

Effects on Healthy Lifestyles



- *Communication of different strategies that facilitate **the achievement of adequate food habits by the families.***
- *Fostering of abilities and effective access to opportunities associated with **nutrition improvement.***
- **Outing day** = opportunity for family integration

“...I started giving my kids lots of vegetables—my son, who is now 18 and who was going to the meetings with me, is the pickiest one when it comes to salads. He prefers salads over other foods such as meat, or starchy foods.” ”

26 year-old woman





Confamilias Solidarias was part of the second catalog of initiatives and good practices of social innovation in 2013: "... considering it is a strategy that improves the living conditions of families by contributing to their development"

Hilando Project

Agencia Para La Superación De La Pobreza (Agency for Overcoming Poverty)

ANSPE



Data Sheet

- The study was conducted in 2015 by the **CRECE**, Centro de Estudios Regionales, Cafeteros y Empresariales (Regional, Coffee, and Business Studies Center).
- **322 treatment households and 284 control households.** The sample includes representation per cohort and geographical location (socio-economic surveys)
- **41 participants**, including beneficiaries, representatives from allied companies and Confa Staff (interviews and focus groups)
- **Quasi-experimental and econometric techniques** estimate the impacts were used.

- › **Director**
Juan Eduardo Zuluaga Perna
- › **Social Services Manager**
Alejandro Quiñones Mariño
- › **Strategic Planning Manager**
Jorge Hernán López Jaramillo
- › **Corporate Relations Manager**
Veronica Luz Marin Tangarife
- › **Confamilias Solidarias Coordinator**
Claudia Marcela Sepúlveda Tabares
- › **Strategic Planning - Research and Innovation**
José Faber Hernández Ortíz
Lorena Alexandra Toro Tirado
- › **Design**
Juan David Vargas Osorio
- › **Pictures**
Sábalo Productions
Jorge Sanabria
- › **Printing**
Capital Graphic