



# Thriving in San Marcos

Mainstreaming Migration for  
Development in Guatemala

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## OVERVIEW

The Inter-American Dialogue is pleased to present the activities and results of the Thriving in San Marcos initiative. This strategy was implemented in Guatemala between November 2019 and 2021 in partnership with the Cities Alliance through the “Global Program on Migration and Cities” and with generous financial support from the Swiss Agency for Development and Cooperation.

Thriving in San Marcos offered an innovative approach to local migration management in a targeted region of the Western Highlands.

Through the strategies outlined in this report, the project sought to alleviate some of the challenges posed by internal and international migration at the municipal level.

Incorporating a migration perspective into methodologies for financial inclusion, local investment, education, and capacity building achieved the following impacts:

- Over 25,000 financial education sessions held, US\$ 2,400,000 in savings formalized, and over 2,200 new financial products acquired.
- Over 30 entrepreneurs received coaching to strengthen business performance.
- Nearly 1,000 youth received after-school education with a pre-professional focus.
- Over 30 local actors received training to identify pathways that leverage migration for development planning and programming in their communities.

## ACKNOWLEDGMENTS

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Our appreciation to each of you for contributing with ideas, knowledge, experience, and endless energy to Thriving in San Marcos.

## MIGRATION IN GUATEMALA

Guatemala's migratory situation is complex, with shifting internal and international migration trends. Guatemala is a nation with a relatively recent history of international migration, dating back to the 1980s, but intensifying in recent years.

According to the United Nations<sup>1</sup> and the Inter-American Dialogue's own research, 1.37 million Guatemalans live abroad, which represents 9 percent of the population. Moreover, within a five-year period, 5 percent of the population is estimated to migrate internally, moving from one department to another.

International migrants are seeking jobs, better incomes, educational opportunities, and protection from violence and climate events. They may also hope to reunite with family that has already moved abroad. Internal migrants leave smaller, often rural towns and move to larger cities within Guatemala for similar reasons.

This move to cities is fraught with challenges, such as finding decent employment, housing, schools, and services that are already limited. It can also affect municipal-level realities such as social tensions, the creation of slums, and insecurity. It can also increase risky, irregular migration abroad.

Properly managed, however, migration from and within Guatemala can stimulate economic growth and improve livelihoods.

When people move to cities where there are jobs and higher incomes, they bring their skills and talents with them. Their hometowns and families can acquire new skills and know-how from the knowledge that international migrants gain while abroad.

This migration makes substantive contributions to Guatemala's local economies. Remittances increase households' disposable income and generate savings. International remittance flows to Guatemala reached US\$9.3 billion in 2012 and 11.3 billion in 2020.<sup>2</sup>

Most savings are kept informally, but, through greater financial education and financial inclusion, they can be brought into the formal financial sector, to accounts at banks and credit unions. The process of formalizing these savings generates assets that allow people to create wealth, therefore creating local development and minimizing the risk of continued migration.

As such, the stakes for successful migration management at the municipal level are very high and offer important opportunities for leveraging migration and remittances for better development outcomes.

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**Proper migration management can stimulate economic growth and improve local livelihoods.**

<sup>1</sup> United Nations Population Division, "International Migration Stock 2020."

<sup>2</sup> Banco Central de Guatemala.

## DEVELOPMENT IN GUATEMALA'S HIGH MIGRATION AREAS

For decades, Guatemala's development has been affected by a poorly performing economic model based on labor-intensive exports in low-yield sectors such as agriculture and maquila manufacturing.

There is little diversification, and exports depend on a low-skilled, underpaid, and informal labor force. Seventy percent of the labor force works in the informal sector.

Historically, more than 50 percent of the country's GDP comes from agriculture, the maquila sector, and, prior to the Covid-19 pandemic, tourism.

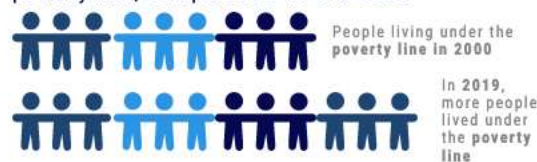
Guatemala's large informal economy contributes to 20 percent of Guatemala's GDP, if not more, and remittances account for a rising share of GDP, reaching nearly 15 percent in 2020.

The country's high poverty levels and low education levels are, in many ways, the product of the underlying economic model. 50 percent of the population live in poverty, and 62 percent of Guatemalans experience multidimensional poverty, according to World Bank data.

Primary school education is not universal, and 20 percent of primary school-age children do not complete primary education. Only half of middle-school age children complete lower-secondary school and go on to high school.

The Covid-19 pandemic aggravated this context as it did in other parts of the world.

According to the World Bank's 2019 report, 49.3% of the total population lived below the poverty line, compared to 45% in 2000



In 2020, the country's GDP contracted by 1.8 percent while job and income loss is expected to have driven up the share of the labor force in the informal sector by five percent in 2020 due to job and income loss.

As border lockdowns and internal quarantines lift, new internal and international migration dynamics may emerge as a response to these challenging economic conditions.

**Such shifts in migration can amplify the role these flows play in local development, and, with proper management, these migrations can play a part in adaptation and recovery strategies.**

Through approaches like those advanced by Thriving in San Marcos, communities, local institutions, and governments can leverage historic and evolving migration dynamics to generate assets, local investment in small businesses, and new generations of youth with skills for a professional future.

## ABOUT THRIVING IN SAN MARCOS

The Thriving in San Marcos initiative responds to the complex internal and international migratory dynamics in Guatemala’s MANCUERNA region.

It does so by recognizing that these mobilities can contribute to dynamic, growing communities while easing some of the challenges these movements present at the local level.

This approach uses a proven methodology that incorporates migration and remittances into strategies that build assets, strengthen small businesses, and prepare youth for a professional future. Moreover, it engages local governments, ensuring that they have the information, tools, and skills to better address migratory changes.

**Together, the *Thriving in San Marcos* components are a promising practice for local migration management that fosters multidimensional development, making migration less of a necessity.**

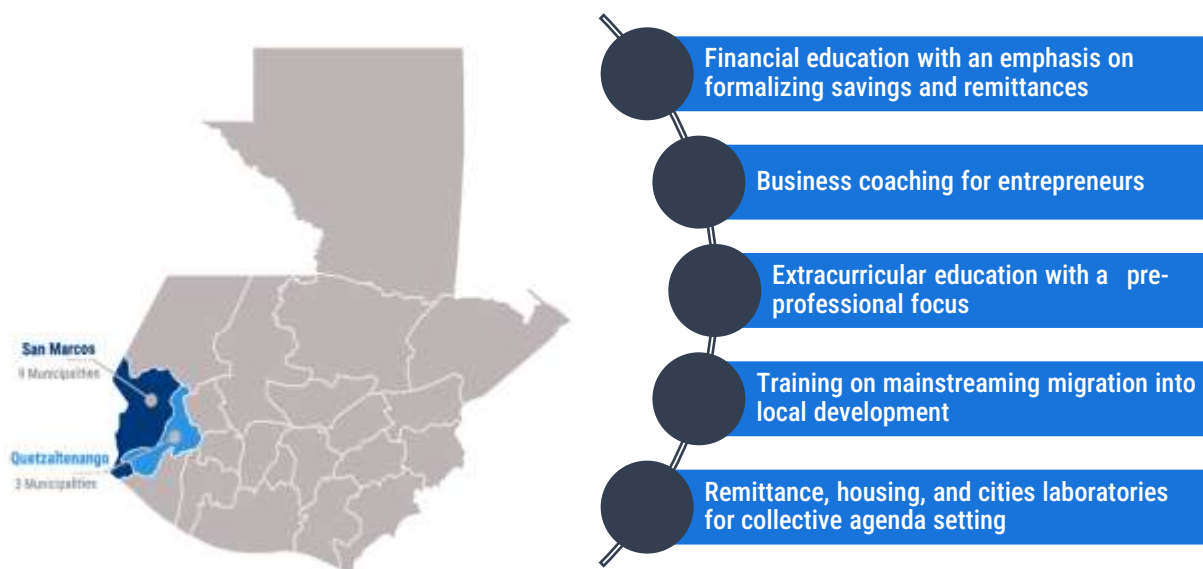
Thriving in San Marcos was carried out between November 2019 and November 2021 in partnership between the Inter-American Dialogue and the Cities Alliance/UNOPS “Global Program on Migration and Cities” through generous financial support from the Swiss Agency for Development and Cooperation.

MANCUERNA, or the “Mancomunidad de Municipios de la Cuenca del Río Naranjo,” comprises 12 municipalities, nine of which are located in the department of San Marcos and in Quetzaltenango.

Together, these municipalities collectively manage shared issues such as clean water systems, natural resources, climate change, disaster response, comprehensive development, and Covid-19.

MANCUERNA was founded in 2003.

FIGURE 1: MANCUERNA'S MUNICIPALITIES ON THE MAP OF GUATEMALA (LEFT) AND FIVE COMPONENTS OF THE REPORT (RIGHT)





## FROM OUR PARTNERS: MIGRATION AND DEVELOPMENT IN MANCUERNA

### Financial Education

#### **Vairo de León, Branch Manager, Cooperativa 'Salcajá es MICOOPE'**

"In 2020 and 2021, remittances have broken records, and the town of Salcajá [bordering MANCUERNA] did not fall behind. An estimated 30 to 40 percent of local incomes come from remittances.

Remittances play a very important role in our community because other than allowing residents access to basic necessities they also facilitate access to better housing because residents utilize their remittances to build homes."

### Business Coaching

#### **Carlos Mendizabal, Director, Red Nacional de Grupos Gestores de Guatemala– San Marcos**

"San Marcos [a city in MANCUERNA] has a strategic geographic location at the door of one of the world's largest markets between Mexico, the United States, and Canada. Despite this, a lack of education and training causes many local businesses to struggle."

"Business coaching is very important because 90 percent of enterprises in Guatemala are created out of urgent necessity. Out of this need, the majority of entrepreneurs start a business without prior education or knowledge of techniques to foster business growth. They are unable reach three strategic business objectives: subsistence, profitability, and growth. This is an important reason why San Marcos has such high migration."

### Extracurricular Education

#### **Kimberly Garcia, Teacher, Instituto Nacional de Educación Básica Zona 5 de San Marcos**

"The majority of students, especially in the highlands of San Marcos, have the idea that after they finish middle school, or even elementary school, they will migrate to the United States.

This is because many families in our area plant corn crops and the oversaturation of agriculture in the local market makes it hard for the families to earn a living wage. The contingency created by the pandemic also increased their desire to emigrate due to the fact that many students couldn't work or go to school."



# 1 | FINANCIAL EDUCATION

## INTRODUCTION

Financial education is an efficient tool for communities and families to systematically and effectively build assets in society and promote financial inclusion among groups uniquely positioned to leverage the development benefits of saving and investing, such as remittance recipients, women, and indigenous individuals.

Financial inclusion is linked to several development outcomes, including expanded economic opportunities by increasing the stock of savings, which enables asset building and access to credit for investment, allowing families to build a small business, educate their children, and acquire capital.

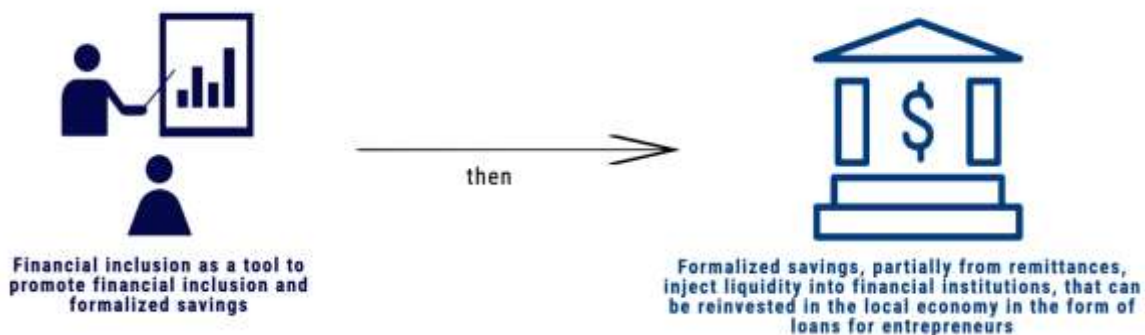
In high-migration regions like MANCUERNA, remittance recipients often report stocks of savings at least twice that of those who do not receive remittances. When these savings are formalized into the financial system, they can be leveraged for credits to small business that promote local investment and growth.

**Our financial education strategy is based on an innovative model that promotes financial inclusion through personalized financial education sessions with a focus on formalizing savings and reaching remittance recipients.**

As such, financial education makes important contributions to local migration management as it can directly and indirectly generate assets and investment in local economies and human capital. This creates jobs, competitive small businesses, and more highly educated youth, all of which create local conditions that can reduce the need to migrate internally or internationally.

Through financial education, Thriving in San Marcos creates a clear pathway between financial inclusion, formalized savings, remittances, and local investment. The savings formalized through financial education represents liquidity for partnering financial institutions that then provide small business loans for entrepreneurs receiving business coaching, thus fostering investment in local economies.

**FIGURE 2: FINANCIAL EDUCATION LEADS TO FORMALIZED SAVINGS**



**“Stories like these demonstrate that financial education helps a lot of people in our community because they learn to manage their assets, value their savings, and manage these funds.”**

*– Jorge de León, Financial Educator*

## Impact Story: Financial Education

### STABILITY AND ASSETS THROUGH FORMALIZED SAVINGS



Inter-American Dialogue/ Photo

**JORGE DE LEÓN**  
FINANCIAL EDUCATOR

Jorge de León has worked with The Dialogue as a financial educator at MICOOPE’s Cooperativa Salcajá branch in Salcajá for several years. He is familiar with his community and adapts his approach to suit each client. For this reason, The Dialogue spoke with him about an experience that represents financial inclusion as a tool for remittance recipients to reach their financial goals and build stronger local communities.

A woman came in to Cooperativa Salcajá whose income was based on her textile business and the remittances she received from her husband.

She was a traveling merchant who sold traditional hand-woven fabrics. Therefore, she ran many risks as both a woman and as a business owner because she would travel over 100 kilometers (over 80 miles) with large amounts of cash. She knew the road she traveled could be dangerous and she wanted to keep her money safe.

Don Jorge advised her that by opening a savings account, she would be able to keep track of her money better and save up to reach her goals while also making sure she could keep her money secured.

She used these savings to improve her housing conditions and increase her own income. With this additional income, she can invest in better food, education for her children, and better living conditions. She says her home will stay within her family and will be passed on to future generations, increasing a sense of stability and rootedness, thus diminishing the need to migrate in the long term.

# RESULTS AT A GLANCE

FIGURE 3: CHANNELS FOR FINANCIAL SESSIONS



FIGURE 4: OUR PARTNERS IN FINANCIAL EDUCATION



In collaboration with our partnering financial institutions (see figure), over 25,000 financial education sessions were conducted via in-person and contactless methods.

As a result of these sessions, financial education participants mobilized US\$2.8 million in savings into the financial system.

They also acquired more than 2,200 new financial products.

FIGURE 5: FORMALIZED SAVING AS A RESULT OF FINANCIAL EDUCATION



## IMPACTS ON FINANCIAL INCLUSION

Over 21,000 in-person financial education sessions were held at our partner institutions' branch locations, and in-person sessions allowed us to get to know the diversity of our participants better.

***Thriving in San Marcos* advanced financial access among remittance recipients in MANCUERNA, a group with unique potential to save and invest, creating ripple effects within local economies.**

Over 50 percent of in-person sessions were conducted with women and over one-quarter were carried out with people of indigenous ethnicities.

Forty-seven percent of these session were held with remittance recipients, of whom nearly 70 percent were women and 40 percent were of indigenous ethnicities.

This diverse engagement is strategic because in Guatemala women and indigenous individuals often have lower levels of financial access than their male and non-indigenous counterparts, making opportunities for these groups to learn to manage their finances through formal channels critical.

The *Thriving in San Marcos* methodology, thus, reached groups such as women, indigenous individuals, and remittance recipients who are positioned to save and invest, but often have limited access to the formal financial system.

**FIGURE 6: GENDER, ETHNICITY AND RECIPIENTS OF REMITTANCES BROKNDOWN BY NUMBER OF PARTICIPANTS**



## INNOVATIONS DURING COVID-19

Lockdowns, quarantine, reduced hours at financial institutions, and limited public transportation affected access to in-person financial services as well as remittances and other income withdrawn in cash. We innovated methodologies and content to teach financial management tools for the context of the pandemic.

Traditional, in-person methods were complemented with contactless, mobility-free channels, including phone sessions and a series of four text messages.

Content was adapted, and financial educators informed participants of contactless, cashless financial products and services such as online banking, debit cards, and mobile wallets.

Job and income loss during lockdowns also necessitated budgeting, saving, and access to credit. Financial educators were sensitive towards ensuring participants learned tools for managing the household's stock of savings as well as credit options.

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***Thriving in San Marcos***  
**was a supportive channel for individuals to learn to manage their finances smartly and safely during periods of lockdown, quarantine, and economic uncertainty.**

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# 2 | BUSINESS COACHING

## INTRODUCTION

Guatemala is a country of entrepreneurs. According to the National Entrepreneurship Report 2020-2021, 2.7 million Guatemalans, currently generate an income by starting their own business.

These small businesses largely operate in the informal sector and provide employment for 70 percent of the economically active population.

The dynamic entrepreneurial sector also offers opportunities for generating investment and wealth at the local level. Business coaching is a well-recognized strategy for equipping small businesses with the knowledge and skills to strengthen critical areas of their business and boost business performance.

In doing so, business coaching builds entrepreneurs' capacity to be competitive and profitable in the face of structural challenges facing small businesses in Guatemala. These include limited access to working capital, low levels of economic formality, little formal education, and saturated markets for products and services.

*Thriving in San Marcos* provided one-on-one business coaching for 32 entrepreneurs, of whom one-third were women. Coaching

focused on supporting their access to credit and strengthening strategic areas of their business model: administrative practices, marketing and branding strategies, innovative products, access to credit, and adaptations to the pandemic.

**This business coaching approach works in conjunction with our financial education strategy. It seeks to reinvest a portion of the savings formalized through financial education in small business loans for entrepreneurs who receive business coaching.**

**This stock of savings, partially derived from remittances, contribute to the portfolio of deposits our partnering financial institutions are able to mobilize into loans for entrepreneurs who also receive coaching.**

Business coaching and reinvestment are also useful tools for local migration management. The main objective is to support entrepreneurs and their capacity to build a financially stable, profitable business that creates wealth and jobs for local communities and economies.

Our business coaching strategy is based on one-on-one sessions between coaches and entrepreneurs. Sessions are rooted in a baseline analysis of the entrepreneur's business mode. Coaches and entrepreneurs work together.

**“Every entrepreneur or business will have different needs and, as a coach, I need to be very flexible, both in my demeanor and in the way that I share knowledge, in order to help create a business plan that will pay off.” – Edvin Dardon, Business Coach**

**“Projects like these follow the amazing premise of win-win. If the business owner wins, the employee wins. We are able to build a community with more opportunities, especially for future generations.”**

*– Carlos Mendizabal, Business Coach*

## Impact Story: Business Coaching

### IRMA'S EXPANDED LINE OF CUPCAKES



Inter-American Dialogue/ Photo

**Irma Verduo**  
ENTREPRENEUR

Edvin Dardón is a business coach by profession and worked with the Dialogue during the Covid-19 pandemic. Having experience in the field allows him to incorporate the right words and build trust, which is important for the coaching experience to be a success.

Irma Verduo Pérez, a baker who has run a bake shop out of her home for four years, was one of the entrepreneurs who participated in the program.

Prior to the pandemic, she specialized in large cake orders that she would deliver twice-monthly and relied on foot traffic and street markets to sell cakes three times a week. However, her income was affected by restrictions during the pandemic, as all outdoor vendor plazas closed and a sense of distrust towards food deliveries increased.

She became interested in the coaching program, and, with Edvin's guidance, Irma learned how to make a budget, utilize social media platforms to market her cupcakes, implement health protocols in light of the pandemic and, most notably, expand her array of pastries.

*“What helped me get through this difficult time and try new things were the motivational talks that Edvin would give me. One time he said: “The key to success is to have patience but to not stay waiting for success to come to you. You have to get up and look for it,” says Irma.*

In the midst of a pandemic and lockdown, her business was able to innovate products and identify a new consumer base, allowing her to expand her income and provide financial stability for her family.



# RESULTS AT A GLANCE

Thirty-two entrepreneurs based in the MANCUERNA region completed coaching sessions. Businesses were referred through collaborations with MANCUERNA and our partnering financial institutions and civil society groups (see figure).

The cohort of entrepreneurs that completed coaching held a robust portfolio of credit to be reinvested in their business.

At least half of the cohort (16 entrepreneurs), held a combined total of US\$ 450,000 in small business loans upon starting coaching.

FIGURE 7: OUR PARTNERS IN BUSINESS COACHING



FIGURE 8: BENEFITS OF BUSINESS COACHING FOR 16 PARTICIPANTS



Although coaching participants were hesitant to acquire new financing due to the risky economic environment, they held existing credits that could be leveraged to improve business performance with the support of their coach.

With the support of their coach, each entrepreneur also designed and implemented interventions that strengthen business performance in four key areas: business administration, market analysis, marketing, and sanitation protocols (see figure 9).

FIGURE 9: INTERVENTIONS TO STRENGTHEN BUSINESS PERFORMANCE



# IMPACTS ON SMALL BUSINESSES AND LOCAL ECONOMIES

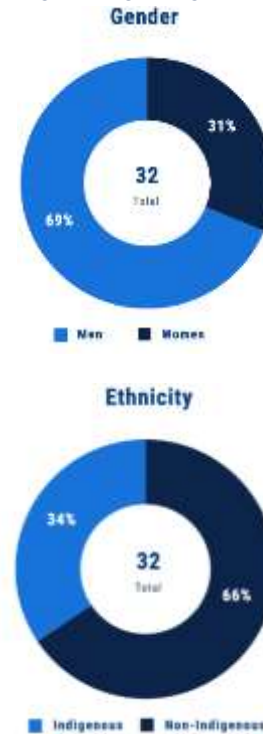
Guatemala women experience structurally low levels of economic inclusion and entrepreneurship, especially compared to men.

***Thriving in San Marcos advanced the role of female and indigenous owned businesses in resilient local economies by reducing barriers to knowledge and resources needed to succeed in formal markets.***

Thirty-seven percent of women participate in the formal labor market compared to 85 percent of men, and only 27 percent of women own their own businesses.<sup>3</sup>

One-third of the 32 coaching participants were female business owners and one-third were of indigenous ethnicity.

FIGURE 10: GENDER AND ETHNICITY BROKENDOWN BY NUMBER OF PARTICIPANTS



**To expand business knowledge across the MANCUERNA region, the Dialogue partnered with MANCUERNA and the University of San Carlos “San Marcos University Center” to offer a public, virtual training on the CANVAS model.**

Eighty-nine local entrepreneurs, business students, and business-hopefuls attended. The workshop contributed to greater capacity for designing robust entrepreneurial business models in the MANCUERNA region, according to a post workshop evaluation with a sample of attendees:

- Most plan to implement new knowledge in their business or with other local businesses.
- Among those who mention the workshop’s usefulness for their own/family business, most plan to share what they learned with family, friends, and acquaintances.

<sup>3</sup> USAID, “Women in Guatemala.” <https://www.usaid.gov/guatemala/women>

## INNOVATIONS DURING COVID-19

The restrictive environment during lockdowns and curfews posed challenges for implementing coaching sessions.

Many business owners preferred to be physically present and focused on their business during the limited daytime hours when restrictions were not in place. Evening hours when curfews were in place were assigned to household responsibilities.

Curfews and mobility restrictions on business hours limited economic activity, increasing the

pressure to be active at their place of business during working hours.

To position those receiving coaching for success, our coaches carefully brainstormed which in-person and virtual modalities best fit their circumstances and adapted to the volatility in participants' schedules.

Coaches also expanded content focused on resilience and adaptation to reduced commercial activity and limited in-person customers.

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***Thriving in San Marcos* highlighted effective ways of engaging small business owners in capacity-building under complex circumstances:**

**Establishing trust, adapting to realities and needs, and creating flexible, accessible avenues for learning.**

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# 3 | EXTRACURRICULAR EDUCATION

## INTRODUCTION

Guatemala faces a number of challenges for both educational access and quality. On average, Guatemalans between the ages of 15-24 have only 7.9 years of schooling, which indicates that few of them finished secondary school.

Even for those who stay in school, educational outcomes are low: according to reports by the Dirección General de Evaluación e Investigación Educativa (DIGEDUCA), only 27 percent of secondary school graduates met national standards in reading, and a mere 8 percent reached national standards in mathematics.<sup>4</sup>

Moreover, Guatemala experiences highly unequal educational attainment, and educational outcomes are also lower for rural students, indigenous students and (to a lesser degree) female students.<sup>5</sup>

**Our B’etil Diploma program is an extracurricular education strategy that seeks to strengthen human capital among middle and high school students.**

**It does so by promoting school retention and a joy of reading, improving learning achievements, and developing soft skills to better prepare them for the professional job market.**

**B’etil means “move forward” or “advance” in Mam, a Mayan language spoken in the MANCUERNA region.**

These educational realities are closely linked to issues of migration and development.

First, families that do not see opportunities for their children in Guatemala may be more likely to decide those children should emigrate, with all of the risks and dangers that entails.

Second, children who are not thriving in school are more likely to leave school, where they face unstructured time, less supervision, and exposure to risks on the streets. Finally, these youth often face limited employment options later in life, making it more difficult for them to support themselves and their families.

After-school initiatives such as our B’etil Diploma program can play an important role in migration management strategies.

Such programs keep children off the streets, while also helping them build the knowledge and skills they need to succeed in school. They can also build future generations of human capital and prepare youth for professional jobs in Guatemala, rather than viewing migration as their only option for a future.

<sup>4</sup> Guatemala: El estado de las políticas públicas docentes, CIEN and Inter-American Dialogue, 2015. Available at <http://www.thedialogue.org/uploads/Education/FINALPOL%20C3%ADticasDocentesGuatemala.pdf>

<sup>5</sup> Guatemala: El estado de las políticas públicas docentes, CIEN and Inter-American Dialogue, 2015.

## METHODOLOGY

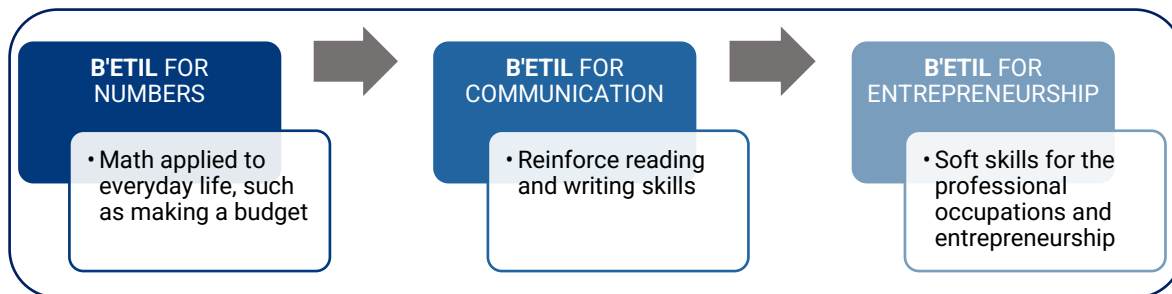
The Extracurricular Education component is a strategy for strengthening human capital among youth in high-emigration areas by expanding access to high-quality after-school programs complemented by pre-professional learning.

Our approach centers around the Dialogue's B'etil Diploma program and targets middle school and early high-school students.

We partner directly with state-level education authorities and local schools to implement the program as an after-school option taught by teachers at the school.

The program consists of three modules: Mathematics, Language and Communication, and Entrepreneurship. The curriculum complements the content taught during the regular class schedule and increases students' classroom time.

FIGURE 11: THE THREE MODULES OF THE B'ETIL DIPLOMA, APPROVED BY THE GUATEMALAN MINISTRY OF EDUCATION



The pedagogical strategy is interactive and based on experiential, student-led learning. Students reinforce their basic knowledge in mathematics and language communication, while exploring the business and professional world at an early age.

For example, students learn how to create their own resume and the foundations of a business plan. They also develop soft skills such as public speaking, which is useful to build on the students' self-confidence and prepares them to face real life situations in their professions.

**“Students absorbed what they learned and were able to grasp the reason behind the entrepreneurial component. As an educator, it was very gratifying to see that some of those same students launched their own start-up and continued to build it.”**

*-Kimberly García, B’etil Instructor*

## **Impact Story: Extracurricular education**

### **LEARNING TO LOVE MATH AND READING**



Inter-American Dialogue/ Photo

**CLAUDIA**  
**B’ETIL STUDENT,**  
**PRESENTS HER BUSINESS PLAN**  
**DURING VIRTUAL**

STUDENTS SHARE THEIR EXPERIENCES BELOW:

“I would struggle with math. I felt like I would learn something one year and then the next year I would forget it. But when we started covering the math during the B’etil class, that’s when I felt like I started to piece together what I remembered and what I had forgotten. I liked my teacher because she was nice and would guide us through the activities. I think my favorite book was the communications book because it was easy for me to understand.”

“I really enjoyed the first months of the after-school program. It was very interactive and I liked to learn with my friends. We covered a part of the B’etil math workbook and it helped make my math skills stronger.”

“Something that I found really important was how to build a business in nine steps, which is the Canvas model. We had to think of a business idea that inspired us and think of partners, materials, and everything we need to carry out a business.

What I think I would like for next year it to continue with the Diploma program and get ahead of what we are learning in school [so we can reinforce it].”

## RESULTS AT A GLANCE

FIGURE 12: OUR PARTNERS IN EXTRACURRICULAR EDUCATION



A total of 932 middle and high students participated in the B’etil Diploma and received content in at least one of the three modules. Nearly 50 percent were girls and young women.

**The extended course enrolled 693 middle schoolers for in-person classes at the beginning of the school year.** This course was implemented in partnership with three middle schools, and all 693 students completed the Mathematics module in-person.

Nearly 250 students from this cohort continued with virtual learning after the pandemic closed schools in April 2020.

**The intensive course enrolled 239 middle- and high schoolers and was introduced in the fall in response to the context of the pandemic.**

This one-month course offered priority content from the Communications and Entrepreneurship modules and was held in collaboration with MANCUERNA, the Red Nacional de Grupos Gestores, and Asociación Ak’ Tenamit.

The virtual format offered an opportunity for expanding impact, and we opened enrollment to high schoolers, a group well-suited for after-school programs that reinforce pre-professional competencies.

FIGURE 13: GENDER (LEFT) AND GRADE LEVEL (RIGHT) BROKENDOWN BY EXTENDED, INTENSIVE AND TOTAL COURSES

Gender				Grade Level			
	All Students	Extended Course	Intensive Course		All Students	Extended Course	Intensive Course
Male	479	356	123	Middle School	757	693	64
Female	453	337	116	High School	175	0	175
Total	932	693	239	Total	932	693	239



## IMPACTS ON YOUTH AND HUMAN CAPITAL FOR FUTURE GENERATIONS

The B'etil Diploma taught students how to start financially viable businesses as a way to mitigate the informal and unprepared entrepreneurship that populate Guatemala's business sector.

Pre- and post- tests gauged gains in B'etil students' interest in learning and reading as well as their mastery of key concepts related to math, communications, and entrepreneurship.

The B'etil Diploma's experiential, culturally appropriate model contributed to boosting student's appreciation and enjoyment of math and communication, which are the Diploma's two core subjects.

On average, students also reported spending 30 more minutes reading each week than at the time of the pre-test.

Prior to the program students, on average, did not have an idea for their own business.

At the end of the program, on average, students not only reported having an idea, but they could describe it, suggesting that students' gained skills for thinking creatively about entrepreneurship opportunities, which is a critical thinking skill that is transferable across professions.

**Post-tests with students who completed the B'etil Extensive Course and were able to complete the post-test via an electronic form indicate:**

Students reported reading an average of 30 minutes more each week than at the time of the pre-test

95 percent of students would like to spend more time reading than they did at the time of the post-test

Students enjoyment of math increased from an average of 2.2 to 3.9 (out of 5)

Students' average score on entrepreneurship vocabulary increased from 2.6 to 3.2 (out of 4)

Students' average score on business plan concepts increased from 1.4 to 2.9 (out of 4)

76 percent of students reported familiarity with a mental map as opposed to 29 percent prior to the course

***Thriving in San Marcos* contributed to factors associated with greater success in school and retention at the secondary level, especially among girls, thus making important impacts on the gender gap in educational attainment. Both of the above factors also helped mediate the risk of migration among youth and their families through better access professional jobs in Guatemala and higher incomes.**

# IMPACTS ON FINANCIAL EDUCATION AND CIVIC PARTICIPATION WORKSHOPS

The B'etil Diploma's virtual format during the pandemic introduced exciting opportunities to further enrich students' learning with two life skills workshops:

- "Financial Education for Youth."
- "Civil Participation and Taxes: About the National Tax Authority and Our Civic Responsibility."

First, we engaged in a new partnership with the National Tax Administration (SAT) and expanded our financial education partnership with Cooperativa MICOOPE es Salcajá.

Through these partnerships we introduced workshops that taught life and professional skills and complemented learning related to the B'etil Entrepreneurship module.

The SAT offered a two-session workshop to introduce students to the SAT's basic functions as well as how taxes contribute back to society.

Cooperativa MICOOPE es Salcajá led a workshop on financial education designed for youth. Each partnering institution provided an instructor and technical support, and also adapted to our virtual platforms and class schedules.

Students also received a certificate for completion from each partnering institution, which adds value to their CV and helps foment professional aspirations.

## Civic Participation and Taxes with the National Tax Administration- SAT



## Financial Education with Cooperativa Salcajá es MICOOPE



**“They taught us how to manage our income and savings. Above all, knowing how to administer money is important. Now, I want to teach people the same thing.”**

– B'etil Student

# INNOVATIONS DURING COVID-19

To help contain the spread of Covid-19, the Guatemalan government suspended all school activities in April of 2020. The structural limitations for virtual education presented a challenge for continuing the B’etil Diploma.

Internet access is limited in many small towns and rural areas, digital literacy is low, and economic resources are scarce for purchasing smartphones and other devices. With schools closed, many families opted to have their children work to help offset the job and income loss, which posed gendered risks for girls’ educational trajectory.

**The B’etil program pioneered virtual after-school education methodologies to continue classes throughout the pandemic.**

In May, within one month of school closings, we transitioned our students into virtual classrooms, and teachers used WhatsApp groups to coordinate with their classes. B’etil workbooks were converted into smartphone-friendly slideshows, and teaching techniques were modified to engage student-led learning in a virtual space.

Many students whose parents gave permission for them to study B’etil virtually did not have resources to purchase a smart phone, data plans, or connect to Wi-Fi. These students were loaned a cell phone and received mobile data top-ups to connect to class.

**Thriving in San Marcos offered opportunities for students to continue learning and encourage school retention while the national education system transitioned to other teaching channels.**

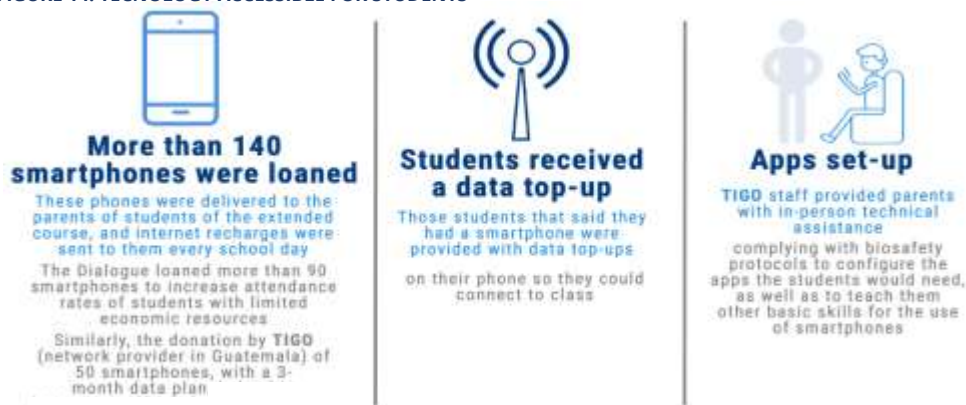
Closing the digital literacy gap was critical and achieved through one-on-one technical assistance and a partnership with Tigo.

Staff and teachers designed creative ways of walking parents through setting up online accounts and taught many students to join a video call for the first time.

Tigo Guatemala set up sessions with parents to help them install the apps needed for class and also donated 50 smart phones and mobile data plans to connect to classes. Classes were held in the evenings so that families didn’t have to choose between work and learning.

**For further flexibility and impact, we leveraged the virtual format to launch a new, one-month intensive course in the fall. This short course expanded after-school education to high-schoolers and enrolled middle-schoolers from across MANCUERNA.**

FIGURE 14: TECHNOLOGY ACCESSIBLE FOR STUDENTS



# INNOVATIONS UNDER PANDEMIC CONDITIONS (CONTINUED)

FIGURE 15: TEACHERS TAUGHT STUDENTS AND PARENTS HOW TO NAVIGATE TECHNOLOGY

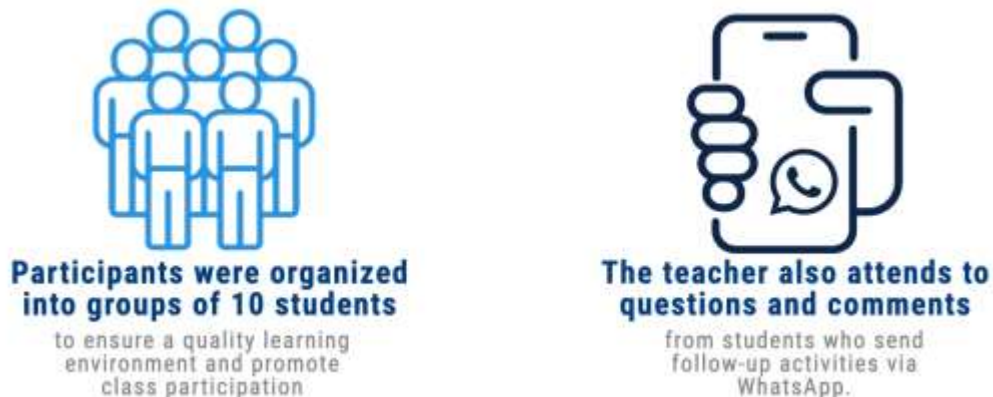


“Honestly, at first I was happy that schools were going to close. We were told it would only be for 20 days and I saw it as a vacation. But as the pandemic went on, I realized that wasn’t going to be the case. I was saddened that school would be online.

Virtual learning was something very new to me, and I wasn’t excited. One of my closest friends decided not to continue. So, I thought to myself: ‘I need to take advantage of this opportunity and reinforce the concepts I lost.’ So, I stayed.

The classes were in the afternoon, around 6 pm, after we all came home from work and had to stay inside because of the curfew. But it gave us time to learn. In the end, I know I made the right decision.” – *B’etil Student*

FIGURE 16: TEACHERS RELIED ON WHATSAPP TO ASSIST STUDENTS



# 4 | DIALOGUES ON MIGRATION AND DEVELOPMENT

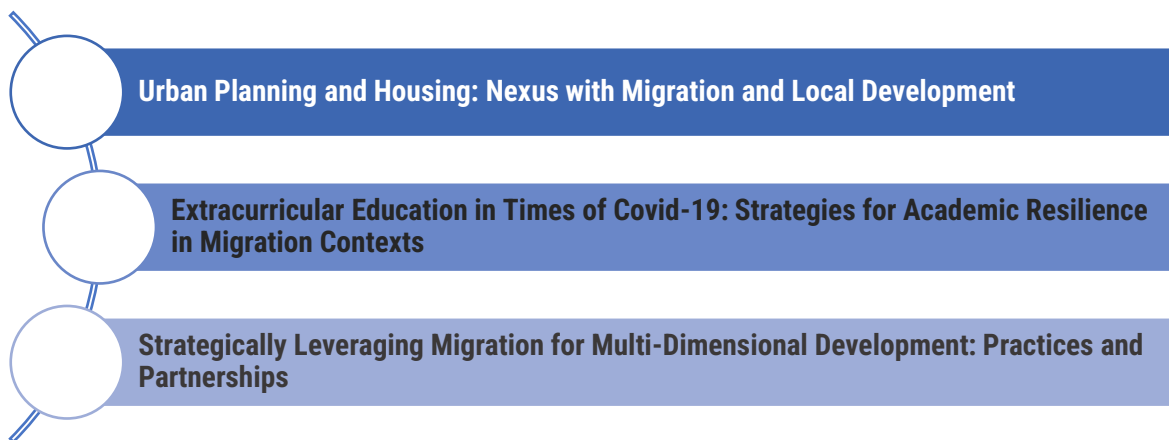
Creating and facilitating channels for constructive dialogue and knowledge sharing on migration and development can effectively engage stakeholders in a position to integrate this knowledge into local governance, planning, and development programming.

*Thriving in San Marcos* hosted **three** virtual dialogues with stakeholders from diverse sectors to discuss and learn about issues that connect and leverage migration for development.

These three discussions brought together 75 participants from nearly ten sectors to identify ideas, actors, and pathways for mainstreaming migration into local governance.

Topics addressed three core issues in contexts with complex migration dynamics like MANCUERNA. These were: remittances and housing access, after-school education, and inclusive, multi-dimensional development.

**Dialogues addressed core issues for contexts like MANCUERNA with complex migration dynamics:**



**Stakeholders across nearly 10 sectors exchanged ideas, knowledge, and opportunities for the future:**



- National, state, and municipal level authorities for housing, migration, and/or education
- School principals and teachers
- Diaspora leaders in the United States
- Banks and credit unions
- Private sector, including remittance service providers
- Civil society
- Academia
- School-aged youth and university students

# 5 | TRAININGS AND TOOLS FOR LOCAL MIGRATION MANAGEMENT

## TRAININGS ON MIGRATION AND DEVELOPMENT

Through virtual and in-person trainings, local stakeholders from the MANCUERNA region gained knowledge for identifying and designing pathways through which migration can advance local development goals.

Participants put this knowledge into practice through an interactive project-design component in which they sketched out a project linking migration and development that they found relevant for the region.

The training was comprised of three modules, and engaged 32 participants, of which 32 percent were women. They represented MANCUERNA (institution), municipal authorities from the MANCUERNA region, and local financial institutions.

In addition to teaching concepts and skills, the training also provided a space for participants to collectively construct knowledge about local priorities, outline existing resources, and discuss issues related to scope and feasibility.

As such, the project ideas that each stakeholder designed during Module 3 reflect not only the content learned but also the exchange of ideas and information that participants contributed throughout the course.

**The *Migration Mainstreaming Toolkit* presented on the next page of this report compiles the content, tools, and project design guide from the training modules along with a mapping of the participants' ideas for migration-development projects relevant to the region.**

## MIGRATION MAINSTREAMING TOOLKIT

The Migration Mainstreaming Toolkit is the product of the Migration and Development Trainings and provides information and tools for understanding migration and development as well as the opportunities that each phase of migration offers for development outcomes.

It is designed for diverse audiences and sectors working on the migration and development nexus, and it is especially relevant for municipal governments, financial institutions, and civil society organizations.

Although the content is applicable for many contexts, it includes examples specific to Guatemala and the MANCUERNA region.

### The manual is divided into three chapters:

→ **The first chapter**, “Nexus of Migration and Development” defines the four main stages of the migration process and the development opportunities linked to each stage.

→ **The second chapter**, “Development Projects” outlines the project planning process, defines concepts related to development, and explores initiatives in the development field.

→ **The third chapter**, “Tools for Planning Projects on Migration and Development” presents a set of user-friendly tools along with a mapping of project ideas that link migration and development in the Guatemalan context.

This set of tools include the following guides:

- I. Steps for planning development projects
- II. Practical guide for project planning
- III. Good practices for project planning.
- IV. Systematization of project ideas for the Guatemalan context.

The list of project ideas presented in Chapter 3 systematizes the projects designed during the trainings on migration and development (see previous page).



These proposals represent the experiences and ideas of representatives of the Mancomunidad de Municipios de la Cuenca del Río Naranjo MANCUERNA, municipal authorities, financial institutions, and civil society who participated in the course.

As such, the tools in the toolkit are well received by local decision-makers and institutions working in the region, and the project ideas serve as an important steppingstone towards local ownership of include migration as a cross-cutting element for development planning.

### Download the toolkit:

<https://www.thedialogue.org/thriving-in-san-marcos/>





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