



## Financial Inclusion for the Rural Poor Using Agent Networks in Peru

Analysis on the Impact of Access to Correspondent Banking  
Agents and Trust Workshops for Conditional Cash Transfer Users

Innovations for Poverty Action

## Research Team Contact Details

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### Design and Analysis

**Paul Gertler**

Principal Investigator  
University of Berkeley, California  
gertler@haas.berkeley.edu

**Sebastian Galiani**

Principal Investigator  
University of Maryland  
Galiani@econ.umd.edu

**Alberto Chong**

Principal Investigator  
Georgia State University  
albertochong@gmail.com

**Ursula Aldana**

Principal Investigator  
IEP  
ualdana@iep.org.pe

**Camila Navajas**

Research Assistant  
caminavajas@gmail.com

### Field and Implementation

**Dylan Ramshaw**

Director, IPA Peru  
dramshaw@poverty-action.org

**Patricia Paskov**

Research Associate, IPA Peru  
ppaskov@poverty-action.org

**Sophie Ayling**

Research Associate, IPA Peru  
sophie2@ayling.com

**Jaime Ramos**

Researcher, Instituto de Estudios Peruanos  
jramos@iep.org.pe

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## Acknowledgments

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### Implementing Partners

THE BANK OF THE NATION (BN), known in Spanish as Banco de la Nación, represents the Peruvian government in financial transactions in the public and private sectors at both a domestic and international level. It is a state institution not to be confused with the Central Reserve Bank of Peru, the central bank that coins money. The BN belongs to the Peruvian Ministry of Economy and Finance. Its headquarters is located in the San Isidro District of Lima, the capital of Peru.

THE PERUVIAN MINISTRY OF DEVELOPMENT AND SOCIAL INCLUSION (MIDIS) was created on August 18, 2011 during the presidency of Ollanta Humala and the cabinet of Salomon Lerner Ghitis. The inaugural minister was Kurt Burneo; the incumbent minister is Paola Bustamante. The ministry was created with the purpose of turning social programs into productive tools for the benefit of the poor. One of its objectives is to create conditions so that users of social programs such as JUNTOS, Pensión 65, and Cuna Más, as promoted by Humala's policy of promoting social inclusion during his campaign, can use the subsidies for "financial leverage" to improve their quality of life, according to Prime Minister Salomon Lerner Ghitis.

INSTITUTO de ESTUDIOS PERUANOS (IEP) is a private institution dedicated to research, education and dissemination of social studies in Peru and other countries in Latin America. Through its work, IEP aims to contribute to equitable economic development, to strengthen democratic institutions, and to recognize Peru's rich diversity.

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## Executive Summary

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In developing countries, poor households often lack access to formal financial products. Without a safe and secure way to save, many people rely on riskier and more expensive methods of managing their assets. Increasingly, government-implemented conditional cash transfer (CCT) programs are addressing this issue by providing CCT users with formal savings accounts through which cash transfers are disbursed.

Evidence from the national Peruvian CCT program, JUNTOS, suggests that very few users utilize their accounts to save, instead preferring to withdraw their entire cash transfer immediately once available. Users may opt for the latter in order to minimize the temporal and economic costs associated with traveling to a bank branch or ATM, costs that are especially high for those living in remote or rural areas. When faced with relatively low access costs, users may still lack adequate knowledge of or confidence in the formal financial system. This evaluation explores how installing branchless banking agents and implementing financial trust workshops impacts JUNTOS users' attitudes towards the formal financial system and, in turn, their savings behavior within it.

In 2014, Banco de la Nación (BN) installed correspondent banking agents (brand named MultiRed Agents) in municipalities and shops throughout 30 districts of the Peruvian provinces of Puno, Cusco, Apurímac and Ayacucho. Concurrently in 2014-2015, the Instituto de Estudios Peruanos (IEP) implemented financial trust workshops in a subset of the districts with functioning agents. The final workshop consisted of a three-hour, interactive session with four key modules – trust, bank card use, MultiRed Agent use, savings – as well as a practice and contest. The workshops aimed to improve the JUNTOS users' knowledge of, trust in, and empowerment within the formal financial system. Ultimately, the workshops and MultiRed Agent installations aimed to encourage users to reduce the frequency and amount of their withdrawals, increase the frequency and amount of their deposits, and thus accumulate savings.

This report presents findings from 1) survey data from a sample of the financial trust workshop participants 2) survey data from JUNTOS users in the control and treatment communities of the financial trust workshop intervention, and 3) BN administrative transaction data from JUNTOS users in the control and treatment districts of the MultiRed Agent intervention.

In conclusion, we found that the agent installation increases the probability of using the agent to obtain the JUNTOS payment, but that it does not lead to improved savings behavior, as measured using the bank administrative data (frequency and value of deposits/withdrawals, and account balances). Furthermore, the financial trust workshops improved the trust and knowledge of the users and similarly resulted in a greater probability of using the agent. Nevertheless, we find that the workshop also did not translate into any effects on the outcomes measured by the bank administrative data.

## 1. Project Background

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Around the world, conditional cash transfer (CCT) programs promote access to financial services for millions of users by opening bank accounts in users' names and depositing transfers directly into the accounts. Evidence from the national Peruvian CCT program, JUNTOS, suggests that very few users utilize their accounts to save, instead preferring to withdraw their entire transfer immediately once available.

We offer three explanations for why users may not actively utilize their savings accounts. First, high temporal and economic costs may deter them. There are indications that, on average, users spend S/.20 (10% of the bimonthly JUNTOS transfer) and six hours for each trip made to the nearest bank branch, the location where

most must travel to withdraw. Secondly, users may lack information about their savings account – how to access it, how to use it, and, in some cases, that it even exists. Thirdly, users may lack trust in and knowledge of the formal financial system as a whole.<sup>1</sup>

To address these obstacles, Banco de la Nación (BN), JUNTOS, and the Instituto de Estudios Peruanos (IEP) implemented three interventions. First, to mitigate the high temporal and economic costs, BN installed branchless banking agents (brand named MultiRed Agents) in municipalities and shops throughout 30 districts. Secondly, to fill the information gap of savings accounts, JUNTOS launched a communication campaign. Thirdly, to build users' trust in and knowledge of the formal financial system, IEP implemented trust workshops in a subset of the districts with functioning agents. The content of these trust workshops complement the communication campaign as they provide guidance on what the product is and how to use it. This report analyzes the impact of the first and third financial inclusions strategies – the installation of MultiRed Agents and the implementation of the financial trust workshop.

## 2. Core Hypotheses

We hypothesize that 1) introducing MultiRed Agents geographically closer to the place of residence of the user will lower opportunity costs and thus increase account use, 2) implementing financial trust workshops will further increase account use and 3) increased account use will lead to increased savings, more consumption smoothing and a higher capacity to make lumpy payments on durables, education, and investments, among others. Figure I outlines the theory of change.

**Figure I. Theory of Change**

	<b>Problem</b>	<b>Inputs</b>	<b>Products</b>	<b>Outputs</b>	<b>Impact</b>
<b>Treatment I:</b> MultiRed Agent Installations	Users do not utilize savings account because cost of access is too high	BN develops, markets and enrolls MultiRed Agents  JUNTOS launches communication campaign	MultiRed Agents provide services and support to users, and have sufficient liquidity and incentives to serve the needs of users in the district	Users utilize the MultiRed Agents for transactions, travel and opportunity costs of accessing account are reduced	Users' knowledge and attitudes toward formal financial system improve.  Users save more in BN account, total savings increase, consumption shift from temptation goods to durables / human capital
<b>Treatment II:</b> Financial Trust Workshop	Users do not utilize savings account because they lack information and trust of the financial system	IEP develops training intervention, hires training team	Workshop sessions held in district capitals for JUNTOS users	Users have better and more transparent information about the financial system and products/services available to them through BN	

1. Results of qualitative focus groups and interviews performed by IEP in 2013 with JUNTOS users in the same provinces where our district sample was drawn for the purposes of the quantitative pilot.

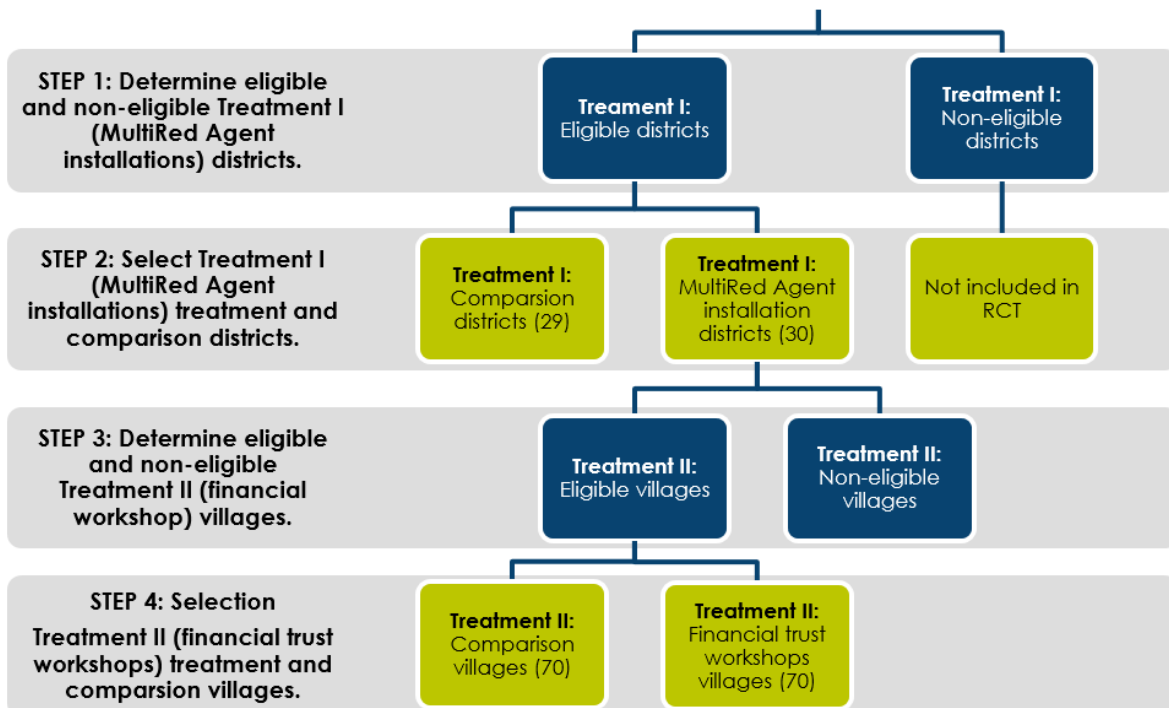
### 3. Randomization and Assignment Methodology

IPA determined districts as eligible to receive a MultiRed Agent based on the following requirements : 1) pertained to a department within BN Macro-Region 4 (Apurimac, Ayacucho, Cusco, Puno) 2) operated the JUNTOS program serving at least 50 users 3) did not have a MultiRed Agent already installed 4) did not have a JUNTOS-paying BN branch 5) did not have a JUNTOS-paying transporter serving the district 6) was not included in 2014 BN plans to install a MultiRed Agent 7) received sufficient Telecom signal in its municipalities and shops 8) offered all characteristics required by BN for agent installation 9) pertained to a province in which no more than 60% of districts already had a MultiRed Agent.

Of the districts meeting this criteria, IPA, BN and JUNTOS selected 30 districts to receive MultiRed Agents and 29 to serve as comparison districts. From the 30 districts selected to receive MultiRed Agents, IPA then determined villages as eligible for the financial trust workshop intervention based on the following requirements: 1) pertained to a district randomized to receive a MultiRed Agent 2) formally existed within the databases used for analysis (SISFOH, JUNTOS, INEI) 3) contained 15 or more card-holding JUNTOS users 4) did not receive the JUNTOS payment via transporter, and 5) were situated in a location where users could potentially save time by using a MultiRed Agent rather than the nearest bank branch. Of the villages meeting this criteria, IPA randomly selected 70 to receive a financial trust workshop and 70 to serve as comparison villages. Figure II outlines the methodology used in the original randomization and assignment process.

After a number of unforeseen challenges in MultiRed Agent implementation (see Section 4), IPA re-sampled villages for the financial workshop treatment and comparison groups. The re-sampling process ensured that financial workshops were only implemented in districts with fully operational MultiRed Agents. Ultimately, IPA selected 64 villages to receive a financial trust workshop and 66 to serve as comparison villages. The appendix details all phases of assignment.

**Figure II. Sample Selection and Randomization Process**



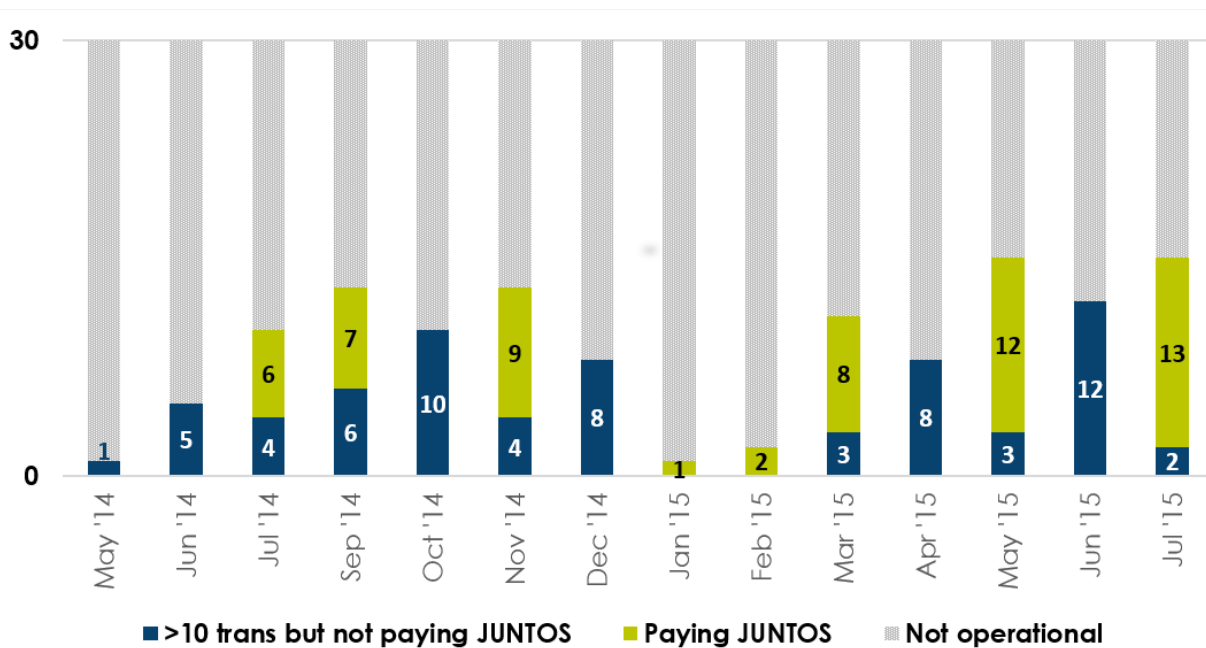
## 4. Overview of Interventions

### 4.1. Treatment I (MultiRed Agent Installation)

BN installed MultiRed Agents in the 29 of the 30 selected districts between May and September 2014. In order to complete the process, the following steps took place: 1) BN instructed MasterCard to install the MultiRed Agents 2) MasterCard sent its subcontractors to do so and 3) the mayor or, in the case of shop-based MultiRed Agents, the shopkeeper registered to receive the agent. While BN typically removes point-of-sale (POS) systems that process less than 200 transactions per month, they made an exception to this rule in the 30 selected treatment districts. As such, all installed MultiRed Agents and accompanying POS systems remained in the districts for the duration of the project, regardless of the number of transactions completed on them.

While all local JUNTOS programs in the selected districts had previously agreed to pay the bimonthly transfer via the MultiRed Agent, the extent to which they complied with this commitment varied. IPA worked very closely with the JUNTOS program at national, regional and local levels as well as with municipal authorities in order to assure that they were aware of the responsibility to pay out the transfer. However, some chose not to do so. As such, installed MultiRed Agents fall into three categories, variable by month: 1) not operational, 2) operational for daily transactions but not for JUNTOS transfers, and 3) operational and paying out JUNTOS (see Figure III). We offer three explanations for the variable take-up rate: 1) lack of liquidity 2) lack of security in transporting the money and 3) lack of incentive of municipal authorities or shopkeepers to provide this service.

Figure III. Agents Operational May 2014-July 2015<sup>2</sup>



2. Data collected during IPA monitoring. During January and February 2015, the MultiRed Agents were comparatively nonoperational due to municipal elections in the assigned districts.



BN's new business model, however, offers potential remedies to these obstacles. First, to address the lack of liquidity, BN proposes to inform municipalities on their rights to use national government transfer (FONCOMUN) funds to pay JUNTOS users. Secondly, to address the lack of incentive, BN proposes to increase commission for the cash transfer payout. Thirdly, to address the lack of security, BN proposes to inform municipalities about an insurance product that ensures low-risk cash transport between banks and branches. The additional money earned through the aforementioned commission could help fund the insurance product; furthermore, an agreement between JUNTOS and the Ministry of Development and Social Inclusion (MIDIS) could secure additional funding to cover the cost of this commission. Though these solutions were introduced sporadically and inconsistently at the time of the project pilot and evaluation, they offer strong potential if implemented well in the future.

## **4.2. Treatment II (Financial Workshops)**

IEP implemented financial trust workshops in 15 districts between December 2014 and July 2015, inviting all active JUNTOS users from the assigned workshop treatment villages. Of the 2076 JUNTOS users assigned to the workshop treatment group, 1507 partook in the workshop, resulting in a 72.6% take-up rate. Due to discrepancies between institutional definitions and boundaries of villages, some JUNTOS users from unassigned villages or assigned comparison villages also attended the workshops. Of the 2486 users assigned to the workshop comparison group, 268 partook in the workshop, resulting in a 10.8% contamination rate. Finally, 713 users from neither assigned treatment nor assigned comparison villages participated in the workshop. Appendix II further details workshop attendance within treatment, comparison, and unassigned villages.

Before implementing the workshops, IEP conducted focus groups to better understand JUNTOS users' barriers to saving with BN and generally. While IEP had initially envisioned the workshop as a simple financial education program encouraging savings, the focus group findings and outside literature revealed JUNTOS users' widespread mistrust in and misconceptions of the financial system as a whole. As such, a workshop simply encouraging savings would not be enough to shift behavior. Instead, IEP designed a workshop that would first improve users' understanding and perceived transparency of the financial system and then build their confidence and trust in it.

The final workshop consisted of a three-hour, interactive session with four key modules – trust, bank card use, MultiRed Agent use, savings – as well as a practice and contest. IEP facilitators first strengthened users' trust in the financial system by telling a photo-led story in which a JUNTOS user explains how she saves her JUNTOS transfer in the bank versus at home and the benefits the bank provides. Facilitators then taught participants about the bank card and its different functions – withdrawals, deposits, and different transactions like phone credit top-ups. Facilitators then explained the concept and uses of the MultiRed Agent, especially highlighting its transactional flexibility. Finally, facilitators discussed savings, explained the benefits of saving in a bank rather than at home or through assets and assured participants that the Peruvian Superintendent of Banks (SBS) protects money saved in banks. Participants learned about their right to complain about banking services by calling a variety of phone numbers made available to them.<sup>3</sup>

In addition to the four main modules, participants also took part in an interactive practice in which the facilitator acted as the MultiRed Agent operator with a real, though not functioning, Point-of-Sale (POS) machine. Participants entered their Personal Identification Number (PIN), covered it with their hand, gave the card to the operator, requested an amount of money to withdraw, received imitation money and

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3. During the pilot evaluation, the IPA survey team received complaints and recommendations via IPA cell phones in order to process feedback in a direct and timely manner. After the pilot evaluation, users were referred to existing JUNTOS and BN hotlines.

a receipt, and verified that the amount of money was correct. Some participants, not literate enough to confidently recognize numbers on the POS, first practiced entering their PIN on a large POS poster (see Figure IV).

At the end of the workshop, facilitators randomly selected one participant to receive a prize of 50 soles (16 USD). All of the participants then visited the newly installed MultiRed agent, where the winning participant was asked to deposit some, if not all, of the prize money into her account and then perform a balance inquiry. In doing so, the workshop participants could confirm that the deposited money was indeed in the account. Facilitators then encouraged the users to return the following day to check the balance and confirm that the money was still there.



The Treatment II workshop should not be confused with the more general BN/JUNTOS communication campaign implemented in concordance with all MultiRed Agent installations. The BN workshop explains to users the transactions that can be made via MultiRed Agents. As a part of the workshop, BN delivers banners, signs, and an operative manual to identify the MultiRed Agent. All users in districts with new MultiRed Agent installations have the opportunity to attend the BN workshop.

## 5. Datasets

This report measures results through 1) survey data from a sample of the financial workshop participants 2) survey data from JUNTOS users in the control and treatment villages of the financial trust workshop intervention, and 3) BN administrative transaction data from JUNTOS users in the control and treatment districts of the MultiRed Agent intervention.

### 5.1. Financial Workshop Data

Between December 2014 and July 2015, during the period of the financial workshop implementation, a small team of IPA surveyors collected surveys to gauge the financial workshop's short term effectiveness on shifting JUNTOS users' knowledge and attitudes. The surveyors applied brief 10-minute surveys via tablet to a randomly selected group of five users before and after each workshop, ultimately collecting data from 304 users from 57 villages, 16 districts, and three departments.

The survey consists of two sections: knowledge and trust. The knowledge section asks basic questions about savings accounts, MultiRed Agents, and transactions that can be completed at a MultiRed Agent. The trust section gathers information about users' level of trust with MultiRed Agents, bank accounts, and other methods of savings.

## 5.2. Household Survey Data

Between April and May of 2016, IPA conducted household surveys in the 130 villages assigned to the treatment and control groups of the financial workshop intervention. Investigators chose to only perform household surveys with users in Treatment II sample because preliminary analysis of the 2013-2015 administrative data revealed an insignificant impact of Treatment I on deposit frequency and amounts. Hence, if no significant impact is detected on savings activity with users that have access to an agent, then one would not expect effects on household indicators as well. Streamlining the household survey sample to only those assigned to Treatment II thus allowed IPA to conduct a longer, more extensive survey, facilitating a more complete analysis of the impact of the financial trust workshop alone.

IPA's 52-person survey team consisted of 40 surveyors, 8 leaders, 2 sub-coordinators, and 2 backcheckers (quality auditors). IPA's national field manager oversaw all fieldwork activity and two IPA interns provided assistance on the ground as well. The team completed the survey in seven weeks and recuperated additional surveys during an eighth week.

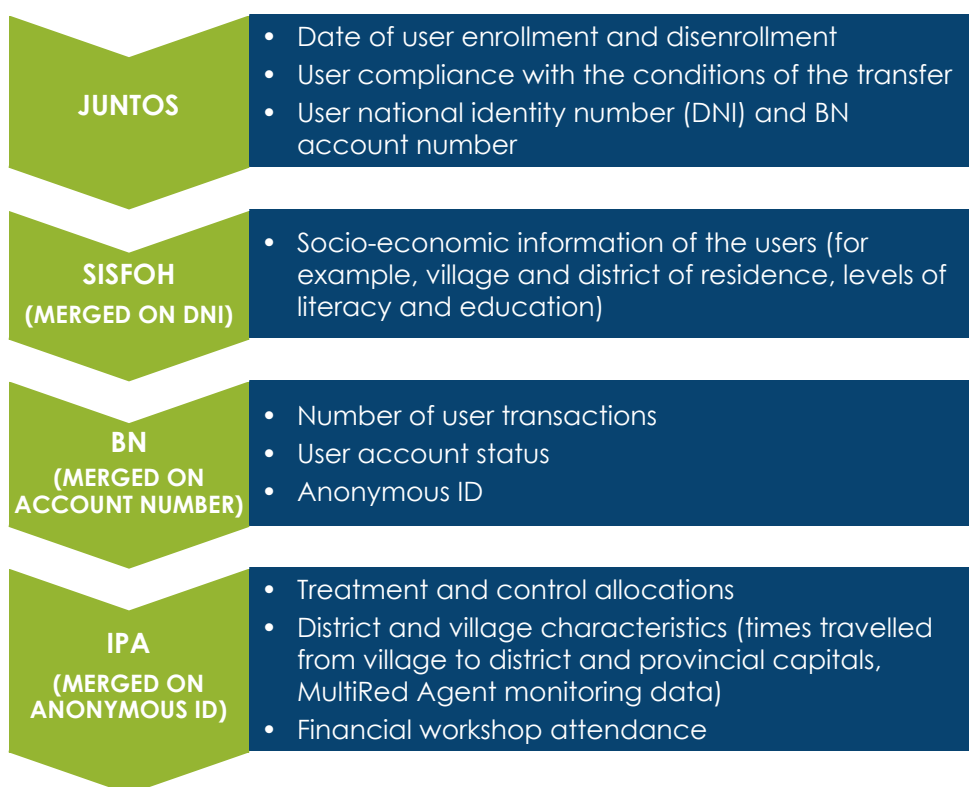
IPA applied the survey to Treatment II users listed on the JUNTOS October 2014 roster, the roster directly preceding the launch of the financial workshops. IPA aimed to reach just over 4562 users and successfully surveyed 4102. The survey success rate was 89.9%. Of the 4102 completed surveys, IPA's verification team audited over 10% of the surveys to ensure high quality data collection.

The 75-minute tablet-based survey asked questions about household members (education, profession, income), household assets, household consumption, interactions with and perceptions of BN, savings behavior, and financial knowledge. This data provides insight into users' perceptions of and attitudes towards the financial system, as well as users' modifications in consumption patterns (i.e. via education, business activity, or durable good purchases/sales).

## 5.3. Administrative Data

The administrative data set combines of data merged from several different sources. The Ministry of Development and Social Inclusion merged the JUNTOS and SISFOH dataset based on user identification number (DNI). BN then merged in the transaction data based on user account number and changed the DNIs to anonymous numbers. IPA then merged in district- and village-level data. Figure V shows the process of the data merge and the elements included in each merged dataset.

**Figure V. Data Merge Process**



## 6. Results

### 6.1. Sample Construction

As JUNTOS users receive their payment once every 2 months, as such the data is organized in bimesters in order to reflect the timing of the transfers. The analysis covers data from April 2013 until May 2016. See Figure VI for the dates corresponding to each bimester.<sup>4</sup>

To do the analysis for Treatment 1 (MultiRed Agent Installation) and Treatment 2 (Financial Trust Workshops) we had to construct two different samples. For treatment one, in order to identify the effect of the agent installation, we had to exclude all those users that have received the financial training. In addition, to get unbiased estimates, it is necessary that both samples fulfill some characteristics.

First of all, both samples have to contain only JUNTOS users. In other words, we exclude those individuals that were not JUNTOS users or that were disaffiliated during the period of the analysis. Secondly, we found that there were many individuals in our sample that did not receive their JUNTOS payment every bimester. Therefore, we allowed only individuals that have missed up to three payments in the treatment period (in the case of treatment one, this is bimester 8<sup>5</sup> and, for treatment two, bimester 10).

Finally, the data had some outliers in the bank variables. Therefore, we had to eliminate those individuals that have extremely large number of deposits or withdrawals (more than 10) or extremely large value of deposits (above 500 Peruvian Soles) or withdrawals (above 800 Peruvian Soles). In addition, we found some users in the treatment one sample (around 1500) used the agent of another district before the implementation of the treatment began. Therefore, the users were also eliminated from the analysis.

The final sample that satisfies all of the above conditions is comprised of 9,477 users for treatment one and 3,613 for treatment two. The following sections include the analysis for treatment one and two separately.

Figure VI. Bimester Payment Schedule

Bimester number	Time Period
1	Apr 19, 2013 – Jun 13, 2013
2	Jun 14, 2013 – Aug 19, 2013
3	Aug 20, 2013 – Oct 20, 2013
4	Oct 21, 2013 – Dec 17, 2013
5	Dec 18, 2013 – Feb 23, 2014
6	Feb 24, 2014 – Apr 30, 2014
7	May 1, 2014 – Jun 29, 2014
8	Jun 30, 2014 – Aug 30, 2014
9	Aug 31, 2014 – Oct 29, 2014

Bimester number	Time Period
10	Oct 30, 2014 – Dec 23, 2014
11	Dec 24, 2014 – Feb 26, 2015
12	Feb 27, 2015 – Apr 22, 2015
13	Apr 23, 2015 – Jun 22, 2015
14	Jun 23, 2015 – Aug 20, 2015
15	Aug 21, 2015 – Oct 15, 2015
16	Oct 16, 2015 – Dec 17, 2015
17	Dec 18, 2015 – Feb 16, 2016
18	Feb 17, 2016 – Apr 30, 2016

4. Note that, as the data is organized in bimesters, May 2016 is excluded from the analysis.
5. Note that, even though the first agent has been installed in May 2014 (Bimester 7), it was not working to pay JUNTOS to users. Thus, we consider that Treatment One actually started in Bimester 8 because in July 2014 is when the first installed agent paid JUNTOS for the first time.

## 6.2. Agent Analysis (Treatment One)

As it was mentioned in other sections of this report, the aim of this analysis is to evaluate the effect of the installation of the agents. Before the installation of the agents, JUNTOS users had to travel a long distance to go to the bank branch to obtain their payment. As the agent installation reduces this cost, the aim of the analysis is to evaluate if it improves the lives of the JUNTOS users. In particular, we consider users take advantage of having easier access to their savings account by using them more frequently and accumulate greater balances. In the next section, we detail which bank variables are the main outcomes in our analysis.

### 6.2.1. Descriptive Statistics and Balance of Treatment One

Table 1 shows the descriptive statistics of the eight main variables of the administrative bank data analysis.

**Table 1. Summary Statistics of Administrative Data Outcomes**

Variable	Number of Obs.	Mean	SD	Min	Max
Number of deposits	153,426	1.07	0.40	0	5
Number of withdrawals	153,426	0.94	0.51	0	10
Value of deposits	153,426	208.34	68.49	0	499.99
Value of withdrawals	153,426	190.85	89.86	0	800
Average value of deposits	153,426	57.25	19.54	0	200.02
Average value of withdrawals	153,426	50.01	23.00	0	300
Bank balance	153,426	17.49	80.22	799.91	409.98
Obtain JUNTOS in an agent	153,426	0.13	0.33	0	1

As it shows, the main variables of the analysis are the number of deposits made in each bimester, the number of withdrawals, the total value of deposits in a bimester (in Peruvian Soles), the total value of withdrawals in a bimester (in Peruvian Soles), the average value of deposits (in Peruvian Soles), the average value of withdrawals (in Peruvian Soles), the bank balance of the bimester (total value of deposits minus total value of withdrawals) and a dummy variable that takes one if the user obtained his/her JUNTOS payment in an agent (variable "Obtain JUNTOS in an agent").

To identify the causal effect of the agent installation, it is important to show that the treatment group (those users that belong to districts assigned to treatment one) and control group were similar before the treatment. Table I in Appendix I shows the balance between treatment and control groups. As it can be seen from the table, the treatment and control groups were not statistically different in terms of their account usage prior to the introduction of the intervention, the installation of the agent.<sup>6</sup>

6. The F test and its P Value were obtained by regressing each bank variable with bimester effects, centro poblado effects and interactions between the assigned to treatment variable and bimester effects (standard errors clustered at district level). The null hypothesis of the F test is that all the interactions are jointly equal to zero.

## 6.2.2. Regression Analysis of Treatment One

As it was shown above, the agent treatment group and the control group have similar account use at the moment prior the launch of agent installation. Therefore, we employ a Differences-in-Difference strategy. As it is shown in Table 2 of Appendix I, we include three different specifications (panel 1, 2 and 3) depending on the independent variables included. In panels 2 and 3, besides the ITT1 variable (a dummy that takes one after the first time an agent has been active in the district), we also include an interaction with the time saved and distance saved – in kilometers - (respectively) as a result of the installed agent. These variables capture the difference in distance between the agent and the closest bank branch, where users collected their JUNTOS payment prior to the MultiRed Agent installation).

As it can be seen in the three panels in Table 2 of Appendix I, there is no effect of the agents' installation on the bank variables. In other words, users are not using more their bank account with greater frequency once they have an agent closer to them. However, as the last column shows, having an agent increase the probability of using the agent to obtain the JUNTOS payment (by 33 percentage points). Nevertheless, this reflects that the take up rate of the agents is not a 100% and still there are many users that chose not to go to the agent to get their payment. It is also important to mention that accessing the agent or the bank branch and using the bank account is not related to the saved time or saved kilometers of going to the agent installation. Thus, there might be other reasons besides distance why users decide to go to the agent instead of the bank branch.

This result leads to Treatment Two, the Financial Trust Workshop. As it was explained earlier, one possibility of not using the agent or their savings account may be related to the users' trust with or knowledge of the formal financial system. In the next section, we evaluate the effects of these workshops.

## 6.3. Financial Trust Workshops Analysis (Treatment Two)

The aim of this analysis is to evaluate if the reason why users do not use their saving accounts or the agents is because they have a lack of trust or knowledge with the financial system. As it was mentioned before, users assigned to treatment two and control groups all belonged to villages in districts that were assigned to treatment one, agent installation.

### 6.3.1. Descriptive Statistics and Balance of Treatment One

The main outcomes that we are going to evaluate are the same bank administrative variables that we evaluate in treatment one. Table 2 summarizes these variables.

Also, as we did for treatment one, we compare the means of treatment two and control group before the launch of treatment. As the financial trust workshops started in bimester 10, we show balance for bimester 9. As it can be seen in the Table 3 in Appendix I, all the characteristics and bank variables were not statistically different between treatment and control groups before the beginning of the financial trust workshops.<sup>7</sup>

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7. The only exceptions are the Total Value of Deposits and the Average Value of Deposits but the differences are small and they are significant only at a confidence level of 90%.

**Table 2. Summary Statistics of Administrative Data Outcomes**

Variable	Number of Obs.	Mean	SD	Min	Max
Number of deposits	60,399	1.07	0.40	0	3
Number of withdrawals	60,399	0.95	0.49	0	10
Value of deposits	60,399	208.21	68.16	0	499.91
Value of withdrawals	60,399	190.80	84.88	0	800
Average value of deposits	60,399	57.03	19.37	0	200.02
Average value of withdrawals	60,399	49.78	21.43	0	266.6667
Bank balance	60,399	17.41	72.26	-799.9	409.98
Obtain JUNTOS in an agent	60,399	0.34	0.47	0	1

### 6.3.2. Regression Analysis of Treatment Two

Table 4 of Appendix I shows the regression analysis for Treatment Two. As for Treatment One, we have three panels depending on the independent variable. Panel 2 and 3, besides the ITT2 variable (a dummy variable that takes the value 1 if the village was assigned to treatment two, to receive the workshop), also have as independent variables an interaction between the ITT2 variables the time saved and saved (respectively) thanks to the agent installation.

As it is shown in the table, the Financial Trust Workshop does not demonstrate a statistically significant effect on any administrative variable. In other words, we do not find any evidence that the reason why users do not use their savings accounts is because they lack trust or financial knowledge.

However, we do have evidence that participation in the workshop consequently led to users accessing their payment with greater probability. In other words, as a result of the workshop, there were more users that chose the agent to access their JUNTOS payment. The probability of using the agent to withdraw the JUNTOS payment was 8.8 or 12 percentage points higher in the treatment group (depending on the specification) compared to the control group.

Once again, as it can be seen in panel 2 and 3, the distance to the agent does not play a key role in users' decisions. In other words, we do not have evidence that users that saved more time and distance by having an agent installed closer to their residence decided to go to the agent instead of the bank branch.

### 6.4. Survey Analysis

In this section we analyze the household survey data. In particular, we focus the analysis on two outcomes: trust and financial knowledge. Trust variables are related to questions that were asked to users about their trust in the formal financial system, particularly BN, BN employees, the MultiRed Agent, the BN branch, and preferences to save in their bank account versus alternative means (animals, home, etc). Knowledge variables are questions related to the information they have about their savings account and information about the agent. Also, we analyze an important knowledge variable that is related to a question that asks if users believe that there is a penalty if they do not withdrawal the JUNTOS payment the day of the transaction.<sup>8</sup>

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8. A complete list of survey questions can be made available by CGAP upon request.

We estimate the intention to treat effects - ITT (panel 1)<sup>9</sup> and compare this estimate using an instrumental variables (IV)<sup>10</sup> approach (panel 2) where the TT2 variable (receiving treatment two) is instrumented with the intention to treat variable (which was randomized).

As it can be seen in the Table 5 of Appendix I, the results between the ITT and IV estimates are similar. The workshop has a positive impact on trust. It increases the probability of answer affirmatively that users trust the bank, bank employees, and the bank branch. Because of the training, users also prefer to save in the bank account instead of alternative means, such as animals and at home. Regarding knowledge, as a result of the workshops, users demonstrated a greater probability of knowing how to use an agent and were less likely to believe that they would incur a penalty for not withdrawing their JUNTOS payment the same day of the transaction.

## 7. Conclusion

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In conclusion, we found that the agent installation increases the probability of using the agent to obtain the JUNTOS payment. However, this probability is not related to the distance or time that users saved thanks to the agent. In addition, the agents' installation does not have any impact on the main bank variables: users do not use more their savings accounts now that they have an agent closer to their homes.

With the financial trainings treatment, we evaluated whether the reason some users do not use the agent is related to lack of information. As the survey analysis shows, the financial workshops increased the trust and knowledge of the users, and with the bank data, we showed that the trainings increase the probability of using the agent. However, once again we found that there is no impact on the bank variables, meaning that participation in the trust workshop and enhanced knowledge thereafter does not translate into increased use of savings accounts and/or overall increased savings balances of users.

In summary, we have evidence that the reason users do not use their savings accounts is not related to the fact that they have to travel a long distance to go to the bank branch or that they have a lack of financial trust; therefore, it seems they may have other reasons for their behavior. Furthermore, improved financial knowledge of the JUNTOS users does not lead to more positive savings behavior, which seems to indicate that other restrictions are prohibiting them from applying this new found knowledge.

Based on these research findings, additional research into other determinants of the limited use of savings accounts—besides geographic proximity, trust and knowledge—appears valuable to identify how to provide services to users that are truly usable and respond to their needs.

Following this research, IPA will continue to engage with the Peruvian government to improve the the MultiRed Agent implementation as it expands throughout the country and explore potential avenues for further research to improve the effectiveness of the agents. Several operational limitations of the model may be hindering the effectiveness of the agents, including lack of liquidity and security, and the incentives and performance of the agent and local JUNTOS managers (Gestores). Furthermore, initial discussions with policy makers have highlighted the need to understand the extent to which debit card technology maybe a hindrance to users when they interact with the financial system. Biometric verification has been proposed as a potentially simpler and more reliable method through which users could access their accounts, especially with older users. The previously mentioned limitations could potentially be areas for further formative research for the government to pursue in order to design innovative solutions for future evaluation.

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9. Traditional formal statistical analyses of randomized experiments with noncompliance focus on the relationship between the (random) assignment and the outcome of interest, discarding entirely any information about the treatment actually received. Such an approach is generally referred to as an Intention-To-Treat (ITT) analysis.
  10. ITT gives a valid estimate of the effect of the assignment, but not the treatment. In the case of randomized experiment with noncompliance, the instrumental variable (IV) is the assignment, where the assignment does not directly affect the outcome of interest, but strongly affects the treatment, which in turn affects the outcome.



## Appendix I. Tables of Analysis and Results

**Table 1. Balance Analysis of Treatment I (MultiRed Agents)**

Variable	Assigned to Treatment One			Assigned to Control			Means Difference	P Value	Trends test	
	Mean	SD	N	Mean	SD	N			F test	P Value
Number of Deposits	0.920	0.275	20,808	0.93	0.25	30,008	-0.013	0.206	1.16	0.34
Number of Withdrawals	0.905	0.334	20,808	0.91	0.36	30,008	-0.003	0.795	1.19	0.33
Total Value of Deposits	183.881	54.719	20,808	186.48	50.37	30,008	-2.601	0.203	1.18	0.33
Total Value of Withdrawals	186.413	77.095	20,808	186.72	80.85	30,008	-0.303	0.911	1.89	0.10
Average Value of Deposits	47.199	16.136	20,808	47.98	15.44	30,008	-0.777	0.139	0.82	0.56
Average Value of Withdrawals	47.392	20.680	20,808	47.23	20.93	30,008	0.166	0.805	1.83	0.11
Bank balance in the bimester*	-2.533	55.493	20,808	-0.23	64.46	30,008	-2.298	0.109	1.44	0.22

This baseline balance uses data of bimester 1 to 7.

\* Bank balance = Total Value of Deposits in a Bimester - Total Value of Withdrawals in a Bimester

Table 2. Panel Regression Analysis of Administrative Bank Data – Agents

VARIABLES	Number of Deposits	Number of Withdrawals	Number of Withdrawals v2	Value of Deposits	Value of Withdrawals	Average Value of Deposits	Average Value of Withdrawals	Bank Balance	Obtain JUNTOS in an agent
<b>Panel 1</b>									
ITT1	-0.00231 (0.0107)	0.211 (0.178)	0.107 (0.0852)	-0.672 (2.075)	3.242 (4.157)	-2.656 (2.543)	-1.682 (2.038)	-3.914 (4.356)	0.333*** (0.0790)
Constant	1.93 (0.00961)	1.384 (0.119)	0.26 (0.0451)	383.4 (1.826)	249.7 (10.25)	79.9 (1.893)	51.42 (1.362)	133.7 (10.15)	0.407 (0.0484)
<b>Panel 2</b>									
ITT1	0.00330 (0.0221)	0.375 (0.302)	0.175 (0.145)	-0.263 (4.261)	7.053 (6.417)	-3.980 (4.613)	-1.934 (3.700)	-7.315 (7.092)	0.323** (0.141)
ITT1*saved_time	-0.000160 (0.000399)	-0.00467 (0.00404)	-0.00194 (0.00199)	-0.0117 (0.0776)	-0.108 (0.113)	0.0377 (0.0663)	0.00718 (0.0528)	0.0968 (0.119)	0.000290 (0.00259)
Constant	1.929 (0.00962)	1.383 (0.118)	0.26 (0.0450)	383.4 (1.828)	249.7 (10.24)	79.91 (1.889)	51.42 (1.363)	133.7 (10.14)	0.407 (0.0484)
<b>Panel 3</b>									
ITT1	0.000735 (0.0161)	0.274 (0.235)	0.130 (0.113)	-0.643 (3.174)	3.545 (5.671)	-2.928 (3.481)	-1.339 (2.781)	-4.187 (6.022)	0.343*** (0.108)
ITT1*saved_km	-0.000253 (0.000699)	-0.00528 (0.00591)	-0.00191 (0.00309)	-0.00245 (0.139)	-0.0252 (0.223)	0.0226 (0.101)	-0.0286 (0.0816)	0.0227 (0.235)	-0.000844 (0.00498)
Constant	1.929 (0.00962)	1.384 (0.118)	0.26 (0.0450)	383.4 (1.827)	249.7 (10.25)	79.91 (1.891)	51.42 (1.362)	133.7 (10.15)	0.407 (0.0484)
Mean Control Group	1.075	0.917	0.039	208.734	190.158	57.540	50.021	18.576	0.090
Observations	153,426	153,426	153,426	153,426	153,426	153,426	153,426	153,426	153,426

Panels 1, 2 and 3 include data from bimester 1 to 18. Clustered standard errors in parentheses (district level). All regressions include time effects (bimester) and centro poblado fixed effects. The ITT1 variables is a dummy that takes one after the first time an agent has been active in the district. Panel 2 and 3 include an interaction of the ITT1 variable with the saved time and km, respectively, thanks to the installation of the agent. The dependent variable in column 3 is a dummy variable that takes one if the users made more than one withdrawal in a bimester. \*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 3. Balance Analysis of Treatment II (Financial Trust Workshops)**

Variable	Assigned to Treatment Two			Assigned to Control			Means Difference	P Value
	Mean	SD	N	Mean	SD	N		
Age (in years)	39.409	10.010	1,587	40.460	10.098	1,912	-1.051	0.114
Sex	0.030	0.171	1,587	0.035	0.183	1,912	-0.004	0.498
Years of Schooling	5.679	4.108	1,586	6.070	4.020	1,912	-0.391	0.435
Average time saved with the agents (minutes)	38.784	21.905	1,587	38.441	20.022	1,912	0.342	0.940
Average distance saved with the agents (km)	18.722	16.432	1,587	16.277	18.318	1,912	2.445	0.592
Number of Deposits	0.951	0.225	1,587	0.966	0.190	1,912	-0.015	0.103
Number of Withdrawals	0.923	0.302	1,587	0.905	0.337	1,912	0.018	0.489
Total Value of Deposits	189.952	44.209	1,587	193.029	37.358	1,912	-3.077	0.096
Total Value of Withdrawals	185.640	63.789	1,587	180.643	67.333	1,912	4.997	0.380
Average Value of Deposits	64.777	16.778	1,587	67.123	16.229	1,912	-2.346	0.054
Average Value of Withdrawals	62.048	20.829	1,587	60.563	23.059	1,912	1.485	0.470
Bank balance in the bimester	4.312	46.920	1,587	12.385	58.984	1,912	-8.073	0.159

This baseline balance uses survey data (2016) for the socioeconomic variables and data of bimester 9 for the bank variables.

\* Bank balance = Total Value of Deposits in a Bimester - Total Value of Withdrawals in a Bimester

Table 4. Panel Regression Analysis of Administrative Bank Data – Workshops

VARIABLES	Number of Deposits	Number of Withdrawals	Number of Withdrawals v2	Value of Deposits	Value of Withdrawals	Average Value of Deposits	Average Value of Withdrawals	Bank Balance	Obtain JUNTOS in an agent
<b>Panel 1</b>									
ITT2	0.00473 (0.00442)	0.0309 (0.0424)	0.0152 (0.0218)	0.133 (0.780)	-0.183 (2.802)	-0.163 (0.668)	-0.113 (0.522)	0.316 (2.935)	0.0888* (0.0455)
Constant	0.989 (0.00340)	0.951 (0.00935)	0.0208 (0.00473)	196.8 (0.570)	196.6 (2.650)	65.68 (0.382)	63.19 (0.555)	0.276 (2.690)	0.38 (0.0478)
<b>Panel 2</b>									
ITT2	0.00548 (0.00794)	0.113 (0.0805)	0.0454 (0.0402)	-0.0977 (1.364)	-1.581 (4.681)	0.119 (1.198)	-0.190 (0.993)	1.483 (4.660)	0.0844 (0.0691)
ITT2*saved_time	-1.93e-05 (0.000152)	-0.00210 (0.00128)	-0.000774 (0.000678)	0.00592 (0.0248)	0.0359 (0.0943)	-0.00723 (0.0207)	0.00197 (0.0187)	-0.0300 (0.0912)	0.000113 (0.00144)
Constant	0.989 (0.00340)	0.951 (0.00936)	0.021 (0.00474)	196.8 (0.570)	196.6 (2.648)	65.68 (0.382)	63.19 (0.555)	0.282 (2.689)	0.38 (0.0478)
<b>Panel 3</b>									
ITT2	0.00874 (0.00565)	0.0710 (0.0614)	0.0279 (0.0304)	0.812 (0.955)	-0.363 (3.715)	0.325 (0.909)	0.120 (0.735)	1.175 (3.770)	0.122** (0.0573)
ITT2*saved_km	-0.000229 (0.000210)	-0.00229 (0.00149)	-0.000728 (0.000782)	-0.0388 (0.0332)	0.0103 (0.119)	-0.0278 (0.0249)	-0.0133 (0.0212)	-0.0490 (0.124)	-0.00191 (0.00245)
Constant	0.989 (0.00340)	0.949 (0.00975)	0.0203 (0.00498)	196.8 (0.572)	196.6 (2.670)	65.66 (0.387)	63.18 (0.556)	0.241 (2.708)	0.379 (0.0480)
Mean Control Group	1.185	1.052	0.078	225.586	212.815	58.317	54.884	12.771	0.557
Observations	32,512	32,512	32,512	32,512	32,512	32,512	32,512	32,512	32,512

Panels 1,2 and 3 include data from bimester 10 to 18. Clustered standard errors in parentheses (centro poblado). All regressions include time effects (bimester). The ITT2 variable is a dummy variable that takes one after a centro poblado that has been assigned to treatment 2 has received the training. Panel 2 and 3 include an interaction of the ITT2 variable with the saved time and km, respectively, thanks to the installation of the agent. The dependent variable in column 3 is a dummy variable that takes one if the users made more than one withdrawal in a bimester.\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 5. Analysis of Trust and Knowledge – Survey Data**

VARIABLES	TRUST							KNOWLEDGE					
	Trust Bank	Trust Bank employees	Trust Bank Branch	Trust Agent	Pref to save in bank vs. animals	Pref to save in bank vs. home	Pref to save in agent vs. bank branch	Knows that a saving account is where they have their money	Knows that a saving account is where JUNTOS pays	Knows that they have a saving account in BN	Knows what an agent is	Knows how to use an agent	Believe that there is a penalty if they do NOT withdraw the JUNTOS payment the day of the transaction
<b>Panel 1-ITT estimates</b>													
ITT2	0.124*** (0.0290)	0.0373* (0.0205)	0.0647*** (0.0182)	0.0142 (0.0250)	0.134*** (0.0324)	0.145*** (0.0318)	0.00896 (0.0302)	-0.00331 (0.0313)	0.0104 (0.0322)	0.0467 (0.0412)	-0.00386 (0.00369)	0.0981*** (0.0240)	-0.0736** (0.0298)
Constant	0.490*** (0.0169)	0.365*** (0.0132)	0.787*** (0.0150)	0.727*** (0.0199)	0.274*** (0.0230)	0.455*** (0.0263)	0.230*** (0.0233)	0.742*** (0.0210)	0.273*** (0.0188)	0.390*** (0.0349)	0.996*** (0.00149)	0.487*** (0.0158)	0.489*** (0.0235)
<b>Panel 2-IV estimates</b>													
ITT2	0.181*** (0.0414)	0.0546* (0.0296)	0.0941*** (0.0275)	0.0203 (0.0356)	0.197*** (0.0521)	0.215*** (0.0524)	0.0131 (0.0439)	-0.00476 (0.0450)	0.0150 (0.0463)	0.0679 (0.0600)	-0.00566 (0.00559)	0.144*** (0.0376)	-0.107** (0.0449)
ITT2*saved_time	0.470*** (0.0225)	0.359*** (0.0161)	0.777*** (0.0180)	0.725*** (0.0229)	0.252*** (0.0306)	0.431*** (0.0348)	0.228*** (0.0273)	0.743*** (0.0254)	0.271*** (0.0230)	0.382*** (0.0406)	0.997*** (0.00186)	0.471*** (0.0196)	0.501*** (0.0278)
Mean Control Group	0.490	0.365	0.787	0.727	0.274	0.455	0.230	0.742	0.273	0.390	0.996	0.487	0.489
Observations	3,613	3,613	2,327	3,295	3,383	3,426	2,807	2,063	2,063	3,066	3,613	3,566	3,241

Panel 1 and 2 includes data from the Survey (between April and May of 2016). Clustered standard errors in parentheses (centro poblado). \*\*\* p<0.01, \*\* p<0.05, \* p<0.1

Appendix II. Trust Workshop Implementation and Attendance (Take-up)



Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
APURIMAC	GRAU	MICAELA BASTIDAS	LIMACPUQUIO	1	1			1	1	26-Mar-15	15	16	0.94
APURIMAC	GRAU	MICAELA BASTIDAS	MISKA	1	1			1	1	26-Mar-15	9	11	0.82
CUSCO	ACOMAYO	SANGARARA	MARCACONGA	1	1			1	1	11-Dec-14	142	148	0.96
CUSCO	ANTA	HUAROCONDO	MIRAFLORES	1		1		1	1	5-May-15	17	39	0.44
CUSCO	ANTA	HUAROCONDO	SARATUHUAYLLA	1		1		1	1	8-May-15	13	18	0.72
CUSCO	ANTA	ZURITE	CURABAMBA CENTRO	1			1	1	1	17-Jun-15	2	20	0.10
CUSCO	CALCA	COYA	COYA	1	1			1	1	28-May-15	78	84	0.93
CUSCO	CALCA	COYA	PAULLO CHICO	1		1		1	1	4-May-15	8	11	0.73
CUSCO	CALCA	COYA	QUENKO	1		1		1	1	5-May-15	32	40	0.80
CUSCO	CALCA	COYA	SIHUA	1		1		1	1	24-Apr-15	58	65	0.89
CUSCO	CANAS	LAYO	CALLEJON PAMPA	1	1			1	1	20-Jul-15	16	27	0.59
CUSCO	CANAS	LAYO	CHIQUIRIANA	1	1			1	1	22-Jul-15	3	16	0.19
CUSCO	CANAS	LAYO	CUSIBAMBA	1	1			1	1	23-Jul-15	10	16	0.63
CUSCO	CANAS	LAYO	LAYO	1	1			1	1	21-Jul-15	67	91	0.74
CUSCO	CANAS	LAYO	YUNCATIRA	1	1			1	1	22-Jul-15	7	12	0.58
CUSCO	CANAS	QUEHUE	CHALLAJE	1		1		1	1	20-Apr-15	16	17	0.94
CUSCO	CANAS	QUEHUE	CHAUPIBANDA	1		1		1	1	21-Apr-15	11	13	0.85
CUSCO	CANAS	QUEHUE	CHIRUPAMPA	1	1			1	1	2-Dec-14	28	31	0.90
CUSCO	CANAS	QUEHUE	HUINCHIRIPAMPA	1		1		1	1	22-Apr-15	14	16	0.88
CUSCO	CANAS	QUEHUE	MACHACCOYO	1	1			1	1	5-Dec-14	27	28	0.96
CUSCO	CANAS	QUEHUE	PERCCARO	1	1			1	1	22-Apr-15	22	24	0.92
CUSCO	CANAS	QUEHUE	QUEHUE	1	1			1	1	4-Dec-14	38	49	0.78
CUSCO	CANAS	QUEHUE	YANAHUARA	1	1			1	1	5-Dec-14	16	19	0.84
CUSCO	CANAS	TUPAC AMARU	CCOCHAPATA	1		1		1	1	27-Apr-15	31	37	0.84
CUSCO	CANAS	TUPAC AMARU	LACTUYO	1		1		1	1	30-Apr-15	20	22	0.91

(Continued)

Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
CUSCO	CANAS	TUPAC AMARU	ROSASANI	1		1		1	1	27-Apr-15	12	13	0.92
CUSCO	CANAS	TUPAC AMARU	TOCCOCCORI	1		1		1	1	28-Apr-15	11	13	0.85
CUSCO	CANAS	TUPAC AMARU	URINSAYA LLALLA	1		1		1	1	28-Apr-15	18	21	0.86
CUSCO	CANCHIS	MARANGANI	CAYCO	1	1			1	1	19-Jun-15	28	32	0.88
CUSCO	CANCHIS	MARANGANI	CCUYO	1	1			1	1	16-Jun-15	25	32	0.78
CUSCO	CANCHIS	MARANGANI	CHECTUYOC	1			1	1	1	15-Jun-15	1	30	0.03
CUSCO	CANCHIS	MARANGANI	HANCCOHOCCA	1	1			1	0	16-Jun-15	0	47	0.00
CUSCO	PARURO	PACCARITAMBO	AYUSBAMBA	1	1			1	1	16-Dec-14	13	16	0.81
CUSCO	PARURO	PACCARITAMBO	PACCARITAMBO	1	1			1	1	16-Dec-14	68	82	0.83
CUSCO	QUISPICANCHI	LUCRE	HUACARPAY	1			1	1	1	17-Jul-15	11	24	0.46
CUSCO	QUISPICANCHI	LUCRE	HUALLARPAMPA	1	1			1	1	26-May-15	20	26	0.77
CUSCO	QUISPICANCHI	QUIQUIJANA	ACCOPATA	1	1			1	1	24-Nov-14	19	19	1.00
CUSCO	QUISPICANCHI	QUIQUIJANA	BANDA OCCIDENTAL	1		1		1	1	13-May-15	17	22	0.77
CUSCO	QUISPICANCHI	QUIQUIJANA	CALLACUNCA	1	1			1	1	25-Nov-14	11	16	0.69
CUSCO	QUISPICANCHI	QUIQUIJANA	CANCHACANCHA	1	1			1	1	27-Nov-14	29	37	0.78
CUSCO	QUISPICANCHI	QUIQUIJANA	CHICHAPAMPA	1	1			1	1	26-Nov-14	15	21	0.71
CUSCO	QUISPICANCHI	QUIQUIJANA	HUACAYTAQUI	1	1			1	1	25-Nov-14	14	16	0.88
CUSCO	QUISPICANCHI	QUIQUIJANA	HUARAYPATA	1		1		1	1	8-May-15	14	24	0.58
CUSCO	QUISPICANCHI	QUIQUIJANA	HUATHUALAGUNA	1	1			1	1	28-Nov-14	20	27	0.74
CUSCO	QUISPICANCHI	QUIQUIJANA	MANCORAN	1	1			1	1	27-Nov-14	15	18	0.83
CUSCO	QUISPICANCHI	QUIQUIJANA	ÑAÑURAN	1	1			1	1	26-Nov-14	7	14	0.50
CUSCO	QUISPICANCHI	QUIQUIJANA	QUIQUIJANA	1		1		1	1	8-May-15	108	222	0.49
CUSCO	QUISPICANCHI	QUIQUIJANA	SAN JOSE	1		1		1	1	15-May-15	2	22	0.09
CUSCO	QUISPICANCHI	QUIQUIJANA	TTIO	1		1		1	1	8-May-15	9	11	0.82
PUNO	AZANGARO	CAMINACA	COJELA	1	1			1	1	12-Mar-15	18	20	0.90

(Continued)



Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
PUNO	AZANGARO	CAMINACA	PAMPA	1	1			1	1	20-May-15	28	28	1.00
PUNO	AZANGARO	CAMINACA	PILHUANI	1	1			1	1	13-Mar-15	18	19	0.95
PUNO	AZANGARO	CAMINACA	SAN ROQUE	1	1			1	1	9-Mar-15	14	19	0.74
PUNO	AZANGARO	CAMINACA	VILLAFLORES	1	1			1	1	12-Mar-15	14	17	0.82
PUNO	CHUCUITO	KELLUYO	ARCUNUMA	1	1			1	1	22-Mar-15	17	26	0.65
PUNO	CHUCUITO	KELLUYO	CHACOCOLLO	1	1			1	1	24-Mar-15	26	48	0.54
PUNO	CHUCUITO	KELLUYO	CHUNCARCOLLO SUCOECOLLO	1	1			1	1	9-Apr-15	18	30	0.60
PUNO	CHUCUITO	KELLUYO	TOTOROMA	1	1			1	1	22-Mar-15	39	56	0.70
PUNO	HUANCANE	ROSASPATA	CENTRO CAHUAYA	1	1			1	1	30-Jul-15	14	18	0.78
PUNO	HUANCANE	ROSASPATA	CHEJEPAMPA	1	1			1	1	31-Jul-15	9	12	0.75
PUNO	HUANCANE	ROSASPATA	ÑAPA QUERATA	1	1			1	1	29-Jul-15	14	20	0.70
PUNO	HUANCANE	ROSASPATA	QUEÑUANE	1	1			1	1	31-Jul-15	13	17	0.76
PUNO	LAMPA	OCUVIRI	OCUVIRI	1	1			1	1	4-Jul-15	64	72	0.89
PUNO	LAMPA	OCUVIRI	PARINA	1	1			1	1	5-Jul-15	14	20	0.70
APURIMAC	GRAU	MICAELA BASTIDAS	AYRIHUANCA	1	0			0	1	26-Mar-15	3	42	0.07
CUSCO	ACOMAYO	SANGARARA	SANGARARA	1	0			0	1	11-Dec-14	2	179	0.01
CUSCO	ANTA	HUAROCONDO	HUAROCONDO	1		0		0	1	5-May-15	1	223	0.00
CUSCO	ANTA	HUAROCONDO	MARKJU GRANDE	1		0		0	0		0	18	0.00
CUSCO	ANTA	ZURITE	ZURITE	1	0			0	0		0	150	0.00
CUSCO	CALCA	COYA	MACAY	1		0		0	0		0	23	0.00
CUSCO	CALCA	COYA	PATABAMBA	1		0		0	1	24-Apr-15	4	71	0.06
CUSCO	CALCA	COYA	QUILLHUAY	1		0		0	0		0	13	0.00
CUSCO	CANAS	LAYO	CCALUYO B	1	0			0	1	20-Jul-15	1	17	0.06
CUSCO	CANAS	LAYO	CCOCHAPATA	1	0			0	1	22-Jul-15	18	30	0.60
CUSCO	CANAS	LAYO	CHACHACUMANI	1	0			0	1	23-Jul-15	11	36	0.31

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Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
CUSCO	CANAS	LAYO	CHIARAJE	1	0			0	1	22-Jul-15	2	17	0.12
CUSCO	CANAS	LAYO	EXALTACION	1	0			0	1	20-Jul-15	2	10	0.20
CUSCO	CANAS	LAYO	HANCOCAHUA	1	0			0	1	20-Jul-15	2	13	0.15
CUSCO	CANAS	LAYO	HIRHUAYPUJIO	1	0			0	1	21-Jul-15	1	20	0.05
CUSCO	CANAS	LAYO	PATILLANI	1	0			0	1	20-Jul-15	5	26	0.19
CUSCO	CANAS	LAYO	SOCLLA	1	0			0	1	22-May-15	6	12	0.50
CUSCO	CANAS	QUEHUE	CCOMAYO	1	0			0	0		0	16	0.00
CUSCO	CANAS	QUEHUE	CHIARAJE	1	0			0	1	21-Apr-15	23	23	1.00
CUSCO	CANAS	QUEHUE	CHIROCCOLLO	1		0		0	1	22-Apr-15	11	13	0.85
CUSCO	CANAS	QUEHUE	CHITIPAMPA	1	0			0	1	3-Dec-14	13	15	0.87
CUSCO	CANAS	QUEHUE	CHOCAYHUA	1		0		0	0		0	16	0.00
CUSCO	CANAS	QUEHUE	HUINCHIRI	1	0			0	1	22-Apr-15	9	14	0.64
CUSCO	CANAS	QUEHUE	LECCOTERA	1		0		0	1	20-Apr-15	18	20	0.90
CUSCO	CANAS	QUEHUE	PAMPAYLLACTA	1	0			0	1	21-Apr-15	19	19	1.00
CUSCO	CANAS	TUPAC AMARU	CCOTANA	1		0		0	0		0	28	0.00
CUSCO	CANAS	TUPAC AMARU	JAPURA	1		0		0	1	27-Apr-15	20	24	0.83
CUSCO	CANAS	TUPAC AMARU	PAMPAHUASI	1		0		0	0		0	14	0.00
CUSCO	CANAS	TUPAC AMARU	QUEHUAR	1		0		0	0		0	15	0.00
CUSCO	CANAS	TUPAC AMARU	ROSASPATA (UTUCUNCA)	1		0		0	1	27-Apr-15	16	17	0.94
CUSCO	CANAS	TUPAC AMARU	SURIMANA	1		0		0	0		0	22	0.00
CUSCO	CANAS	TUPAC AMARU	TUNGASUCA	1		0		0	0		0	53	0.00
CUSCO	CANCHIS	MARANGANI	HUISCACHANI	1			0	0	1	19-Jun-15	1	43	0.02
CUSCO	CANCHIS	MARANGANI	SILLY	1	0			0	0		0	25	0.00
CUSCO	CANCHIS	MARANGANI	SULLCA	1			0	0	0		0	50	0.00
CUSCO	QUISPICANCHI	LUCRE	HUAMBUTIO	1	0			0	1	17-Jul-15	1	18	0.06

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Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
CUSCO	QUISPICANCHI	LUCRE	LUCRE	1	0			0	0		0	254	0.00
CUSCO	QUISPICANCHI	QUIQUIJANA	ANTALLACTA	1	0			0	1	18-May-15	1	23	0.04
CUSCO	QUISPICANCHI	QUIQUIJANA	ANTISUYO	1	0			0	1	25-Nov-14	1	18	0.06
CUSCO	QUISPICANCHI	QUIQUIJANA	CALLATIAC CENTRAL	1		0		0	0		0	57	0.00
CUSCO	QUISPICANCHI	QUIQUIJANA	CCOLLCCA	1	0			0	0		0	10	0.00
CUSCO	QUISPICANCHI	QUIQUIJANA	CCORIMARCA	1		0		0	0		0	17	0.00
CUSCO	QUISPICANCHI	QUIQUIJANA	CHIMPA CALLQUI	1		0		0	1	14-May-15	25	29	0.86
CUSCO	QUISPICANCHI	QUIQUIJANA	CUCHUYRUMI	1		0		0	0		0	35	0.00
CUSCO	QUISPICANCHI	QUIQUIJANA	HUAMAN	1	0			0	1	20-May-15	1	14	0.07
CUSCO	QUISPICANCHI	QUIQUIJANA	KEMPORAY	1		0		0	0		0	21	0.00
CUSCO	QUISPICANCHI	QUIQUIJANA	MAYUHUASI	1		0		0	1	8-May-15	1	36	0.03
CUSCO	QUISPICANCHI	QUIQUIJANA	PUCACOCHA	1		0		0	0		0	17	0.00
CUSCO	QUISPICANCHI	QUIQUIJANA	USI CENTRAL	1	0			0	1	25-Nov-14	1	23	0.04
PUNO	AZANGARO	CAMINACA	AMPICHA	1	0			0	0		0	21	0.00
PUNO	AZANGARO	CAMINACA	CCONRA CUNCAPATA	1	0			0	0		0	16	0.00
PUNO	AZANGARO	CAMINACA	CHUQUICHAMBI	1	0			0	0		0	15	0.00
PUNO	AZANGARO	CAMINACA	CONCHILLA	1	0			0	0		0	35	0.00
PUNO	AZANGARO	CAMINACA	LAGUNILLAS CHOCCACHA	1	0			0	0		0	33	0.00
PUNO	AZANGARO	CAMINACA	PILLUJO	1	0			0	0		0	25	0.00
PUNO	AZANGARO	CAMINACA	SAN SEBASTIAN	1	0			0	0		0	23	0.00
PUNO	AZANGARO	CAMINACA	SANTA BARBARA	1	0			0	0		0	23	0.00
PUNO	AZANGARO	CAMINACA	SUCACOLLANA CENTRAL	1	0			0	0		0	19	0.00
PUNO	AZANGARO	CAMINACA	YOCAMALLA CENTRAL	1	0			0	1	12-Mar-15	1	22	0.05
PUNO	CHUCUITO	KELLUYO	ARACACHI CHIARAQUI	1	0			0	1	9-Apr-15	3	29	0.10

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Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
PUNO	CHUCUITO	KELLUYO	KELLUYO	1	0			0	1	24-Mar-15	45	174	0.26
PUNO	HUANCANE	ROSASPATA	ESQUERICA	1	0			0	0		0	21	0.00
PUNO	HUANCANE	ROSASPATA	HUARIHUMAÑA	1	0			0	0		0	17	0.00
PUNO	HUANCANE	ROSASPATA	JILIPATA	1	0			0	0		0	20	0.00
PUNO	HUANCANE	ROSASPATA	ROSASPATA	1	0			0	0		0	21	0.00
APURIMAC	GRAU	MICAELA BASTIDAS	SAN MARCOS DE HUANPUNA						1		1	4	0.25
APURIMAC	GRAU	MICAELA BASTIDAS	YANAMAYO						1		1	2	0.50
CUSCO	ACOMAYO	SANGARARA	CHILCHICAYA						1	11-Dec-14	8	12	0.67
CUSCO	ACOMAYO	SANGARARA	IHUINA						1	11-Dec-14	3	26	0.12
CUSCO	ACOMAYO	SANGARARA	UNION CHAHUAY (CHUHUYAY)						1	11-Dec-14	11	11	1.00
CUSCO	ACOMAYO	SANGARARA	YANAMPAMPA						1	11-Dec-14	6	7	0.86
CUSCO	ANTA	HUAROCONDO	ASCCAUNUYOC						1	8-May-15	1	1	1.00
CUSCO	ANTA	HUAROCONDO	CHINCHAYPUGIO						1	5-May-15	37	44	0.84
CUSCO	ANTA	HUAROCONDO	HUAYLLACOCCHA	1					1	5-Jul-15	30	34	0.88
CUSCO	ANTA	HUAROCONDO	HUAYNACPATA						1		12	15	0.80
CUSCO	ANTA	HUAROCONDO	INCACPATA						1	5-May-15	11	11	1.00
CUSCO	ANTA	HUAROCONDO	MARKUPATA						1	8-May-15	1	1	1.00
CUSCO	ANTA	HUAROCONDO	MOCHECANCHA						1	8-May-15	1	1	1.00
CUSCO	ANTA	HUAROCONDO	MOLLEPATA						1		1	7	0.14
CUSCO	ANTA	HUAROCONDO	MUNAYPATA						1		11	18	0.61
CUSCO	ANTA	HUAROCONDO	YUNCACHIMPA						1	5-May-15	17	21	0.81
CUSCO	ANTA	ZURITE	CCOCHAPATA						1	17-Jun-15	4	5	0.80
CUSCO	ANTA	ZURITE	PECCOY SANTA CRUZ						1	17-Jun-15	3	3	1.00
CUSCO	ANTA	ZURITE	TIMPOC						1	17-Jun-15	2	5	0.40
CUSCO	ANTA	ZURITE	YANAMA PAMPA						1	17-Jun-15	1	3	0.33

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Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
CUSCO	CALCA	COYA	HUAYNAPATA						1	28-May-15	1	8	0.13
CUSCO	CALCA	COYA	HUICHUYOC						1	24-Apr-15	2	2	1.00
CUSCO	CALCA	COYA	PAULLO AYLLLO						1	4-May-15	2	2	1.00
CUSCO	CANAS	LAYO	ANTAPAMPA						1	20-Jul-15	2	3	0.67
CUSCO	CANAS	LAYO	CALVARIO						1	22-Jul-15	4	8	0.50
CUSCO	CANAS	LAYO	CASA GRANDE						1	20-Jul-15	4	6	0.67
CUSCO	CANAS	LAYO	CHUÑUPATA						1	23-Jul-15	6	9	0.67
CUSCO	CANAS	LAYO	COLLACHAPI						1	22-Jul-15	2	2	1.00
CUSCO	CANAS	LAYO	CONCHOPATA						1	22-Jul-15	3	12	0.25
CUSCO	CANAS	LAYO	CONTAY						1	22-Jul-15	2	10	0.20
CUSCO	CANAS	LAYO	GRINGO LACCAY						1	20-Jul-15	4	8	0.50
CUSCO	CANAS	LAYO	HUALLATACocha						1		1	1	1.00
CUSCO	CANAS	LAYO	HUALLATACOTA						1	23-Jul-15	3	4	0.75
CUSCO	CANAS	LAYO	HUARACANE						1	20-Jul-15	5	10	0.50
CUSCO	CANAS	LAYO	IROJAHUAPATA						1	20-Jul-15	2	18	0.11
CUSCO	CANAS	LAYO	LA RAYA HANOCCA						1	21-Jul-15	1	1	1.00
CUSCO	CANAS	LAYO	MARCANUMA						1	22-Jul-15	1	2	0.50
CUSCO	CANAS	LAYO	PALOMANI						1	20-Jul-15	4	5	0.80
CUSCO	CANAS	LAYO	PUCANIAN						1	23-Jul-15	2	4	0.50
CUSCO	CANAS	LAYO	SAYRUSI						1	21-Jul-15	1	9	0.11
CUSCO	CANAS	LAYO	TOTORIANI (TAQUIPALCA)						1	20-Jul-15	1	2	0.50
CUSCO	CANAS	QUEHUE	ALTO SENCCATURA						1	2-Dec-14	3	3	1.00
CUSCO	CANAS	QUEHUE	ANTAHUACHO						1	2-Dec-14	7	7	1.00
CUSCO	CANAS	QUEHUE	CCALASAYA CCANCCA HUA						1	4-Dec-14	1	1	1.00
CUSCO	CANAS	QUEHUE	CCARHUACHO						1	4-Dec-14	2	2	1.00

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Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
CUSCO	CANAS	QUEHUE	CHACCATAQUI						1	2-Dec-14	3	3	1.00
CUSCO	CANAS	QUEHUE	CURUPAMPA						1	22-Apr-15	5	7	0.71
CUSCO	CANAS	QUEHUE	HACHAPUJRO						1	2-Dec-14	2	3	0.67
CUSCO	CANAS	QUEHUE	HUANCARAPATA						1	3-Dec-14	3	3	1.00
CUSCO	CANAS	QUEHUE	HUINCHIRI						1	22-Apr-15	1	1	1.00
CUSCO	CANAS	QUEHUE	ITURATE						1	2-Dec-14	5	5	1.00
CUSCO	CANAS	QUEHUE	JATUMPAMPA						1	2-Dec-14	1	1	1.00
CUSCO	CANAS	QUEHUE	LLUSCCAPAMPA						1	4-Dec-14	4	4	1.00
CUSCO	CANAS	QUEHUE	OSCCOLLONI						1	4-Dec-14	5	6	0.83
CUSCO	CANAS	QUEHUE	PACHAPAQUI						1	4-Dec-14	2	2	1.00
CUSCO	CANAS	QUEHUE	PFATANCA						1	4-Dec-14	7	8	0.88
CUSCO	CANAS	QUEHUE	PUCAMAYO						1	4-Dec-14	1	1	1.00
CUSCO	CANAS	QUEHUE	PULPERA						1	4-Dec-14	8	9	0.89
CUSCO	CANAS	QUEHUE	QQUEHUEMARCA						1	2-Dec-14	2	2	1.00
CUSCO	CANAS	QUEHUE	ROSASPATA						1	22-Apr-15	2	3	0.67
CUSCO	CANAS	QUEHUE	SONTURA						1	3-Dec-14	2	2	1.00
CUSCO	CANAS	TUPAC AMARU	CCOYMIPAMPA						1	28-Apr-15	1	5	0.20
CUSCO	CANAS	TUPAC AMARU	JUVENTUD PROGRESO						1	28-Apr-15	2	2	1.00
CUSCO	CANAS	TUPAC AMARU	KORICANCHA						1	28-Apr-15	5	5	1.00
CUSCO	CANAS	TUPAC AMARU	NUEVA JERUSALEN						1	28-Apr-15	5	7	0.71
CUSCO	CANAS	TUPAC AMARU	ROSASPATA						1	27-Apr-15	2	6	0.33
CUSCO	CANCHIS	CHECACUPE	LLOCLLORA						1	3-Dec-14	1	56	0.02
CUSCO	CANCHIS	MARANGANI	CCAYCCO CCAHUAILLA						1	19-Jun-15	1	1	1.00
CUSCO	CANCHIS	MARANGANI	CCUYO CHIHUITA						1	16-Jun-15	2	2	1.00
CUSCO	CANCHIS	MARANGANI	CCUYO MUÑAPATA						1	16-Jun-15	1	1	1.00

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Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
CUSCO	CANCHIS	MARANGANI	CHECTUYOC						1	15-Jun-15	2	37	0.05
CUSCO	CANCHIS	MARANGANI	CHECTUYOC CARPAPATA						1	15-Jun-15	2	4	0.50
CUSCO	CANCHIS	MARANGANI	CHECTUYOC QUECHAPAMPA						1	15-Jun-15	1	1	1.00
CUSCO	CANCHIS	MARANGANI	MARANGANI						1	16-Jun-15	8	374	0.02
CUSCO	PARURO	PACCARITAMBO	CCARHUACALLA						1	16-Dec-14	9	9	1.00
CUSCO	PARURO	PACCARITAMBO	CCARUSPAMPA						1	17-Dec-14	5	5	1.00
CUSCO	PARURO	PACCARITAMBO	CCOLPA						1	16-Dec-14	9	11	0.82
CUSCO	PARURO	PACCARITAMBO	CCOLQUEURCO						1	16-Dec-14	3	3	1.00
CUSCO	PARURO	PACCARITAMBO	HERMANOS AYAR						1	16-Dec-14	2	3	0.67
CUSCO	PARURO	PACCARITAMBO	HUANIMPAMPA						1	17-Dec-14	7	9	0.78
CUSCO	PARURO	PACCARITAMBO	MISHCABAMBA						1	16-Dec-14	2	2	1.00
CUSCO	PARURO	PACCARITAMBO	MOLLEBAMBA						1	17-Dec-14	4	7	0.57
CUSCO	PARURO	PACCARITAMBO	PACHICTE						1	17-Dec-14	5	6	0.83
CUSCO	PARURO	PACCARITAMBO	PAMPA HUAYLLA						1	17-Dec-14	1	1	1.00
CUSCO	PARURO	PACCARITAMBO	PAMPA HUAYLLA						1	17-Dec-14	1	1	1.00
CUSCO	PARURO	PACCARITAMBO	PPIRCA						1	16-Dec-14	1	1	1.00
CUSCO	PARURO	PACCARITAMBO	PUMATAMBO						1	16-Dec-14	1	1	1.00
CUSCO	PARURO	PACCARITAMBO	SAN MARTIN DE URBIS (URHUES)						1	16-Dec-14	3	3	1.00
CUSCO	PARURO	PACCARITAMBO	TANDAR CCOCHA (TANDAR)						1	17-Dec-14	5	6	0.83
CUSCO	PARURO	PACCARITAMBO	TARURPAY						1	17-Dec-14	1	1	1.00
CUSCO	PARURO	PACCARITAMBO	VIRGEN NATIVIDAD						1	16-Dec-14	3	3	1.00
CUSCO	QUISPICANCHI	LUCRE	HUAYLLARPAMPA / LADRILLERA						1	26-May-15	4	8	0.50
CUSCO	QUISPICANCHI	LUCRE	TONGOBAMBA						1	17-Jul-15	5	8	0.63
CUSCO	QUISPICANCHI	QUIQUIJANA	ACCOCANCHA						1	28-Nov-14	1	5	0.20
CUSCO	QUISPICANCHI	QUIQUIJANA	CALLQUI CENTRAL						1	14-May-15	26	27	0.96

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Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
CUSCO	QUISPICANCHI	QUIQUIJANA	CCOHUICANCHA						1	25-Nov-14	1	2	0.50
CUSCO	QUISPICANCHI	QUIQUIJANA	COCHACUCHO						1	28-Nov-14	12	13	0.92
CUSCO	QUISPICANCHI	QUIQUIJANA	CRUZPATA						1	14-May-15	28	28	1.00
CUSCO	QUISPICANCHI	QUIQUIJANA	HAYUNI CENTRAL						1	14-May-15	1	17	0.06
CUSCO	QUISPICANCHI	QUIQUIJANA	HUAYLLAHUAYLLA ALTO						1	14-May-15	1	12	0.08
CUSCO	QUISPICANCHI	QUIQUIJANA	HUILCANI						1	28-Nov-14	1	2	0.50
CUSCO	QUISPICANCHI	QUIQUIJANA	JAWANMAWAYPAMPA						1	14-May-15	29	30	0.97
CUSCO	QUISPICANCHI	QUIQUIJANA	KISACANCHA						1	28-Nov-14	4	4	1.00
CUSCO	QUISPICANCHI	QUIQUIJANA	PACAMACHAY						1	18-May-15	4	4	1.00
CUSCO	QUISPICANCHI	QUIQUIJANA	PATAQUEHUAR						1	27-Nov-14	3	25	0.12
CUSCO	QUISPICANCHI	QUIQUIJANA	PUMAHUASI						1	28-Nov-14	2	13	0.15
CUSCO	QUISPICANCHI	QUIQUIJANA	QUELLOHUAYLLA						1	8-May-15	4	5	0.80
CUSCO	QUISPICANCHI	QUIQUIJANA	SOL NACIENTE						1	8-May-15	2	3	0.67
CUSCO	QUISPICANCHI	QUIQUIJANA	TINCO						1	26-Nov-14	4	4	1.00
CUSCO	QUISPICANCHI	QUIQUIJANA	URINCCOSCCO						1	14-May-15	32	40	0.80
PUNO	AZANGARO	CAMINACA	CAMARAJA						1	20-May-15	1	11	0.09
PUNO	AZANGARO	CAMINACA	CAMINACA						1	20-May-15	1	10	0.10
PUNO	AZANGARO	CAMINACA	SAN BARTOLOME						1	12-Mar-15	1	22	0.05
PUNO	AZANGARO	CAMINACA	SAN FRANCISCO						1	9-Mar-15	1	5	0.20
PUNO	AZANGARO	CAMINACA	SUCAPAYA CENTRAL						1	20-May-15	6	12	0.50
PUNO	CHUCUITO	KELLUYO	ANCOMARCA POCCOLLOJO						1	22-Mar-15	1	2	0.50
PUNO	CHUCUITO	KELLUYO	AYALA						1	9-Apr-15	2	3	0.67
PUNO	CHUCUITO	KELLUYO	CHALLACOLLO						1	24-Mar-15	1	1	1.00
PUNO	CHUCUITO	KELLUYO	COTO OCCO						1	22-Mar-15	4	5	0.80
PUNO	CHUCUITO	KELLUYO	HUAYLLUMA						1	24-Mar-15	5	9	0.56

(Continued)



Department	Province	District	Village	T1	T2	T2_2	T2_3	T2_ITT	T2_AT	Workshop Date	Workshop Participants	JUNTOS users in Oct 2014	Take-up Rate
PUNO	CHUCUITO	KELLUYO	JAHUIRJA CHURA						1	9-Apr-15	2	4	0.50
PUNO	CHUCUITO	KELLUYO	KAPIA PUSUMA						1	24-Mar-15	2	4	0.50
PUNO	CHUCUITO	KELLUYO	MAYCU PHUJO (MAYCOPUJO)						1	24-Mar-15	1	1	1.00
PUNO	CHUCUITO	KELLUYO	PEREZ						1	24-Mar-15	7	13	0.54
PUNO	CHUCUITO	KELLUYO	SACACANI						1	23-Mar-15	2	3	0.67
PUNO	CHUCUITO	KELLUYO	SAN JUAN DE ARACAHÍ						1	9-Apr-15	2	5	0.40
PUNO	CHUCUITO	KELLUYO	TOLACOLLO						1	22-Mar-15	7	23	0.30
PUNO	CHUCUITO	KELLUYO	TUNTIPUCARA I						1	22-Mar-15	2	2	1.00
PUNO	HUANCANE	ROSASPATA	CAHUAYA						1	30-Jul-15	1	2	0.50
PUNO	HUANCANE	ROSASPATA	CARCAHUYO						1	30-Jul-15	4	4	1.00
PUNO	HUANCANE	ROSASPATA	CENTRO ÑAPA (ÑAPA)						1	29-Jul-15	1	19	0.05
PUNO	HUANCANE	ROSASPATA	CHACANI						1	30-Jul-15	3	4	0.75
PUNO	HUANCANE	ROSASPATA	CRUZ CUCHO						1	29-Jul-15	1	5	0.20
PUNO	HUANCANE	ROSASPATA	HUATAPATA						1	30-Jul-15	4	5	0.80
PUNO	HUANCANE	ROSASPATA	JAYUHUMA						1	29-Jul-15	2	2	1.00
PUNO	HUANCANE	ROSASPATA	MILLUPATA						1	31-Jul-15	1	2	0.50
PUNO	HUANCANE	ROSASPATA	ÑAPA HUATASANI						1	29-Jul-15	1	5	0.20
PUNO	HUANCANE	ROSASPATA	ÑAPA PAMPA						1	29-Jul-15	1	6	0.17
PUNO	HUANCANE	ROSASPATA	PARQUE CAHUAYA						1	30-Jul-15	1	8	0.13
PUNO	HUANCANE	ROSASPATA	UMAJALSO						1	30-Jul-15	1	9	0.11
PUNO	LAMPA	OCUVIRI	ANGOSTURA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	ANTAIMARCA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	ANTAYMARCA						1	4-Jul-15	4	7	0.57
PUNO	LAMPA	OCUVIRI	BATIANI						1	4-Jul-15	2	2	1.00
PUNO	LAMPA	OCUVIRI	CCAQUE (KAQUI)						1	4-Jul-15	1	1	1.00

(Continued)

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PUNO	LAMPA	OCUVIRI	CCAYCHO						1	4-Jul-15	5	5	1.00
PUNO	LAMPA	OCUVIRI	CHACAPALCA						1	5-Jul-15	5	6	0.83
PUNO	LAMPA	OCUVIRI	CHAPIOCO						1	4-Jul-15	9	12	0.75
PUNO	LAMPA	OCUVIRI	CHICHEQUEÑA						1	4-Jul-15	1	2	0.50
PUNO	LAMPA	OCUVIRI	COLPA COTA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	CORIPUNA						1	4-Jul-15	9	10	0.90
PUNO	LAMPA	OCUVIRI	CUTI PAMPA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	FLOR DE ANGOSTURA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	FLOR DE INIQUILLA						1	4-Jul-15	2	2	1.00
PUNO	LAMPA	OCUVIRI	GALLO KAKA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	HUAYLLATIRA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	INIQUILLA						1	4-Jul-15	2	3	0.67
PUNO	LAMPA	OCUVIRI	ISLA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	JATUN AYLLO						1	4-Jul-15	12	13	0.92
PUNO	LAMPA	OCUVIRI	JATUN HUAYCO						1	5-Jul-15	1	2	0.50
PUNO	LAMPA	OCUVIRI	LITERO						1	5-Jul-15	2	2	1.00
PUNO	LAMPA	OCUVIRI	LLAULLINCA						1	4-Jul-15	3	3	1.00
PUNO	LAMPA	OCUVIRI	LURI						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	MOJONCUNCA (CERROMINAS)						1	4-Jul-15	1	2	0.50
PUNO	LAMPA	OCUVIRI	MUNAY PATA						1	4-Jul-15	3	3	1.00
PUNO	LAMPA	OCUVIRI	OCUVIRI CONTADURIA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	OMARTAÑA						1	5-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	PAUSI						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	PUCASAYA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	SAHUANANI						1	4-Jul-15	1	1	1.00

(Continued)

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PUNO	LAMPA	OCUVIRI	SESINA PASCANA						1	5-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	TABLA CRUZ						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	TOGRA						1	5-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	TOROPAMPA						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	TORRINI INIQUILLA						1	4-Jul-15	1	2	0.50
PUNO	LAMPA	OCUVIRI	TRAPICHE						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	VAQUERIA						1	4-Jul-15	3	3	1.00
PUNO	LAMPA	OCUVIRI	VILCAMARCA						1	4-Jul-15	1	18	0.06
PUNO	LAMPA	OCUVIRI	VIZCACHA SERRERA (SERRERA)						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	WICHI						1	4-Jul-15	3	3	1.00
PUNO	LAMPA	OCUVIRI	YUNCA YUNCANI						1	4-Jul-15	1	1	1.00
PUNO	LAMPA	OCUVIRI	YURAJMOCCO (MOROCCOMA)						1	4-Jul-15	12	14	0.86
PUNO	LAMPA	OCUVIRI	YURAQ CANCHA						1	4-Jul-15	1	1	1.00



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