Super heroes

of Development 2025

Projects that generate evidence, learning that leads to action

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Acknowledgments

This publication is the result of the sustained work of the many people who have contributed to building Superheroes of Development and made it grow over time. Their contributions, ideas, experiences, and diverse perspectives have allowed this initiative to evolve in line with the region's priorities, remaining relevant and aligned with the IDB Group's purpose: to have a real and lasting impact on people's daily lives. That is, to improve lives.

We would especially like to highlight the executing units in Latin America and the Caribbean. Their work on the ground is the engine that turns projects into results and results into impact for the citizens of the region. Their commitment, resilience, and ability to adapt to complex and challenging contexts are essential to moving development forward.

Thank you for turning resources into concrete solutions and plans into actions. Superheroes of Development exists because of you and for you.

Some say that Apollo 13 was a failure because its crew did not achieve their goal of executing the third ever manned lunar landing due to an oxygen tank explosion. But you could also say that it was a success because the astronauts returned home alive after adjusting procedures and protocols from space in the midst of an unprecedented emergency. The US space agency says that Apollo 13 was both. They call it **"the successful failure"** because the lessons learned from the operation "were rapidly applied to the remaining Apollo missions and continue to guide safety and mission assurance at NASA today."

This is what we at the IDB Group refer to when we talk about the "knowledge loop": operations that produce evidence and evidence that, in turn, enriches the design and execution of new operations. This continuous feedback system enables us to turn the experience acquired through projects —including all the obstacles faced— into actionable lessons that broaden the scope of other initiatives. In fact, in our Institutional Strategy we state that our purpose is to "support agile learning to generate, access, use, and share knowledge from operations, partners, and other sources to enhance IDB Group agility and impact." This requires us to systematize the lessons that we learn and disseminate them, which is why we continue to celebrate the Superheroes of Development. Each year, we recognize local entities' teams through this initiative. Like the members of the Apollo 13 mission, they overcome enormous difficulties, conduct successful missions, and leave in their wake lessons that others can adapt to improve their projects' performance.

Six teams from five Latin American countries were chosen as finalists this year from a pool of 88 applications from across the region. In Honduras, a program was developed to help prevent students from dropping out of school amid cases of imminent danger for young people who were victims of domestic violence or threatened by gangs. In Panama, a cybersecurity project created job opportunities in spite of a reputational crisis that almost bankrupted the initiative. Also in Panama, a team managed to bring electricity to remote areas that were impossible to access during the rainy season. In Brazil, a network of hospitals anticipated the pandemic and saved more lives than others despite initially lacking tools to measure the progress that they had made. Experts in Peru brought Internet service to remote areas, persuading private operators who were initially reluctant to participate to join the initiative. In Bolivia, our executing unit set up bio-businesses in Indigenous communities that had no experience with financial planning.

The stories of the finalists told in this publication show that while lessons matter, achievements are critical. Superheroes of Development celebrates valuable lessons learned, but above all it celebrates results that change lives. These initiatives reaffirm our commitment to being a knowledge bank that learns, shares, and uses rigorous evidence to design and execute better development projects.

Strictly speaking, the words uttered from space by astronaut John Swigert after the oxygen tank explosion were: “Ok, Houston, we’ve had a problem here.” In the movie Apollo 13, however, Tom Hanks made a slightly different phrase famous: “Houston, we have a problem.” Looking back on the mission and considering the contributions it would make to the futures of other people, the quote could well be adapted again: “Houston, we have a problem…and several lessons to learn.”

Honduras

01

The prevention strategy that became a youth emergency services program

IDB

01

Honduras

Teens between the ages of 12 and 15 shouldn't have to decide whether to go to school or join a gang, stay in school or raise a baby, or finish school or migrate to another country with no papers. But these are the tough choices that thousands of young people have faced in Honduras. This is one of the reasons that the country has some of the lowest educational coverage rates in all of Latin America and the Caribbean. In 2017, just 45 out of every 100 Honduran young people who should have been in grades 7, 8, or 9 (the third cycle of basic education) were enrolled.

"Mental health helps them make the right decisions, take care of themselves, and say 'no' when they know they are at risk."

"Being young in Honduras is not easy, and behind every number there is a painful story, a dream that is shaken. Every young person who leaves school represents a door that closes. And with each closed door, we lose not only a student, but also a future teacher, doctor, or community leader," says a spokesperson for Red Solidaria. The government entity tackled the challenge of designing a strategy to develop students' socio-emotional skills in order to strengthen their resilience and encourage them to stay in school. "Mental health helps them make the right decisions, take care of themselves, and say 'no' when they know they are at risk," says a local observer.

Mejora de la Convivencia Escolar ("Improving School Coexistence") was designed to make schools safe havens - seedbeds of hope - rather than high-risk places. However, several school principals resisted the idea, ignoring, denying, or downplaying the stress factors causing students to

drop out. This delayed the start of the program activities. In addition, there were young people at imminent risk due to suicidal ideation or attempts, sexual abuse, serious aggression, threats of recruitment by gangs, and discrimination and harassment (both at school and at home). These situations required immediate attention and highly complex medical services that the program had not been designed to provide given that it was created using a preventive approach.

Partnerships with institutions offering specialized tertiary services

The Red Solidaria executing unit implemented campaigns directed at school leaders, teachers, and families in an effort to raise awareness in the community. Workshops and community discussions provided opportunities to convey the importance of strengthening socio-emotional competencies in the classroom and supporting mental health at school and at home. These activities were conceived of as an early response measure that could prevent students from dropping out and dissuade them from getting involved in situations that put their future and safety at risk. This pedagogical effort allowed us to work in 60 schools in the Francisco Morazán department (thus meeting our target) and to provide services to 3,700 students in grades 7, 8, and 9.

Partnerships with key entities such as the government program Ciudad Mujer, the Secretariat of Education, the National Secretariat for Children, Adolescents, and the Family (SENAF), and the Public Prosecutor's Office were essential to the program's success.

Red Solidaria decided to expand both the scope of the program and the resources allocated to it in response to the cases of imminent risk identified. This enabled team members to focus on prevention while prioritizing responses to urgent situations. Partnerships with key entities such as the government program Ciudad Mujer, the Secretariat of Education, the National Secretariat for Children, Adolescents, and the Family (SENAF), and the Public Prosecutor's Office were essential to the program's success. These organizations worked together to provide coordinated tertiary mental health, justice, child protection, and education services. School staff members were also trained to identify at-risk students early on and to promptly refer them to the appropriate professionals.

The strategy facilitated the timely referral of urgent cases to professionals who specialize in delivering highly complex medical services. These individuals were able to develop multidisciplinary responses to the situations. More than 800 of the 1,600 psychological care sessions offered were provided to at-risk youth. One memorable case was that of a 13-year-old student who presented "behavioral problems and poor school

performance," according to a Red Solidaria representative. "After providing her with psychological care, we discovered that she had been abused since the age of 5," the spokesperson adds. "Being listened to and valued changed everything. Her grades and behavior improved and she regained her self-confidence. That is the heart of the project: to give teenagers the opportunity to say, 'I am important and I can build a different life.'"

Psychological tools and techniques tailored to each learner

There was an additional challenge: the problems of the young people the program served were so varied that no one support process would work in all cases. For example, addressing gang activity is very different from responding to teenage pregnancies. Furthermore, taking on the issue of teen pregnancy from a prevention perspective (with sexual and reproductive health services) is one thing, and supporting a pregnant student so that she can remain in school is quite another. Schools' limited infrastructure was also an obstacle, as the buildings lacked spaces for holding workshops, interventions, or psychological support sessions.

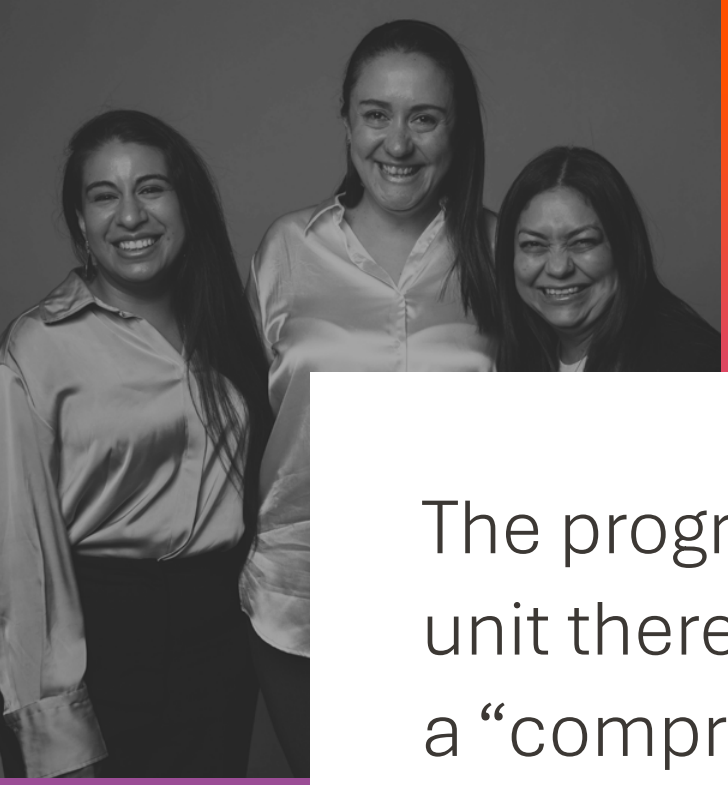
Program staff held motivational meetings with the young people, establishing personal goals for each of them and finding specific solutions to their concerns.

The program's executing unit therefore designed a "comprehensive psychological counseling intervention" which required a range of tools and techniques tailored to the specific needs of the teens and each of their problems. Program staff held motivational meetings with the young people, establishing personal goals for each of them and finding specific solutions to their concerns. They also provided them with psychoeducation, helping students to understand their emotions based on their experiences and giving them strategies for dealing with difficult situations. In the area of coexistence and peace building, they organized broader conversations, engaging members of school communities and families. The executing unit also designed a timeline of actions that was divided into stages and aligned with the academic year. The diagnostic phase held at the beginning of the year was crucial for anticipating critical infrastructure and supply needs such as suitable rooms and spaces in order to ensure that workshops and therapy sessions could be held.

This plan helped to promote safer and healthier school environments and led to significant progress in the area of socio-emotional skills, which includes practicing self-care to avoid danger, protecting one's own mental health, maintaining respect for one's body and emotions, being willing to make responsible decisions, believing in the future, and imagining a life in

> “This program has taught us that true change begins with simple but powerful actions: a teacher who listens, an adolescent girl who feels valued, or a community that decides to protect and support its young people.”

their home country instead of feeding the idea of irregular migration. “This program has taught us that true change begins with simple but powerful actions: a teacher who listens, an adolescent girl who feels valued, or a community that decides to protect and support its young people,” a Red Solidaria representative explained.



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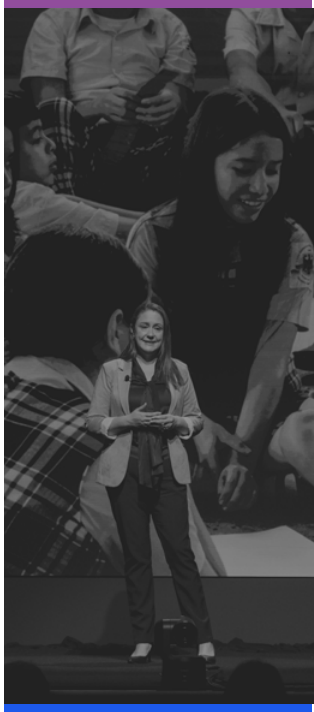

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Panama

02

When the best solution is to go back to square one: The electrification project that brought light to 36,000 rural homes

IDB

02

Panama

When José was 7, his family moved to a new home, and for the first time he discovered what it was like to live without electricity, that is, in the darkness that appears when the afternoon comes to an end and there are still things to do. He remembers watching his mother put together a handmade electrical circuit so that they could power a light bulb. It was by the dim light of that bulb, that made the lack of electricity even more evident, that José realized that some people -like his mother- can turn adversity into opportunity.

That was what they did, years later, at Panama's Office of Rural Electrification (*Oficina de Electrificación Rural*, OER), part of the Ministry of the Presidency. The entity led an ambitious project to bring electricity to isolated areas of the country. They understood that this service is essential for the economic and social development of any society so that children like José have more opportunities.

In 2017, **94 percent** of Panamanians had electricity. But the rates for rural areas was just **78 percent**, and that number fell as low as **4 percent** in certain Indigenous *comarcas*.

In 2017, 94 percent of Panamanians had electricity. But the rates for rural areas was just 78 percent, and that number fell as low as 4 percent in certain Indigenous comarcas. One mother recalls, "I had to heat the iron on the stove to be able to press my son's shirts for school." "We would do our homework as soon as we got home from school," says one girl. "It was usually impossible to do it at night."

The OER staff considered the logistical complexity of the project. They knew that it would be challenging to bring energy to remote places because of the country's rugged topography. Many roads were in disrepair, and some areas

could only be accessed by river. But the difficulties would turn out to be even greater than they had imagined.

The country's characteristic dense tropical vegetation also exceeded the teams' expectations, and they found it difficult to make their way through the jungle to transport the power lines.

When they launched the initiative, they discovered that roads that had been in bad shape had become impassable during the rainy season, turned into mud flats or flooded by rivers. The country's characteristic dense tropical vegetation also exceeded the teams' expectations, and they found it difficult to make their way through the jungle to transport the power lines. "The challenge was monumental: rushing rivers, very dense jungles, roads that would be washed away by rain. At one point, we thought it was impossible to bring poles, cables, and transformers to the most remote communities," recalls an electrical engineer from Applus+, the company that supervised the rural electrification project.

Multimodal transport, light machinery, and lightweight materials

OER decided to work directly with the contractors responsible for the field work. This required redesigning the entire operation. First, they set about gaining first-hand knowledge of the terrain they would intervene in. They conducted an exhaustive mapping of the areas to be electrified (detailed field analysis of each zone), identifying the most problematic routes in terms of access, unstable terrain, and vulnerability to rainfall. They invested in high-resolution topographic studies, soil studies, and climate simulation programs, identifying microclimates, river flooding, and soil conditions at different times of the year. They then adjusted the execution schedule, ensuring that the work that was to be done in the hardest-to-access areas would take place during dry seasons. When it was impossible to avoid working in the middle of winter, they allocated extra resources and designed contingency plans.

The key to this reorganization was a rigorous exploration of the most useful types of multimodal transport and specialized equipment that could be used to deal with the complexity of the target areas and the expected weather events based on previous analyses. They acquired fleets of 4x4 vehicles to travel through muddy and steep terrain. In some cases, helicopters were used. They also anticipated the need to utilize vessels specially adapted to travel along rivers and tributaries, transporting poles, cables, and transformers. The teams also sourced lightweight and versatile construction equipment such as mini-excavators, portable cranes, and tools optimized for working in tight spaces and on difficult terrain. Using the same criteria of effectiveness and efficiency, they prioritized materials and technologies that

were easier to move, such as prefabricated metal poles, which are much lighter than wood or concrete.

It was just as important to implement a training process for field teams so that they could conduct operations in extreme geography and weather conditions. Personnel learned about handling equipment in mud and safe river crossings, as well as first aid and survival techniques. Training also covered the use of navigation tools with GPS and satellite communication technologies to maintain contact in areas without mobile coverage. The executing unit hired experts in various fields, including heavy machinery operators, drone pilots, and logistics specialists who would be tasked with route planning for high-risk environments.

They hired the best people: Local residents

Another key action was establishing partnerships with local communities, drawing on their in-depth knowledge of geographic conditions and weather patterns.

Another key action was establishing partnerships with local communities, drawing on their in-depth knowledge of geographic conditions and weather patterns. Residents of the areas of intervention were hired to guide survey trips and support fieldwork and transportation through the most difficult locations. “There was one fundamental factor: human value. It was the knowledge of local residents that made this project a success,” says the Applus+ engineer.

They also established temporary base camps at access points to the most remote areas which served as logistics centers for equipment maintenance, personnel accommodations, and storage of the materials delivered before the rains. Community participation facilitated operations, created local jobs, and provided a sense of ownership that added legitimacy, resilience, and sustainability to the initiative.

All the planning described above required a significant investment, but was fully justified by avoiding cost overruns, losses, and delays. More importantly, rural electricity coverage increased 15 percentage points between 2017 and 2023, from 78 percent to 93 percent. This has had substantial impacts on the quality of life of the most isolated communities. Electricity has brought better health conditions because there is no longer a need for kerosene lamps, which release carbon monoxide and, when used regularly, cause respiratory problems. Today, 36,000 families can refrigerate food, connect to the Internet, and charge electronic devices. Farming, crafting, and trade activities that had been limited due to the lack of electricity have gained momentum.

“Children can study later in the evening, small businesses are starting to generate new sources of income, and health centers can store vaccines. [...].

Today, **36,000 families** can refrigerate food, connect to the Internet, and charge electronic devices.

The inequality gap between urban and rural areas is beginning to narrow," adds the Applus+ representative. His name is José. He is the child from the beginning of this story, the one who saw his mother put together a handmade circuit to light their home. He became an electrical engineer and -as part of the team that has brought light to thousands of homes in remote regions- one of those people who can turn adversities into opportunities. "I tell this story with a deep sense of Panamanian pride because I am living proof that electricity not only lights light bulbs... it also lights futures," says José.

“I tell this story with a deep sense of Panamanian pride because I am living proof that electricity not only lights light bulbs... it also lights futures,” says José.

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Brazil

03

How Einstein Hospital's early preparedness saved thousands of lives during the pandemic

IDB | Invest

03

Brazil

São Paulo's Pacaembú Stadium is known as the place where Pelé's star shone the brightest. He scored at least 115 of his legendary goals there. Decades later, in 2020, the stadium was once again in the spotlight. This time it was because dozens of people were risking their lives on that same pitch, which began operating as field hospital during the most critical days of the COVID-19 pandemic.

"My skin was very irritated from wearing a mask and my face shield was completely fogged up. Doña Joana was in full respiratory failure [...]. Just before I intubated her, she squeezed my hand and said, 'Doctor, tell my son that I love him very much,'" recalls a doctor who worked at the stadium when the local hospitals' intensive care units (ICUs) reached capacity.

"The scariest part was the idea that the system could collapse, rendering us unable to care for so many sick people at once," another health professional explains, recalling the uncertainty caused by the coronavirus weeks before the first mass infections occurred. "You can't run away. There are patients who depend on you. There are families who depend on you."

COVID hit Brazil hard. During the first year of the pandemic alone, there were almost 7 million cases and 181,000 deaths. The country had one of the highest numbers of cases in the world both in absolute terms and relative to the population.

COVID hit Brazil hard. During the first year of the pandemic alone, there were almost **7 million** cases and **181,000 deaths**.

Looking ahead to protect others: The strategy that saved lives

Fortunately, some institutions had already taken serious steps to prepare. This was the case of Hospital Israelita Albert Einstein (Einstein), a private, non-profit entity that operates a large network of public and private medical centers in Brazil. Before the threat became a crisis, Einstein increased the capacity of its ICUs, acquired key equipment like ventilators and monitors, hired additional staff, built new facilities, and adapted existing infrastructure (like the field hospital at Pacaembú).

The planning and investments allowed the Einstein network to nearly triple the number of available beds in three of its public hospitals (from 423 in 2019 to 1,146 in 2020). The hospital covered the cost of these investments with its own funds precisely when its revenues were decreasing due to the postponement of the most profitable treatments during the health emergency. This forced the organization to seek long-term financing in order to maintain its public and private operations in a particularly tight local credit environment.

Meanwhile, IDB Invest was looking to support private health organizations in the region to enhance their responses to the pandemic. It soon granted a loan to Einstein in the amount of 200 million Brazilian reais (almost US$40 million at the time) to enable the hospital to make critical investments.

The Einstein hospital network served **7 percent** of the nearly **50,000 COVID hospitalizations** recorded in São Paulo - a city of 12 million people - in **2020 and 2021**.

Once the most acute phase of the emergency was over, IDB Invest worked with Einstein to generate rigorous evidence on the impact of its actions. The Einstein hospital network served 7 percent of the nearly 50,000 COVID hospitalizations recorded in São Paulo - a city of 12 million people - in 2020 and 2021. This scope made it possible to use public data to evaluate the mortality rate of the patients treated in Einstein facilities compared to the rest of the health system.

More patients survived in the Einstein network

Between March and mid-May of 2020, the coronavirus mortality rate in Brazil was 38.5 percent in public hospitals and 19.5 percent in private hospitals. By contrast, in early August, the mortality rate in Einstein network hospitals that received intervention was only 9.7 percent in public facilities and just 5.5 percent in private ones.

The results were even more marked during periods in which the health system was overwhelmed.

The results were even more marked during periods in which the health system was overwhelmed. Of the patients intubated in 2021 - that is, those who were in critical condition during the second wave of the virus, when the highest peaks of infection occurred -, mortality in Einstein public hospitals was 55.5 percent compared to 72.3 percent in the rest of the country, a difference of almost 17 percentage points. The discrepancy was even greater in private hospitals: 35.1 percent at Einstein centers versus 59.9 percent elsewhere, about 25 percentage points difference.

Although the number of hospital beds in the Einstein network decreased after the crisis had passed as expected, the number of beds remained well over pre-pandemic levels, from 423 to 818 in public facilities and from 592 to 749 in private ones, thus enhancing the sector's capacity and leaving an enduring legacy.

"It wasn't luck," says the doctor who treated Doña Joana at Pacaembú Stadium. He adds: "Weeks later, as I entered the elevator in my building, I ran into a neighbor who told me that her sister had survived COVID in one of the Einstein hospitals. I asked: 'What's her name?' She replied: 'Joana.' It was the same patient [...] The hand that Joana squeezed that night reminds us of who we health professionals work for."

The planning and investments allowed the Einstein network to nearly triple the number of available beds in three of its public hospitals.

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Peru

04

Sharing instead of competing:
The "crazy dream" of providing
Internet access in remote areas

IDB | Invest

04

Peru

At only 8 years old, Edison and his friends had to walk three hours a day -traveling around 15 kilometers- and climb the top of a mountain in the Sierra region town of Cañicuto, Peru. It was the only place they could find a strong enough cell phone signal to attend their virtual classes. “There are remote villages where no one has ever had a cell phone, where they have never communicated with relatives (living outside those villages),” a local resident explains. “Not having communication is like being blindfolded,” notes another.

Although **91.2 percent** of households in Lima had Internet access in 2018, that figure stood at just **76.5 percent** for other urban areas in Peru and only **36.5 percent** in rural areas according to the Residential Telecommunications Services Survey.

Edison’s reality was that of millions of Peruvians. Although 91.2 percent of households in Lima had Internet access in 2018, that figure stood at just 76.5 percent for other urban areas in Peru and only 36.5 percent in rural areas according to the Residential Telecommunications Services Survey. In practice, this meant that in the 21st century, a large part of the population remained without digital services that would allow them to engage in basic activities related to education, health or business.

Due to geographical complexity and population dispersion, expanding coverage in rural areas required a significant deployment of infrastructure. Private operators were hesitant to invest because it was not profitable. “Digital inclusion of rural areas like Cañicuto seemed impossible. Operators were competing for market share in profitable areas, duplicating efforts and wasting energy. Places like Cañicuto were left off the map,” says a

spokesperson for Internet for All (Internet para Todos, IPT), the program that decided to change this situation through a joint effort by Telefónica, Meta (formerly Facebook), CAF, and IDB Invest.

These entities set about the task of creating the first and largest Neutral Operator of Rural Mobile Infrastructure (*Operador Neutral de Infraestructura Móvil Rural*, OIMR) in Peru. The OIMR was designed to allow the companies to optimize resources by using the same infrastructure (towers, antennas, networks, and equipment) to provide Internet services to residents in remote locations. "It was a disruptive model that seemed like a crazy dream: sharing instead of competing," explains the IPT representative.

Companies hesitated, communities worried, and the pandemic arrived

Although the regulatory framework allowed for the creation of the OIMR in question, in practice there were no clear rules of the game. Telecommunications firms are engaged in a daily battle for customers, and they said that they could not trust that a neutral operator would make infrastructure available to all of the players in an equitable way. Even more difficult was the fact that one of the project partners was also the competition of the companies that they wanted to invite. This led to questions about whether that firm would have an advantage in terms of accessing the shared infrastructure.

This was not the only setback. The OIMR's infrastructure deployment activities were impacted by the coronavirus in 2020. Restrictions on travel and health protocols made it impossible to access remote areas, which were precisely where the vulnerable population groups most in need of the Internet lived - children who needed to attend virtual classes and adults who needed to access telehealth services. Several communities initially rejected the idea of installing equipment and devices due to unfounded beliefs about health problems or diseases associated with being near antennas and transmission towers.

IPT got involved. First, in an effort to attract mobile service companies -due to concerns about the creation of a fair, competitive, and sustainable system-, they set up working groups with the Ministry of Transport and Communications (Ministerio de Transportes y Comunicaciones, MTC) and the Supervisory Body for Private Investment in Telecommunications (*Organismo Supervisor de Inversión Privada en Telecomunicaciones*,

OSIPTEL). They discussed international experiences and regulatory proposals and then designed a transparent technical architecture and robust governance framework—that is, clear regulations that provided guarantees to mobile operators and addressed potential conflicts of interest. The technical model they relied on was key: RAN Sharing (Radio Access Network Sharing), a technology that allows companies to keep their Internet services separate even when they use the same infrastructure. They also advocated for the creation of a "coverage fee" (authorized by the MTC). This mechanism encourages companies to redirect up to 60 percent of what they pay for the use of radio spectrum towards investments in telecommunications infrastructure, particularly in areas without coverage or with poor coverage.

As a result of these processes of dialogue and consultation, the role of the OIMR was adjusted to provide an impartial framework that enabled Entel and Claro to participate. These two firms and Movistar—which was already part of the project—are the three largest mobile operators in Peru.

Use of pre-existing networks and digital literacy with a cross-cultural approach

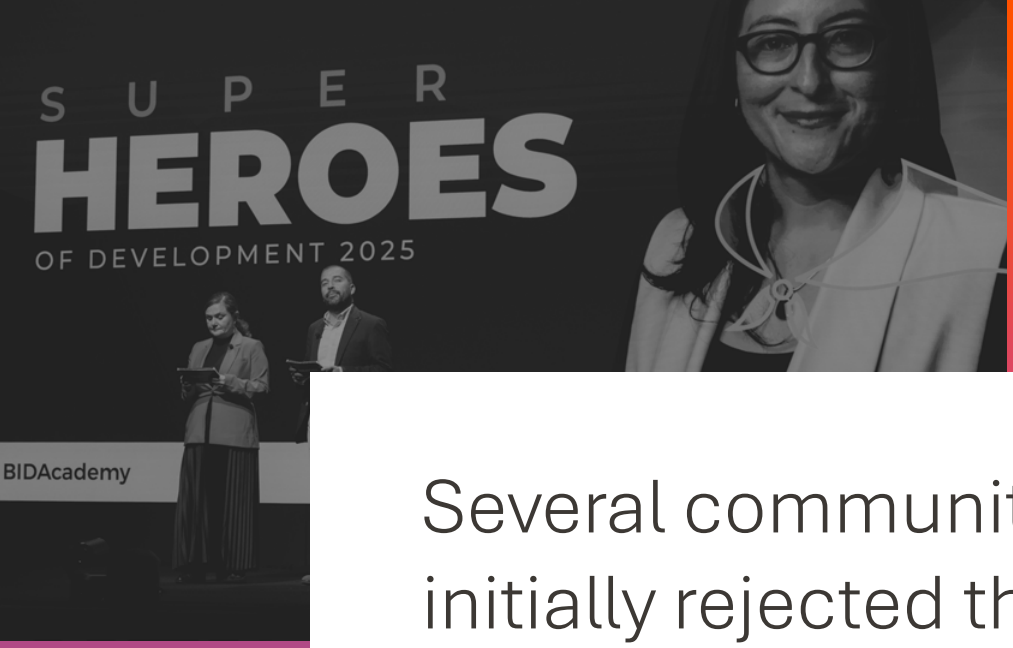
The client (IPT) knew that the country had publicly owned regional fiber optic networks that had been installed to facilitate rural connectivity but were underutilized in practice.

It took ingenuity to overcome the lack of progress made on infrastructure deployment due to the pandemic. The client (IPT) knew that the country had publicly owned regional fiber optic networks that had been installed to facilitate rural connectivity but were underutilized in practice. It was then that they proposed that the government enact a new regulation to authorize private entities to manage such networks in emergency contexts like the one they were experiencing. This resulted in IPT taking charge of the situation as a neutral infrastructure operator. In collaboration with regional governments and PRONATEL (the National Telecommunications Program, part of the MTC), they worked on the necessary regulatory adjustments, introducing mechanisms designed to ensure technical quality control and network neutrality.

To address fears about the installation of certain types of equipment, IPT implemented an awareness and digital literacy campaign using a cross-cultural approach, that is, considering communities' traditions, beliefs, and languages. Through programs like "Escuelita IPT" (IPT School) and "Aprende con IPT" (Learn with IPT), the entity provided educational content and virtual spaces that helped to show residents that their health would not be compromised. They also developed training programs to teach beneficiaries about the productive and responsible use of the Internet.

The percentage of rural households with Internet access jumped from just **36.5 in 2018** to **82.5 in 2024**.

Thanks to all of these actions and solutions, the number of rural residents with Internet and 4G telephony access has grown from less than 900 thousand people in 2019 to about 4 million in 2025 across more than 19,000 communities. The percentage of rural households with Internet access jumped from just 36.5 in 2018 to 82.5 in 2024. “Every antenna we install is a promise kept. Every community connected to the Internet is a gap bridged,” IPT says. Indeed, thanks to IPT’s work, rural areas have received a significant boost in access to digital public services such as telehealth, local e-commerce, and virtual education. The child who used to have to climb mountains to attend a class can attest to this. “Today Edison can connect to the Internet from his school, from his community, from his home,” the project spokesman says. “That is the essence of what we do: we seek to make connectivity a right for all and not the privilege of just a few.”



Several communities initially rejected the idea of installing equipment and devices due to unfounded beliefs about health problems or diseases associated with being near antennas and transmission towers.

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Bolivia

In addition to supporting entrepreneurship, they turned businesses into vehicles for financial inclusion and education for members of Indigenous communities.

05

IDB | LAB

05

Bolivia

“The forest is our wealth. It is our shared home,” says a resident of Bolivia’s Guarayos province. Located in the heart of the Amazon region, Guarayos has some of the country’s greatest forest resources. However, Indigenous communities there are threatened by the expansion of the agricultural and livestock border, deforestation, and fires.

Bolivia has the second highest amount of loss of native forest in the world.

“Bolivia has the second highest amount of loss of native forest in the world. More than 10 million hectares -an area the size of Cuba- were destroyed by fire in 2024. Forests and trees were razed, animals were impacted, water sources were threatened, and all of this eroded the hope of Indigenous communities that depend on the forest for their livelihoods,” recalls a PROFIN Foundation spokeswoman. This entity designed the Guarayos Bio-business project to promote lasting economic initiatives that also protect the forests in that region. “We created the project to show that it is possible to engage in production in a sustainable way, without destroying anything,” she stresses.

Part of the problem was the lack of financial sustainability of traditional production systems. This was compounded by the COVID-19 pandemic that began in 2020. “In Guarayos, as in many other Indigenous communities, entrepreneurs were left with no income and no way to make a living,” a PROFIN Foundation representative explains.

Although they were determined to address this situation through the Guarayos Bio-business project, the team members faced two major obstacles: high levels of financial exclusion and the communities’ lack of experience organizing around productive projects. They had to recognize that there was no culture of saving, no financial planning skills, and no experience

PROFIN Foundation determined that it would need to share knowledge that would remain in the territory if the businesses were to be sustainable over time.

in collective management in Guarayos. An estimated 40 percent of the beneficiaries were over-indebted with inadequate credit and no access to formal banking. PROFIN Foundation determined that it would need to share knowledge that would remain in the territory if the businesses were to be sustainable over time.

With the support of IDB Lab and financing from the French Natural Capital Laboratory (NCL) Trust Fund, the Nordic Development Fund (NDF), and a local counterpart, Fundación PROFIN implemented a comprehensive training and support program for members of Indigenous communities involved in productive projects. They organized participants into Self-Managed Entrepreneur Groups (*Grupos Autogestionados de Emprendedores*, or GAEs). In addition to providing resources, they turned these GAEs into vehicles for inclusion and "contextualized financial education." They offered culturally and linguistically appropriate practical workshops to each group (even taking into account reading and writing limitations), sharing information about saving, credit, costs, investment, and self-management (understanding the latter as a tool for personal and economic transformation).

Requirements that made the difference: Contracts and counterparts

One of the most important components of the strategy involved establishing participation in the workshops as a basic requirement for accessing seed capital. This made it easier for all interested parties to benefit from the educational work and learn how to start a business with an organizational structure using financial concepts.

PROFIN staff found the story of Bartolina, one of the participating business owners, to be particularly compelling. Bartolina's company turns palm tree fruit (coussi) into an oil that can then be used in cosmetic products like shampoos, creams, and soaps. "She decided to turn coussi fruit into a venture called Bartgwagwasu. The name is hard for us to pronounce, but to her it sounds like a dream come true; a dream that changed her life and inspires her community." Thanks to the knowledge acquired and the personalized support, beneficiaries like her began to implement sustainable projects. "Once she had secured the seed capital and financial and environmental technical assistance, Bartolina joined a GAE where she learned to save, invest, and manage collective resources," recalls a PROFIN representative.

Other key elements designed to ensure that participants could be part of the program and do so with a high level of commitment included signing contracts that clearly outlined the parties' responsibilities and a requirement that beneficiaries provide counterpart contributions equivalent to 10 to 20 percent of the financing. The approach has yielded results. More than 1,200 people received financial education training, acquiring planning, management, and investment skills. The beneficiaries included 516 women and young entrepreneurs (surpassing the initial target of 225 individuals from this population group).

Some groups created funds that would allow them to save, grant loans and manage resources collectively.

The GAEs even became spaces for planning, sharing experiences, and community growth. This was so much the case that some groups created funds that would allow them to save, grant loans and manage resources collectively. In doing so, they offered financial services tailored to local capabilities and needs with the goal of reinvesting in their businesses and financing access to new markets.

There were, however, two additional matters that required attention. First, as is natural in the formation of a partnership, there were discrepancies between members of different bio-businesses related to issues such as income distribution and decision-making. During this period, there were unexpected changes in PROFIN's personnel that could have put the project at risk, as these types of changes sometimes affect the continuity of planned activities.

"Women who used to have no opportunities have become agents of change."

Faced with the challenges described above, the program created technical teams that would remain on site to build solid and trusting relationships with local stakeholders. They combined this approach with a careful awareness of the realities, limitations, potential, and dynamics of the Guaraya community and maintained direct and ongoing communication with the entrepreneurs. These close community ties strengthened the initiative and made it easier for PROFIN to promptly address discrepancies that arose within the bio-businesses.

The program offered technical assistance on matters of governance and leadership and worked to strengthen the collective identity of production projects. They also built the Guarayos Bio-business regional brand, which boosted the visibility of the ventures and gave them an engaging narrative

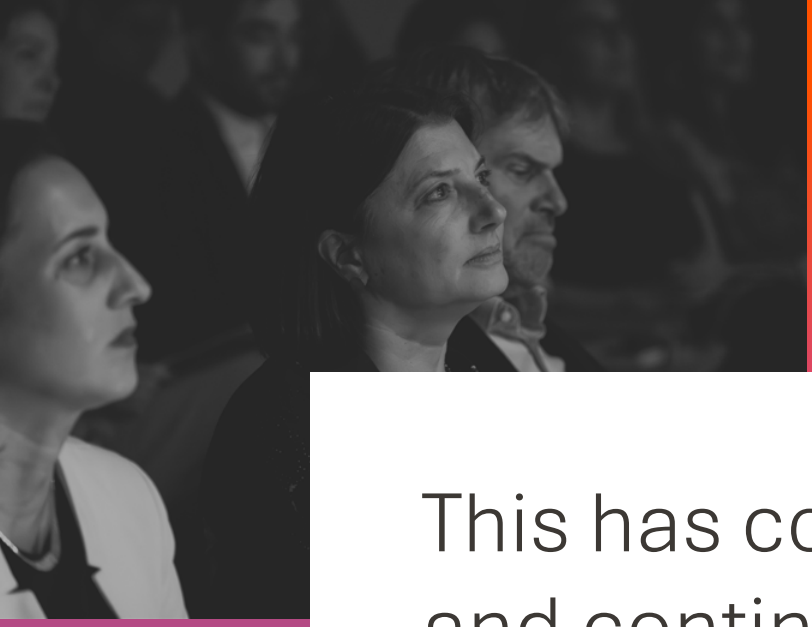
that they could use to win over consumers by talking about how their initiatives contributed to forest conservation.

In total, **62 bio-businesses** associated with agroforestry, culinary, and craft initiatives were strengthened, almost doubling the initial goal of **impacting 35 projects**.

In total, 62 bio-businesses associated with agroforestry, culinary, and craft initiatives were strengthened, almost doubling the initial goal of impacting 35 projects. All of the business owners (64 percent of whom were women) received customized training based on their sector and development level focused on financial record management, cost analysis, digital payment methods, and digital marketing strategies. “This model has allowed women who previously had no economic opportunities to become agents of change,” PROFIN spokespersons emphasize.

The businesses have shown an increase in production of at least 20 percent as well as higher income. As the Guarayos Bio-business brand positioned itself in the province, more than 400,000 hectares of forest have been preserved thanks to sustainable project management. This has conveyed and continues to convey a powerful message that stands in contrast to the traditional narrative of extractive development: it is possible to conserve natural capital while generating income with sustainable products.

Today bio-businesses are more than just ventures. They have become spaces for community leadership, economic self-sufficiency, and environmental conservation in which associations define their rules, roles, and responsibilities. The program has helped Bartolina to grow personally and as an entrepreneur. She plans to study biochemistry to perfect her cosmetic line and take her venture to the next level. PROFIN staff say that this is why “every Bartgwagwasu product is more than a cosmetic item. It is also a story of resilience, dignity, and commitment to the forest.”



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Panama

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From reputational crisis to multilateral recognition: The cybersecurity training project that prioritized transparency

IDB | LAB

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Panama

Now that digitization has become a landscape - an everyday reality that is part of the lives of all Internet users - cybersecurity is essential to ensuring that this daily scenario does not turn into a nightmare, that routine communications continue to flow, and that everyone's data remains safe. This level of protection requires professional support, which is precisely what Panama has been looking for in the past few years. The country has found that its cybersecurity sector lacks skilled people and has fallen short in creating opportunities for young people -especially women- to join the industry.

In this context, NUMU Corporation created the Regional Center for Excellence in Cybersecurity (*Centro Regional de Excelencia en Ciberseguridad*, CREC), a space for training talent through short-term technical programs, creating jobs through job placement programs developed in partnership with private companies, and strengthening small and medium-sized businesses by providing free digital risk assessments. According to a NUMU spokesperson, the belief that "the digital economy is the shortest route between precariousness and well-being" inspired CREC to create opportunities for self-improvement for dozens of young people. Proof of this is César, a bricklayer who "worked with his father carrying sandbags out in the sun." He applied for and won a scholarship from NUMU. "He convinced us that he was an ideal candidate because of his enthusiasm,

his innate ability, and especially his motto: 'A computer weighs less than a sandbag,'" the company's spokesperson says.

The initiative was successful until 2023. But the organizers reported that they faced an "unexpected storm" that year. NUMU's main partner - a European firm - filed bankruptcy, initiated a dissolution process, and abruptly withdrew from the project. It was a serious obstacle because that partner had been key in the design and operation of the program's technical and financial model, had promoted CREC at the international level, and had developed the Cybersecurity Operations Center (CyberSOC), an additional space for training students and selling services to the public and private sectors.

The news impacted the execution of an ambitious business plan that would have involved an estimated $3 million in investments, sales, and planned contracts with various entities. These entities canceled their plans to purchase services or participate in business deals due to the distrust generated by the partner's bankruptcy and related international media coverage.

Realistic expectations and clear priorities

The situation seemed so insurmountable that some recommended declaring the initiative bankrupt.

NUMU's staff explain that "in an industry where trust is everything," they went from being highly esteemed "to totally radioactive." This level of uncertainty caused disbursements expected from technical cooperation agencies to be delayed. In addition, some suppliers threatened legal action. The situation seemed so insurmountable that some recommended declaring the initiative bankrupt. Although the company's employees thought that "it was the end," they soon moved past their fatalism and became determined to continue "no matter what." They decided that they should start by "repairing their reputation."

NUMU designed a communication strategy focused on what they called "total transparency with everyone and everything." They began by acknowledging the magnitude of the problem to their stakeholders and then set realistic expectations, making clear their priorities going forward: to meet the needs of young trainees and interns as well as SMEs receiving cybersecurity diagnostic services.

Detailed information was shared directly with institutional partners, building on the strong relationships that had been forged through business associations, training centers, local governments and multilateral agencies. The program's openness and commitment to its objectives gave the stakeholders who had invested in it confidence. This led them to join the effort to move forward and overcome the reputational blow together. Proof

This led them to join the effort to move forward and overcome the reputational blow together.

of this is that the pending cooperation funds were disbursed, which allowed the executing unit team members to resume activities and work towards the prioritized goals.

They had overcome a first hurdle (the reputational crisis), but they still had to find a technical partner to operate the CREC. NUMU's team chose to redefine this situation as an opportunity to be more efficient and find a better teammate.

They determined that there was excess structure due to decisions made by the bankrupt company, among other issues. This led them to make several operational adjustments, moving out of costly offices and into less expensive spaces for the working groups and selling non-essential equipment. They also paused hiring for secondary roles. They instead relied on professionals with experience in uncertain environments and a strong commitment to social impact. These team members made difficult but necessary financial decisions in an effort to alleviate financial obligations. They renegotiated debts and agreements with suppliers and creditors and reduced staff, retaining only those directly linked to the most important objectives. They also maintained the existing technological infrastructure, leveraging it to generate revenue from cybersecurity, training, and consulting services.

Regional expansion and a 30% labor insertion rate in Panama

NUMU's team wanted to find a partner that could revisit the approaches laid out in the original plan -which had been lost along the way- and focus on training and employability goals. The new partner would also need to have a vision of the program that was sustainable, scalable, and would have a broad presence in Central America.

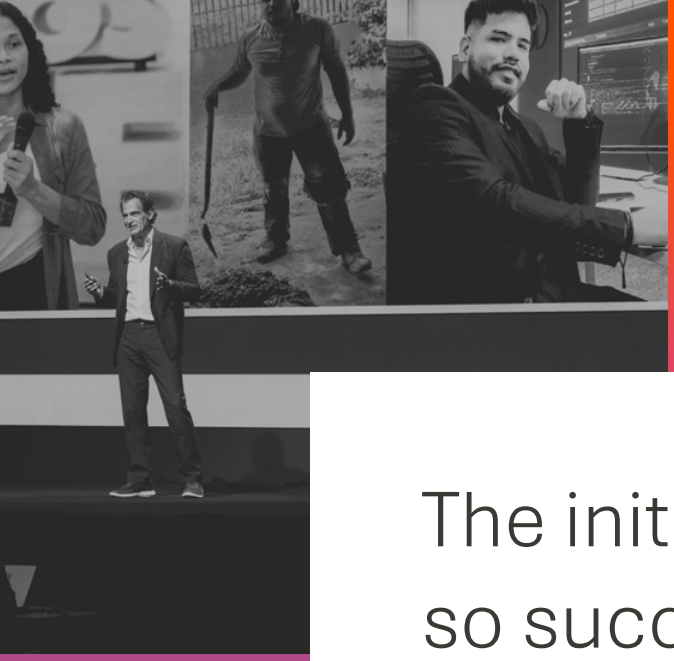
"We entered into a new partnership, this time with a very reputable organization." MNEMO, a global expert in cybersecurity, was chosen to strengthen and reposition the initiative, providing technical capacity, financial sustainability, and regional ambition. For example, together they accelerated CREC's expansion beyond Panama, also reaching Nicaragua, the Dominican Republic, and El Salvador.

The same initiative that some suggested should declare bankruptcy was recognized by the World Economic Forum as an impact project, and organizations like the World Bank and the European Union have invited the project's developers to share their experiences. The initiative was so successful that it achieved a job placement rate of 30 percent, with 120 out of 406 students certified in cybersecurity (40 percent of whom were women) entering the labor market.

“The young people we had trained raised awareness of cyber risks in more than **1,200 SMEs** in Panama. They took the program to **8 of the country’s 10 provinces**.”

“The young people we had trained raised awareness of cyber risks in more than 1,200 SMEs in Panama. They took the program to 8 of the country’s 10 provinces,” a NUMU representative explained. They add that César, the bricklayer who used to carry sandbags with his father, “was an extraordinary motivator of other young people and our first employee in the cybersecurity operations center.” He was also the bearer of “bittersweet news” less than two years later, when he resigned to take a better position in one of Panama’s most important banks.

Stories like this have convinced NUMU staff that they do more than offer cybersecurity training and services. They also contribute to the progress of the next generations: “Every young person we bring into the digital economy is a family that will be financially stable for the rest of their lives.”.



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Lessons learned

01 Honduras

Red Solidaria implemented a socio-emotional skills development program for students in grades 7 to 9. It was designed to help them overcome factors that have led many to drop out of school: the presence of gangs, teen pregnancy, and the idea of irregular migration. Several school principals resisted the idea because they did not understand the context or believed that it did not exist. Red Solidaria undertook the task of structuring information sessions and workshops to help inform and persuade school officials, teachers, and families about the importance of strengthening the mental health and soft skills of young people as measures for dealing with the risks inherent to adolescence. The actions undertaken made it possible to serve more than 3,700 students in the 60 selected schools. This case shows that it is essential to carry out prior awareness-raising plans that involve the groups that comprise the school communities - principals, teachers, parents. Explaining the importance of the issues at stake helps to motivate all the stakeholders to support the project's objectives.

The initiative, which was designed with a preventive approach, came up against a harsh reality: some students were at immediate risk (suicide attempts or situations of harassment or abuse). In response, Red Solidaria expanded the scope of the program and made more resources available, offering highly complex - and urgent - medical and psychological care, as well as tertiary justice, child protection, and educational services. Partnerships with key entities such as the government program Ciudad Mujer, the Secretariat of Education, the National Secretariat for Children, Adolescents, and the Family (SENAF), and the Public Prosecutor's Office were essential to the program's success. They also provided training within the schools so that teachers and other school employees could identify students at risk and direct them to the appropriate professionals. This experience shows that preventative psychological support programs for young people must have specialized care pathways and institutional partnerships that allow for coordinated and adequate responses to be delivered to young people who are already victims (or are about to become victims) whose safety is in jeopardy.

The executing unit's staff encountered a wide range of issues in the course of providing psychological support to young people. It was clear that there would be no one formula for addressing them all. For example, dealing with a case of teenage pregnancy requires different specialists and care pathways than managing a case of bullying or sexual abuse. In response to this, they designed various tools and techniques adapted to the specific needs of each adolescent and each challenge using an approach known as "psychoeducation." The idea is to teach young people practical skills for overcoming difficult situations based on their capabilities and challenges. This example shows that when school populations present a wide range of mental health challenges, the response must include differentiated psychological solutions that recognize the unique characteristics of each student and environment.

02 Panama

An ambitious initiative to bring electricity to remote areas of Panama came up against logistical infrastructure challenges that were more complex than initially anticipated. These included poorly maintained roads, communities only accessible by river, rugged topography, and a rainy season that made many roads impassable. The Office of Rural Electrification (OER), part of the Ministry of the Presidency, responded to these obstacles by completely redesigning the operation. Its staff decided to find a way to anticipate challenges rather than simply dealing with them as they arose. The teams relied on topographic technical studies and weather simulation programs to predict the condition of the land at different times of the year based on the expected rainfall. They used those data to identify critical routes and adjusted the schedule. They then evaluated and chose the most useful types of multimodal transport -4x4 vehicles, boats and even helicopters- and decided to use light machinery and materials. The organizers also provided specialized training for working in extreme conditions. This reformulation of the project helped boost electricity coverage in rural areas of Panama from 78 to 93 percent in just six years. This case suggests that when major logistical obstacles arise in remote areas, it is possible to reorganize activities strategically to generate efficiencies.

Another key action was hiring local residents, drawing on their in-depth knowledge of the geographic conditions and weather patterns. They guided surveys and supported field and transportation work. Community participation also facilitated operations, created local jobs, and provided a sense of ownership that added legitimacy to the initiative. This shows that it is possible to partner with beneficiary communities, drawing on their experience to move in and out of isolated areas so that they become active stakeholders and earn income.

03 Brazil

Hospital Israelita Albert Einstein (Einstein), a private organization that operates a network of public and private medical centers in Brazil, anticipated the coronavirus crisis in 2020 by acquiring equipment, building new intensive care units (ICU), hiring more staff, and providing additional facilities. The increase in installed capacity gave Einstein greater flexibility when it came to admitting severe COVID patients and keeping them hospitalized longer. This experience shows that early preparedness and timely access to private financing are critical to saving lives during public health emergencies. The case also shows that private management can improve the quality of public health network services through a flexible model of hospital bed management in times of system stress.

04 Peru

The initiative Internet for All was created so that rural areas of Peru could have access to the Internet. As private investment in the field was limited due to its low profitability, Internet for All staff created the first Neutral Operator of Rural Mobile Infrastructure (OIMR). The idea was to deploy towers, antennas, networks, and equipment available to any telecommunications company to use to offer their services in remote communities without making large investments. The problem was that there were no guarantees that different competitors would use the same infrastructure equally. IPT set up working groups with national authorities to design clear rules, solid governance, and a transparent technical framework based on "RAN Sharing," a model that allows companies to share infrastructure while keeping their services separate. They addressed potential participants' concerns and secured the participation of the three largest mobile telephone operators in Peru. They also introduced a "coverage fee," which encourages companies to invest in rural infrastructure, using up to 60 percent of what they pay for the use of the radio spectrum. When telecommunications firms are wary of sharing network infrastructure with competitors, it is possible to implement technological neutrality systems that guarantee fairness for digital services operators and users based on differentiated policies set in collaboration with public authorities. Tax incentives can also be introduced based on the construction of infrastructure in areas where it is lacking.

Several communities expressed concerns about the health impacts of installing towers and antennae nearby. IPT designed workshops to explain that the technology was safe and to teach participants how to use the Internet productively and responsibly. As a result, rural populations have begun to enjoy virtual education, telehealth services, and local e-commerce. This case shows that when connectivity opportunities are accompanied by uncertainties that cause resistance, it is essential to implement outreach and training programs that help communities understand the real effects of the projects and empower them as end users who can leverage new technologies to enhance their well-being and productive growth.

The 2020 pandemic disrupted the infrastructure deployment plan. IPT proposed using public fiber optic networks that had previously been installed by the government in rural areas and were underutilized. In collaboration with local and national officials, a new regulation was drafted and implemented to allow these ready-to-use networks to be managed by private entities in emergencies like the one they were facing. This enabled IPT to use the installed fiber optics as an impartial operator. The total rural population with Internet access grew from less than 900 thousand people to almost 4 million in more than 19,000 communities. Rural household Internet coverage increased from 36.5 to 82.5 percent between 2018 and 2024. This experience shows that it is feasible to implement innovative regulatory changes even in the midst of a national emergency using arguments that explain the tangible benefits for vulnerable communities.

05 Bolivia

Fires, deforestation, and extractive systems have endangered both the richness of the Amazonian forests in Bolivia's Guarayos province and the communities that live in the region. In response, the PROFIN Foundation created Guarayos Bio-business, a program designed to promote economically sustainable projects and protect local ecosystems. However, local business communities lacked basic financial literacy and were not familiar with collective management. PROFIN organized the participants into Self-Managed Entrepreneur Groups (Grupos Autogestionados de Emprendedores, or GAEs) and offered them financing as well as workshops on savings, credit, costs, investment, and self-management. In doing so, PROFIN turned the businesses into vehicles for financial inclusion and education by requiring seed capital applicants to attend the courses. To ensure that they were committed, the beneficiaries were also required to provide counterpart contributions and sign contracts that clearly outlined their responsibilities. Some 1,200 people were trained, and the entrepreneurs learned to implement sustainable and financially independent projects. This was so much the case that some groups created funds that would allow them to save, grant loans, and manage resources collectively. This experience shows that it is feasible to provide financial education and organizational and planning skills to community members with no experience in those areas through educational programs offered as a requirement to access financial support. The case also makes it clear that it is useful for beneficiaries to provide counterpart resources, giving them an opportunity to share the risk, and to sign contracts that set out their obligations. These mechanisms encourage greater commitment because the entrepreneurs' own investment is also at stake.

The program faced unexpected changes in PROFIN staff -which could have impacted the continuity of the activities- and disagreements among members of the bio-businesses related to revenue distribution, decision-making, and organizational sustainability. In response, PROFIN deployed teams that were permanently installed in the project areas, which allowed them to establish sustained contact and bonds of trust with members of the community despite staff turnover. They were also able to mediate and positively manage any differences that arose within the companies. This experience shows that ongoing field support from work teams is crucial for responding to potential challenges related to leadership changes in executing units and disagreements among local stakeholders. In addition to building trust that can offset staff turnover, maintaining a physical presence facilitates prompt and relevant responses, allowing for early reporting of local incidents and a better understanding of community dynamics, fostering sensitive and effective action.

06 Panama

NUMU Corporation created the Regional Center of Excellence in Cybersecurity (Centro Regional de Excelencia en Ciberseguridad, CREC) in Panama to train talent and create career pathways while helping SMEs by providing free digital risk assessments. In 2023, the expert partner in CREC's technical and financial model declared bankruptcy and abruptly dropped the project. This undermined public and private entities' confidence in the project and impacted the business plan, which involved an estimated US$3 million in services and business for which agreements were already in place. Pending cooperation resources were also put on hold. In response, NUMU designed a communications strategy focused on being transparent with their different audiences. They acknowledged the seriousness of the issue and conveyed realistic expectations about the path forward. In doing so, they made it clear that the priority would be the program's young trainees and interns and the SMEs receiving cybersecurity services. That honest and determined stance persuaded clients and allies and restored the flow of cooperation resources. In the end, 4 out of 10 students trained through the program found jobs and more than 1,200 SMEs received free IT vulnerability assessments. This case shows that when a reputational crisis occurs that puts an initiative at risk, it is feasible to convince allies to continue their support through an attitude of integrity and a frank communications plan that conveys concrete and viable objectives, focusing on the future impact of program beneficiaries.

NUMU took advantage of the vacuum left by its original strategic partner to lighten the operation that had been led by the outgoing company. They engaged in a reorganization process that included moving out of costly offices, selling expendable equipment, and freezing the hiring process for roles that could wait or that were not required at all. They worked with debt renegotiation specialists, reaching new agreements with third parties and restructuring teams in order to reduce costs. Their search for a new partner led them to a global cybersecurity firm that was positioned to contribute technical capability and aligned with the project's initial focus on sustainability, scalability, and regional expansion. Today, CREC has a presence in 8 of Panama's 10 provinces and in Nicaragua, the Dominican Republic, and El Salvador. This experience suggests that the departure of a strategic partner may be highly problematic but can be turned into an opportunity to find a better ally. In fact, this project shows that such a shift may even lead to the achievement of more ambitious objectives and transcend borders. Finally, changes like this one can be leveraged to evaluate efficiencies, redesign processes, and reduce expenses, differentiating between essential matters and secondary concerns. It is essential to have technical teams that know how to act quickly, follow rigorous financial guidelines, and adapt operations when needed.


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