

Ultra-Poverty Graduation in Colombia: Pathways to Opportunities

Your Impact Report, Fall 2025

During this time of global change—including economic uncertainty, natural disasters, and, in some places, great strife—our neighbors in Colombia continue to inspire. Opportunity International's Ultra-Poverty Graduation program—called *Pathways to Opportunities* in Colombia—enables previously overlooked families to work their way out of extreme poverty—thanks to determination, deep faith, and access to support.

EXPANDING OUR REACH

The Graduation program offers a long-term solution whereby families living below even the extreme poverty mark of two dollars a day—truly living in subsistence mode—receive support to secure food; start one or two income-generating businesses; learn basic financial skills; mentorship; community linkages; and job skills—support that will pave a holistic, viable path out of poverty.

Called *Pathways to Opportunities* in Colombia, the Graduation program served an inaugural cohort of 250 families, currently reaches 500 families in the second cohort, and plans to launch a third cohort of 250 families this fall. Thanks to your support, families previously unable to meet their basic needs now earn and save, enjoying a more stable living situation and planning for bright futures.



Even the youngest family members benefit from Opportunity International's comprehensive programming.

Proven impact: Our model is effective, in part due to its foundation in our proven three-pronged approach of extending access to training, financial services, and group support. The inaugural cohort in Cartagena, Colombia—one of the few Graduation programs focused on an urban community—resulted in measurable improvements in living conditions. To graduate, participants had to achieve significant improvements from their initial conditions. Results included:

- **Food security:** 93% consumed 3 meals a day on average—up from only 9 families at the start
- **Economic resilience:** 107% increase in average monthly household income and 91% exceeded Cartagena's extreme poverty line
- **Health:** 100% of the families enrolled in health service
- **Education:** 92% of out-of-school children returned to school
- **Community connections:** 93% of families have achieved greater confidence and autonomy, which helps them to have greater community participation

Cohort 2: The demographics of the current cohort of 500 families in ten neighborhoods in Cartagena capture the complex obscales of the local economic and social environment.

Over the past 11 months of the second cohort's program, the transformative impact of the Graduation model has created waves of opportunity and progress:

- **100%** registered in government database to receive health support
- **99%** of school aged children in participating families now attend school
- **240** participants completed technical training
- **245** participant business plans were approved
- **230** participants received seed capital to support business plans

In-person family visits are key to the success of the Graduation program; as staff get to know the families and share educational resources and encouragement, families move out of food insecurity to having at least two meals a day. At the start of the program, none of the participants had any savings or access to digital wallets; now, 248 families have some form of savings, positively impacting all members of the household and the larger community.

Cohort 3: Thanks to the impressive results and strong momentum of the Graduation program—led with clear strategy and execution by our Opportunity staff on the ground—we will launch a third cohort this fall in a new location: families in under-resourced Barranquilla, Colombia will have the opportunity for life-changing transformation over the next 18 months.

Graduation Cohort 2 2024-2026

- 97% of participants are female
- 55% of homes have 3-4 family members; 32% have 5-6
- 50% of participants are between the ages of 30-44
- 48% of participants are single heads of household
- 11% of participants are displaced people
- 7% of participants are migrants or returnees



Lilliana, Graduation participant

Lilliana struggled with unstable economic conditions and complex family challenges. Without a support network and unable to access formal employment, she joined the Graduation program to learn how to be an entrepreneur. Graduation offered her psychosocial support, training in financial education, business management, and personal growth.

With this support, Lilliana reorganized and restocked her business, adopted saving habits, improved her financial management, and strengthened family communication—marking a significant turning point in both her business and her personal life. She saves more consistently, reinvesting in the business and now can meet basic family needs. Lilliana not only strengthened her enterprise but also transformed her family's well-being, nurturing healthier relationships and building a more hopeful and stable future.

LEADING THROUGH COLLABORATION

During this past year, we secured two agreements with the City of Cartagena to develop the second Graduation program cohort. We are serving 500 families in ten different areas of Cartagena, twice as many families as our inaugural Graduation cohort. The City of Cartagena provides funding that helps support 250 of the 500 families. To date, 500 families have created savings groups and have started trainings; half of them have received their business start-up capital. The remaining 250 should receive their seed capital in the next two months.

MULTIPLYING IMPACT

We see a multiplier effect every day in our work: one family of five that participates in the Ultra-Poverty Graduation program can impact the livelihoods of two adults, the education of three children, and the increased stability and resilience of a community with income-generating, life and business skills. Thanks to your generous support, transformational opportunities reach our neighbors living in the deepest poverty, creating a path to sustainable livelihoods.

We extend our deep gratitude for your steadfast support of families making transformational changes thanks to the simple acts of creating new opportunities built with a compassionate support system. We are better together. Let's continue the work of changing the world.



If you're interested in hearing from a Colombia graduate, [Karen Julieth](#) shares her personal story of overcoming challenges and living with deep joy and gratitude.

Shirley, Seamstress

A graduation of the *Pathways to Opportunities* program, Shirley completed dressmaking training and learned financial management. She acquired a sewing machine and transformed a space in her home into a small workshop. She took her first entrepreneurial steps, offering basic tailoring services to women in her community. She is building a sustainable source of income of her own, while demonstrating the power of perseverance, talent, and hope for a brighter future.



"When you work in territories hit by extreme poverty, exclusion, and conflict, you learn that the deepest pain is not always hunger or lack of income, but loneliness. The feeling of not caring. Not to be seen. I have seen how the simple act of listening can become a very powerful tool for transformation. Communities grow when an authentic connection is established...based on respect, empathy, and shared purpose [transforming] isolated individuals into a resilient community."

Yanny Iriarte, caseworker, Opportunity International