

Challenges and Need for Reformulation in the Targeting of Conditional Cash Transfer Programs in Latin America and the Caribbean: A Systematic Review

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Conditional cash transfer programs are programs that have been implemented to improve the living conditions of the most vulnerable population in exchange for meeting certain conditions. For this, a key element is the targeting that allows families to choose. benefited. For this systematic review article, the Prisma method was used. Targeting is an essential element in the execution of this type of programs, these regularly respond more to political criteria, in the same way there are inclusion errors and exclusion errors. Targeting is important for the success of a cash transfer program, the low impact on the programs is due to the development of erroneous targeting criteria, poorly applied, which suggests that it is necessary to reformulate targeting in all conditional cash transfer programs in Latin America and the Caribbean.

Keywords: Targeting, Criteria, cash transfer program.

1. Introduction

Public policies are designed with the purpose of generating a specific objective to compensate needs or solve difficulties (Pacheco et al., 2020), in this way public policies have as a sense of existence to solve failures in system or of the state, being their purpose to solve social problems and satisfy health, education and other demands (Padilla, 2021) (Navarrete et al., 2024), (Venegas-Cantillano et al., 2024) (Santos, 2024a) guaranteeing the welfare and protection of the population, in short, their fundamental rights (Moya, 2021). These policies are born from the charitable nature, addressing the origin and response to social needs,

having social programs as an operational mechanism (Pita-Torres, 2020).

The universal social programs benefit entire population without distinction, however, in the 80s the World Bank and other agencies-initiated programs that aimed to focus social programs on lowest social quintiles through targeted programs with argument that universal programs were not effective (Salgado-Hernández et al., 2018). In addition to this, the programs mutated from being simple economic givers to conditional programs following principle that if they met certain requirements the program would have an impact on the benefited family and society (Stampini et al., 2023), being strategies that seek to solve poverty, promoting social equity in environments with evident economic divergence (Corrêa Amaral et al., 2024) (de Barros Santos et al., 2024) with a long-term impact, seeking to inhibit or repress vicious circle of poverty from parents to children (Enriquez, 2022), These programs have the attribute of delivering a small amount of monetary resources to the beneficiary household in exchange for considerations that benefit the beneficiary family (Banegas-Gonzalez & Mora-Salas, 2012), seeking a state of well-being of the vulnerable population (Cruz-Martinez et al., 2024), These programs have been developed in different regions of planet with different results (Fernandez, 2021).

In Latin America poverty is evident in its social indicators, being this poverty multifocal and of high complexity so its solution is difficult (Mamangan, 2018), that is why Latin American governments prioritized fight against poverty for decades now, seeking to reduce the gap between rich and poor so evident in this continent (Flores & López, 2022), these efforts have been reflected with an evident decrease in poverty (Arrieta et al., 2022), this type of programs started approximately two decades ago, in Brazil and Mexico (Cortínez et al., 2016) (Rodrigues-Silveira, 2011) (Garcia, 2024) (Santos, 2024b) (Parker & Vogl, 2024), being its priority the development of human capital, (Boga, 2018) (Villatoro, 2010) (Fabian-Arias et al., 2021) (Ibarrarán et al., 2017). The current coverage of this program is significant with more than 67 programs spread across 17 states in Latin America, covering 55% of the group that is in poverty, however, 41% of people who are not in poverty are beneficiaries of these programs, with inequity existing in indigenous peoples and children in granting of benefits (Stampini et al., 2023), prioritizing above all women as an alternative means of empowerment (Cruz-Martínez et al., 2024), during the pandemic the countries of Latin America generated 111 new programs covering 37% of population (Stampini et al., 2021), currently the average number of beneficiaries is around 780 million, establishing itself as a basic response of the state against poverty and social assistance to the vulnerable population (De Brauw & Peterman, 2020).

A characteristic of conditional transfer programs is that they are all targeted, i.e. they are not universally accessible, in this sense each state chooses a program and thus a type of vulnerable group on which to intervene, in this sense nature of program will also have the group on which it will intervene, There are only a few transfer programs where there is universality, such as the Juancito Pinto and Juana Azurduy programs in Bolivia, where all school children and pregnant women are part of program without any precondition (Cohen & Franco, 2010a).

Targeting is a method used by state to grant benefits within its social policy, in order to distribute more efficiently the limited resources state has and that motivate it not to be

granted to the general population (Alvarez, 2021). In the same way, targeting occurs in a state where it has subsidiary policies (Esping Andersen, 1993), it allows concentrating the limited resource in a group of people, which generates greater impact (Bedregal et al., 2010), causes a redistributive effect with an impact on the generation of greater equity (Brodersohn, 1999). Targeting is the process that guarantees that social spending is allocated or granted to the target population (Arenas-González & Bohóquez-Chacón, 2020), ensures social spending is granted to vulnerable and poor population groups (Ibarra Ruiz, 2019), being a mechanism of selectivity in social spending (Sojo, 1990). The purpose of the targeting system is to contribute to improving the effectiveness of all social programs defined as transitory tools that will help the neediest to fight poverty and allow them to embark on productive chains promote the country's development (Solís-Luis et al., 2022) (Fernández, 2021).

Two types of problems or targeting errors occur in the implementation of cash transfer programs. One is the under-coverage or exclusion (Type II targeting error) of households in extreme poverty, where all those who should be benefited do not receive the benefit, mainly due to budget constraints and other reasons, measuring the ineffectiveness of the program (Del Valle & Alfageme, 2009) (Raczynski, 1995) (Papa & Schuschny, 2022).

Another error is the leakage or inclusion (Type I targeting error), consisting in that households that are not poor receive transfers from social programs for multiple reasons, of which the greater the coverage the more chances will arise to increase leakages, it constitutes a measure of the loss of resources, it measures the inefficiency of the program (Trepowski et al., 2019) (Del Valle & Alfageme, 2009) (Raczynski, 1995). There are generally two types of targeting mechanisms: on the one hand, there are administrative selection mechanisms, where a decision is made based on a particular attribute to choose the beneficiary; the other type is self-selection targeting mechanism where the intrinsic behavior of the household decides whether they are beneficiaries or not (Papa & Schuschny, 2022).

In Latin America and Caribbean the selection of program beneficiaries or targeting is done through targeting criteria that are of different modalities such as targeting according to the availability of public services, in this case to apply the program in an area it must be ensured that there are required services (health, education and others such as banks) that meet requirement of giving accessibility to the beneficiaries, if one of prerequisites does not exist it is not applied until the required complete services are in place. Another is the geographic targeting, the program will be developed in certain territorial regions based on geopolitical, geographic criteria, where the choice is based on indicators such as percentage of population below poverty line, however, it has the weakness that leaves out neighboring or contiguous territories where there is also poor population. Another way is the selection of households through 'means testing' this type of agreement with the choice of populations, a socio-economic analysis of each home is made and based on this beneficiary families are chosen, however, when the budget is less than number of families to be benefited, it is chosen according to other criteria such as the lottery, clientelism or other ways unrelated to a proper selection. Community assembly, there is the argument that it is the population that knows who should be the real beneficiaries, which is why this method is used as a measure of selection of beneficiaries, in this sense on a list previously prepared by the authorities or other responsible is the population that validates and has the power to modify the list of beneficiaries, this model left as a side effect community fissures among the villagers. The

characteristic of targeted programs generates a line of division between beneficiaries and the rest of the people who make up the group of those who contribute to finance the program (Machado et al., 2012), many authors refer to stigmatization and a reduction of social stratum product of the choice between beneficiaries and non-beneficiaries (van Oorschot et al., 2017) that can lead to a division between communities if it occurs by geographical targeting, which could even be transferred to the communities when targeting is geographical (King et al., 2010). Finally, the modes of selection can be a combination of targeting modes (Cohen & Franco, 2010a).

As can be seen, targeting is not perfect and has many weaknesses. In addition, the budget is limited so that even if it is targeted in a convenient way, it is not enough and there will only be certain groups of beneficiaries in contrast to others who will not be beneficiaries as a result of the arbitrary choice of beneficiaries. However, the importance of targeting often ceases to be a concern of those responsible for the benevolent analysis of analysts and experts who only see the goodness of distributing money and the theoretical effect it will have on health, education or the formation of human capital, without stopping to make a deep criticism in relation to targeting (Draibe, 2006).

As evidence shows, targeting is a priority problem in conditional cash transfer programs, not only the model is perfectible, but also the way it is implemented, in this sense the objective of this article will be to identify the errors of inclusion and exclusion along with their possible causes in the targeting of conditional cash transfer programs in Latin America and the Caribbean.

2. Methodology

In the absence of a suitable base author or other author with relevance to this topic, we will take into account the following sources: Stampini et al. (2023), Del Valle & Alfageme (2009), Raczynski (1995), and Papa & Schuschny (2022) for the first variable, which is the conditional economic transfer. In this case, in the present research, which will be qualitative, we will adopt the positivist axiological assumption as an axiological assumption for the study of the targeting of conditional transfer programs. Similarly, the research process entailed the consideration of value-related aspects, including the collection of data without manipulation and the respectful presentation of findings (Bernal, 2010; Com & Potowski, 2013; Romero et al., 2021).

In developing this research, an inductive-deductive methodology was employed (Barraza, 2023). This approach facilitated the formulation of conclusions regarding the impact of targeting on the effectiveness of conditional cash transfer programs, with a particular focus on the program's transcendence and its constituent elements.

Similarly, the hypothetico-deductive model (Hernández-Sampieri & Mendoza, 2018) will be employed, wherein the research is anchored in the theory. The objective is to investigate and elucidate the phenomenon through the identification of general rules that provide a comprehensive understanding of the process. As previously stated, this model is based on the generation of a hypothesis that is derived from two factors: the universal, comprising all scientific knowledge attained thus far (nomological statement), and the empirical,

comprising the researcher's observation (entimematic statement). This empirical observation forms the basis of the problem, and the research is conducted with the objective of testing and challenging it. In this case, the aim is to gain insight into the phenomenon in question, with the goal of elucidating its underlying causes or reasons for its emergence. In conclusion, the hypothetical-deductive model allows us to generate a conclusion that can enhance the theory from which it was initiated. Furthermore, it enables us to construct solution strategies. In terms of the deductive approach, the methodology is based on the principles of measurement and quantification as a foundation, with the objective of achieving objectivity that is not influenced by the subjectivity of the researcher. The aim is to increase scientific knowledge through the universalisation of findings and the formulation of scientific laws that explain the reasons behind a phenomenon (Sanchez, 2019). The mastery of this method elucidates that social scientists concentrate their objective on testing the hypothesis from two referential points: the conceptual scientific base and the reality found (Monje, 2011).

In order to construct this article, it was necessary to undertake a systematic review of scientific articles on the subject of conditional cash transfers and the focus of this program. Accordingly, in the construction of this article, the tenets of the PRISMA method have been observed, in accordance with the guidelines of this method for systematic reviews. The PRISMA method is based on the following steps:

First search

The first search began in June 2024 using the words “conditional cash transfer program” “Latin America” “targeting”, these terms were entered in the SCOPUS, WEB SCIENCE, SCIELO, EBSCO databases and Boolean operators AND and OR were used as appropriate. Once the results were obtained, a regular amount of quantitative and qualitative results could be evidenced, which was enough to have an integral panorama of the reviewed topic.

Systematic search

The systematic exploration was carried out in the months of June-July 2024 in the platforms SCOPUS, WEB SCIENCE, SCIELO, EBSCO taking into account all the publications that were made from the year 2000 to 2024. This extension

increased the results, which gave us 37 eligible results, on this total the articles were selected taking into account exclusion and inclusion criteria.

Manual search

After having selected 9 articles, 4 articles were taken into account since they are essential for the analysis of this article.

Table 1. Selection criteria

Inclusion criteria		Exclusion criteria	
Date of publication 2000 to 2024	•	Studies of a program, books or manuals.	•
Empirically based research article	•	Review articles or meta-analysis	•
Must be studies of targeting in conditional transfer programs.	•	Articles that are not between 2000 and 2024.	•
Must be programs carried out in Latin America.	•	Articles on similar programs that were conducted in other regions.	•

Table 2. List of articles analyzed in this article.

Author/year	Sampl	Methodology	Result
(Ciolli, 2019)	Families for Social Inclusion Pla	Documentary analysis	Targeting does not meet the criteria, there are duplications or double contributions, there are no programs to follow up on the family situation and employment
(Zarazaga, 2015)	Three national programs in Argentina	120 interviews with pointers to analyze these dynamics	The more limiting the program is, the more clientelism is produced; in the case of health and education benefits, they avoid clientelism to continue in the program; in the case of work compensation, they must provide political support to continue in the program.
(Hevia, 2016)	Mexico's Progresa/Oportunidade program	Documentary analysis	There is a risk of synecdoche and asymmetry of power, targeting has institutional intermediaries for political clientelism purposes (coercion and vote acquisition) which affects the rights of the most vulnerable, generating an asymmetry of power.
(Jiménez Rubiano & Sanguino Pérez, 2022)	Conditional cash transfer program in Colombia	Use of the partial equilibrium model through the simulation of scenarios for FeA and JeA (beneficiaries).	Targeting with exclusion and inclusion errors targeting parameters are given based on political calculation criteria seeking a loyal electorate
(Borraz & González, 2008)	Expanded National Household Survey (2006), Expanded National Household Survey (2006) Continuous Household Survey (2007)	Documentary analysis	27% of exclusion errors and 2% of inclusion errors in 2007
(León et al., 2001)	Solidarity Voucher in Ecuador	Quasi-experimental evaluation to assess the program's impact on poverty	Exclusion error 18%, inclusion error 33.4% undercoverage 48.1%, with a leakage of 63% of the solidarity bonus, the exclusion error grows from the years from 2013 to 2017 by 2.7%.
(Soares et al., 2010)	Bolsa Familia Program	Documentary analysis	Exclusion error was 70% in 2004, in the same sense the inclusion error was 36%
(Urrutia & Robles Báez, 2018)	Families in Action Program (2001-2018)	Documentary analysis	It is established that the program covered more than the calculated number of poor people, however, half of those who are really poor do not receive the benefit, which we can interpret as exclusion and inclusion errors.
(Sánchez, 2019)	Assistance programs in the period 2006-201	Documentary analysis	47% of inclusion error and 53% of exclusion error the targeting is based on electoral arguments and this generates denaturalization of the program.
(Chumacero & Paredes, 2012)	FOSIS Chile Program	empirical evaluation in three dimensions of the employment programs implemented in Chile since 1999	FOSIS program finds that targeting is inverse to the level of unemployment, political affiliation reaches 50%, it has no relation with vulnerability to unemployment or poverty level.
(Simoni Junior & Dias, 2024)	Minha Casa Minha Vida Program	Documentary analysis using linear regression	The targeting is given by a partisan political bias where only the poor of the workers' party are beneficiaries
(Benedetti et al., 2014)	10,000 Bonus Program	Documentary analysis	Exclusion error of the proposed model is 19% and the inclusion error is 19%. In extreme poverty exclusion errors 40%, inclusion 40%. In rural areas exclusion errors 17%, inclusion 17% in poverty 25% in extreme poverty. extreme poverty.
(Preeters & Chudnovsky, 2019)	721 beneficiaries and former beneficiaries of the Universal Child Allowance program	Mixed method	57% exclusion error

3. Results and discussion

Targeting represents the initial stage of fieldwork in conditional cash transfer programs. Additionally, it is frequently arbitrary and not based on objective or program-specific criteria. Instead, a set of requirements is provided beneficiary must meet, such as being a child under five years old or being pregnant. Furthermore, it has been observed requirements are common to numerous programs in various countries, despite the fact that the programs have disparate objectives (Chahbenderian, 2015). Similarly, targeting frequently differs with similar objectives and methods, yet similar patterns can be observed between programs in different countries (Gonnet & Hermosilla, 2019). The practice of targeting, which involves differentiating between beneficiaries and non-beneficiaries, is often employed in punitive contexts where there is a lack of technical justification based on evidence. However, as will be discussed, the decision to target is frequently driven by political considerations, which, as the program evolves and expands, can lead to errors in targeting and the exclusion of many families who require assistance. (Lo Vuolo, 2012). A further issue is the paucity of information available about a given programme. This is largely attributable to a dearth of data from programme beneficiaries or a lack of follow-up by programme administrators to ensure that all eligible families are included (Garzón, 2018).

One challenge is inflexible regulations that exclude disadvantaged populations. For instance, the "Colombia Families in Action" program imposed an arbitrary threshold of less than 100,000 inhabitants, a decision influenced by government's priorities. This resulted in 2.4 million individuals being unable to participate due to their population size and lack of infrastructure (Núñez et al., 2006). Additionally, 15% of the population migrated due to armed conflict, and 5% were unable to register due to shifts in demographic composition. Similarly, in Chile, the Chile Solidario program demonstrated a discrepancy between its stated objective and its actual impact. Despite the program's stated goal of assisting most vulnerable families, only 52% of the families that received the benefit were destitute, with an inclusion of 48% (Cohen & Franco, 2010). A study of satisfaction and perception with regard to targeting reveals that only 53% of respondents express agreement or strong agreement with the targeting method, while 33% indicate strong disagreement with the list of beneficiaries (Marchionni & Conconi, 2008). Similarly, another study of a program in Uruguay reveals that 90% of the beneficiaries indicate that there were families that qualified for the program but were not selected. Furthermore, 88% of those who were rejected stated that there were families who did not merit receiving and collecting the PANES. These findings suggest that there is a lack of satisfaction with the targeting criteria (Perazzo et al., 2021). In the Bono 10,000 program, the exclusion error of the proposed model is 19% and the inclusion error is 19% in extreme poverty; exclusion errors are 40% and inclusion errors are 40% in rural areas; exclusion errors are 17% and inclusion errors are 17% in the population living in poverty; inclusion errors are 25% in the population living in extreme poverty. These errors are primarily attributable to the type of targeting model employed (Benedetti et al., 2014). In the Universal Child Allowance program, the country's flagship program in tango, a mixed study in 721 cases found a 57% exclusion error, where the state did not look for beneficiaries and the beneficiaries did not apply for various reasons.

In period between 2003 and 2009, the "Family Plan for Social Inclusion" revealed several shortcomings in its targeting methodology. The criteria for selection were not adequately

tailored to the intended beneficiaries, resulting in instances of double contribution and other forms of inefficiency. Additionally, there was a lack of monitoring and evaluation of the family situation and employment status of the beneficiaries. (Ciolli, 2019) presents the findings of another study conducted in Argentina, which indicates the presence of clientelism in the context of program access. This phenomenon is observed to manifest with greater intensity in instances where the program in question is more limited in scope. Additionally, there is evidence of compensation for political support, which serves to perpetuate the status of beneficiaries (Zarazaga, 2015). In Mexico, the practice of targeting can exacerbate the existing power disparity between authorities and impoverished families. This is because it is authorities who determine the scope and conditions of the program within a specific territory, as well as the selection of families and the amount they will receive. Furthermore, the authorities also create asymmetries and restrict access for families that are geographically distant from the centers of power. Of particular concern is the growing perception that targeting is becoming a mechanism for political favoritism. Additionally, there is a significant risk of synecdoche. The purported conclusion of the anti-poverty campaign is, in fact, a program with political implications, increasing the risk of synecdoche. As demonstrated by the author (Hevia, 2016b), this is evidenced by the targeting criteria, which reflect political interests rather than the objective of assisting families in overcoming their deficiencies. In this regard, despite program's initial focus on the most vulnerable populations, the initial beneficiaries were those with an index score of 6 or above. This has resulted in the inadvertent exclusion of individuals with the greatest need, as highlighted by Jiménez Rubiano & Sanguino Pérez (2022).

One of the most common issues encountered is error of exclusion and inclusion in the targeting process. In Uruguay, 27% of the target population was excluded from benefit in the most favorable scenario. However, the benefit was provided to households that did not comply with the program's requirements or were not targeted by the program by 2%, a result that is more favorable than that observed in 2006 (Borraz & Similarly, González (2008) and León et al. (2001) report that the exclusion error was 18%, while the inclusion error was 33.4%. The true beneficiaries were covered by 48.1%, with a leakage of 63% of the solidarity bonus. In this same sense, the errors of exclusion are 10% while those of inclusion are 39%. In the region, they have an average of between 50 to 60%. However, the error of exclusion increased by 2.7 percentage points from 2013 to 2017. This indicates that the problem is the situation is worsening (Lavalleja & Tenenbaum, 2020), which coincides with the study indicating that exclusion errors are significant, with the ratio of poor individuals who were not included reaching 70% in 2004. Similarly, the inclusion error was 36% (Soares et al., 2010).

A study of the family allowance program revealed that 40% of maternal bonus recipients and 30% of school bonus recipients were in two upper quintiles of the socioeconomic distribution (Villatoro, 2006). In a separate study in Colombia, the "Families in Action" program exhibited a high inclusion and exclusion error rate. The study revealed program had expanded to cover a larger number of economically disadvantaged individuals than initially anticipated. However, it also indicated that half of those who are truly impoverished are not receiving benefit, suggesting the presence of both exclusion and inclusion errors (Urrutia & Robles Báez, 2018). In a further study conducted in the Dominican Republic, the Single

Beneficiary System (SIUBEN) was examined. The findings revealed that 47% of recipients are not classified as poor, while 53% of those identified as poor do not receive assistance. Additionally, there has been an observed increase in the number of programs initiated during election years, with targeting based on electoral arguments. This approach has resulted in the de-naturalization of the programs (Sánchez, 2019). In Chile, a study of paid employees of the FOSIS program revealed that targeting is inversely related to the level of unemployment, with 50% of respondents indicating a political affiliation and no correlation between political affiliation and vulnerability to unemployment or level of poverty (Chumacero & Paredes, 2012). Similarly, the use of political bias has been identified as a factor influencing the distribution of economic compensation programs for home ownership, with a tendency to favor individuals from the Workers' Party (Simoni Junior & Dias, 2024).

4. Conclusions

Conditional cash transfer programs are initiatives provide assistance to millions of individuals in Latin America and the Caribbean who are living in poverty. Nevertheless, the implementation of targeted initiatives may result in unintended consequences, such as emergence of social divisions within and between beneficiary communities. Furthermore, it creates a disparity between those who are eligible for the program and those who are not, with the latter group typically comprising individuals who contribute to the program's funding through taxation. Furthermore, it exacerbates the existing disparity between the authorities and impoverished families, which frequently becomes manifest. The discrepancy between the authorities and the population becomes more pronounced as a result of targeting.

Targeting is an arbitrary decision-making process whereby the population to be benefited and the conditions to be met for continued participation in the program are determined. Such decisions are frequently made with consideration of political or strategic considerations. In the most extreme cases, clientelism and political favoritism play a role in determining which families are able to access and remain in this type of program. There is evidence of a high risk of synecdoche or metonymy, whereby numerous electoral or political programs are presented as initiatives to combat poverty or safeguard specific vulnerabilities. However, their actual purpose is to guarantee electoral fidelity as part of political clientelism.

It has been possible to identify that the critical part of targeting and its application are the errors of exclusion and inclusion. These errors are the result of the imperfections inherent to targeting mechanisms. However, there are no established scales for measuring inclusion and exclusion errors, nor are there any guidelines for determining the minimum acceptable level of such errors in a program. It is evident that there is a pressing need to reformulate and enhance the targeting systems of conditional economic transfer programs in Latin America and the Caribbean. Failure to do so will inevitably result in a detrimental impact on the efficacy of these programs, leading to a shift in their fundamental nature towards serving other objectives.

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