



**WORKSHOP ON
CONDITIONAL CASH TRANSFER PROGRAMS (CCTs):
OPERATIONAL EXPERIENCES**

FINAL REPORT

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WORKSHOP ON CONDITIONAL CASH TRANSFER PROGRAMS (CCTs): OPERATIONAL EXPERIENCES

EXECUTIVE SUMMARY

INTRODUCTION

This report presents the results of the workshop on "Conditional Cash Transfer Programs (CCTs): Operational Experiences," financed by the Social Protection Sector of the Latin America and the Caribbean Region of the World Bank, and carried out together with Ayala Consulting between April 29th and May 1st, 2002 at the Universidad de las Américas (UDLA) in Puebla, Mexico. The objective of this report is to collect the information obtained during the workshop so that it can serve as a basis for decision-making in the future. The sections included in this report include a description of the CCTs that participated in the workshop, positive operational experiences of the programs, challenges, and final conclusions.

The Bank's objective in organizing the workshop was to provide a forum so that executing agencies or units of different CCT's could share their experiences—both successes and challenges—so that they could learn from one other with the final goal of improving the operation of their programs. This workshop was the first of its kind to focus exclusively on operational and implementation issues related to CCTs.

The workshop participants included program officials from eight countries in which CCTs financed by the World Bank and the IDB are currently operating—these include Mexico, Brazil, Colombia, Costa Rica, Honduras, Jamaica, Nicaragua, and Turkey. The workshop also included representatives from both the World Bank and the IDB as well as UDLA. The city of Puebla was chosen as the headquarters of the workshop due to its proximity to 'Programa Oportunidades'--one of the most successful CCTs in Latin America.

The workshop had a duration of three days. The first day included a visit to several of the facilities of "Programa Oportunidades," and the last two days consisted of presentations given by program officials on the main characteristics of their programs, as well as small group discussions on specific operational issues--such as targeting, registration, compliance with conditionalities, program design, participation of institutions and line ministries, financial management, role of beneficiaries and local actors, and monitoring and evaluation.

DESCRIPTION OF PARTICIPATING PROGRAMS

The following table provides a brief description of the programs that participated in the workshop:

Country	Program Name	Executing Agency	Start date	Type of Benefit	Benefit Amount	Annual budget and % of GDP
<i>Brazil</i>	Bolsa Escola	Program's National Secretariat Scholarship (within Ministry of Education)	2001	Scholarship for children who attend elementary school	US \$5.17-15.10 per family	Approx. US \$ 800 million (0.13% of GDP)
<i>Colombia</i>	Familias en Acción (Families in Action)	Administrative Department of the Presidency of the Republic (ADPR)	2001	Nutritional grant to families with children under 7 years old; educational grant for families with children 7-18 years old	<u>Educational grant</u> : US \$6 per child in primary school and US \$12 per child in secondary school; <u>Nutritional grant</u> : US \$20 per family regardless the number of children under 7 years old.	Approx. US \$100 million for 2004; (0.12% of GDP)
<i>Costa Rica</i>	Programa Superémonos (Let's Overcome)	Instituto Mixto de Ayuda Social (Mixed Institute of Social Assistance)	2000	Educational grant	US \$ 27.75 per month per family in a maximum period of six months	US \$3.45 million in 2002 (0.022% of GDP)
<i>Honduras</i>	Programa de Asignación Familiar-PRAF (Assignment to Families Program)	Presidency of the Republic	1990	School grants; Infant maternal grants; Elderly grants; and educational materials	<u>Educational grants</u> : US \$3 per child to a maximum of 3 children per family during the 10-month school year; <u>Infant maternal grants</u> : US \$3 per month for children under 3 years old, disabled children up to 12 years old, and pregnant women; <u>Elderly grants</u> : US \$3 per month for people over 60 years old that are in extreme poverty.	Approx. US \$ 1.2 million (0.019% of GDP)
<i>Jamaica</i>	Program of Advancement through Health and Education (PATH)	Ministry of Labour and Social security (MLSS) through the Division of Public Assistance	2002	Educational grants for nutrition, pregnancy, disabled, poverty, and the elderly.	All grants are set at the same value, which has varied from US \$6.20 in 2002 to US \$9 for 2004.	US \$ 6 million in 2002 (0.08% of GDP); \$22 million in 2003 (0.29% of GDP); \$23 million in 2004 (0.32% of GDP).

Country	Program Name	Executing Agency	Start date	Type of Benefit	Benefit Amount	Annual budget and % of GDP
<i>Mexico</i>	Programa Oportunidades (Opportunities)	National Coordination for Programa Oportunidades	1997	Education grants for children and youth between third and ninth grades; cash transfer or in-kind support for school supplies, basic health package for all family members; cash transfer for family feeding; nutritional supplements for children between 4 and 23 months and undernourished children between 2 and 5 years old, and women who are pregnant or nursing.	Nutritional support of US \$15/month per family; <u>Education grants:</u> Grade 3 of primary: 10 Grade 4 of primary: 11.5 Grade 5 of primary: 15 Grade 6 of primary: 20 Secondary Women: Grade 7 secondary: 31 Grade 8 secondary: 34 Grade 9 secondary: 37.5 Secondary Men: Grade 7 secondary: 29 Grade 8 secondary: 31 Grade 9 secondary: 32.5 High school women: 1°: 56.5 2°: 60 3°: 63.5 High school men: 1°: 49 2°: 52.5 3°: 55.5	Approx. US \$ 1.86 million for 2002 (0.32% of GDP in 2001)
<i>Nicaragua</i>	Red de Protección Social (Social Protection Network)	Fondo de Inversión Social de Emergencia- FISE (Emergency Social Investment Fund)	2000	Nutritional grants for necessary foods; Education grants for families with children between 6-13 years old that are between 1 st - 4th grade; Proposed grant: Incentive to teachers for verification of compliance of commitments.	Nutritional grant of US \$34 bimonthly; Educational grant of US \$17 bimonthly for homes with children 6-13 year-old; beneficiary receives annually US \$20 per registered child. The proposed bond is of US \$0.70 every two months per registered child, which will be given to the school.	Approx. US \$5 million for 2002 (0.021% of GDP)
<i>Turkey</i>	Social Fund	Social Solidarity Fund of the State Statistics Institute (DIE)	2002	Educational and health grants.	Educational support is given during 9 months of the year. The first child receives US \$9.50/month, the second US \$8, and the third any thereafter US \$6.40; The health support includes US \$8 per month per child, regardless of the number of children from 0-6 year old per family.	Approx. US \$ 120 million for 2004 (0.06% of GDP)

POSITIVE OPERATIONAL PRACTICES

The following operational practices were identified by the workshop participants as those that deserved further analysis and could possibly be adapted in the future by other programs. The list of practices presented below—organized according to the topics that were discussed during the small group discussions—is not meant to be a definitive “best practice” list, but instead a sample of the cases that were brought up by participants during the course of the workshop.

Program Design

Merging of transfer programs: In Jamaica, before the creation of PATH, several cash transfer programs functioned independently: all had different target groups, high administrative costs, and were inefficient. PATH was able to unify these programs, establish the family as a unit, and provide benefits to the different members of the family through a single program.

Targeting, registration, and compliance

Efficient targeting, selection, and beneficiary registration processes put in place to target families in urban areas where all households cannot be interviewed due to high costs: In Mexico, Programa Oportunidades established data reception centers in strategic places where potential beneficiaries can register. Information about the centers is distributed through public service announcements and continuous promotional activities. Once the interviewee approaches the center, a preliminary qualification is made, and if he/she reaches the minimum points, program officials visit the household to complete the process of gathering information—a process which carries a much lower cost.

Participation of institutions and line ministries

Decentralized institutional arrangement: The Brazilian federal government coordinates the Bolsa Escola program, while the municipalities are responsible for implementing it according to their capabilities and local circumstances. Federal coordination of the program includes making the transfers that are requested by the municipalities, an amount which is entirely dependent on beneficiary compliance. This decentralized system allows the federal government to focus on the program's quality and products, instead of having to deal with the program's day to day execution.

Financial management

Strategic negotiation process with private banking sector to lower the transaction cost of making payments to beneficiaries: Colombia first negotiated with the public banking sector in order to improve the payment processes and be able to show the improved operation to the private banking sector so that it would participate in the program. In the end, the program was able to get the private banks to charge less per transaction than the value agreed with the public banks, when in the beginning the private banks had requested a value ten times higher than the value the public banks had offered to charge.

Role of beneficiaries and local stakeholders

Participatory community system: In Mexico, the mothers who are designated as leaders among the group of beneficiaries support their groups in payment verification, as well as in the training and promotion of health activities that are carried out. This system has allowed the program to maintain an excellent level of participation and transparency in all of its processes.

Monitoring and evaluation

External monitoring system: In addition to the physical and financial monitoring that exists in the program and which is similar to other countries, Colombia decided to establish a mechanism that would allow program officials to study, analyze, and look for alternative solutions to the operational problems that appear during the execution of the program. This mechanism would help avoid the persistence of certain operational problems as well as reduce the amount of time it takes for them to be corrected.

REMAINING CHALLENGES

According to workshop participants, the main challenges that still exist regarding the implementation of CCT's include:

- ~~✍~~ The high cost and long duration that it takes to design and implement the program until it reaches its total capacity.
- ~~✍~~ The high amount of effort that is necessary to accurately verify the compliance of the beneficiaries' conditions.
- ~~✍~~ The ability to fully ensure that resources reach the intended beneficiaries.
- ~~✍~~ The dependence of the beneficiaries on the programs and the exit policy of the programs.
- ~~✍~~ The regularization of requirements .
- ~~✍~~ Payment delay.
- ~~✍~~ The diffusion and publication of the proxi means test qualification system.

CONCLUSIONS

Below are the main conclusions that were reached during the workshop, according to the topics discussed during the small discussion groups:

Program design

Importance of selecting the appropriate payment cycle and modality. The selected payment modality is made according to the country's own characteristics, especially with respect to the openness and coverage of its financial sector. If this is not in place, direct payments should be implemented.

Targeting, Registration, and Compliance

Avoid payment delays. If payment delay is not avoided, the main objective of the program—to provide the beneficiary with the payment as soon as the condition has been met—is not met. Furthermore, if payments are delayed, the beneficiary does not relate the payment to the compliance of his/her responsibility.

Participation of Institutions and Line Ministries

Avoid political influence of programs in the targeting processes and in the registration of beneficiaries. Also, avoid the governing party from using the program in its political campaigns.

Obtain the highest amount of participation from local and institutional actors: Consensus exists that transparency, participatory processes, and political will should be created to achieve the participation of different local actors as early as in the program design stage.

Advance the decentralization process. It has been established that decentralization offers more advantages than disadvantages.

Financial Management

Program sustainability: The viability of these programs increases in the medium-term when national sources of financing are obtained.

Reduce administrative costs. Programs must strive to reduce their costs—without affecting their efficiency—by increasing their coverage through the use of efficient computer systems.

Role of Beneficiaries and Local Actors

Create alliances between the social and financial sectors. The lack of support from the financial sector can delay the implementation of the CCT and not make them feasible due to high transactional costs.

Limit the additional work load of beneficiary mothers. Programs should avoid adding more responsibilities to the ones mothers already have, such as complying with the program's conditionalities.

Monitoring and Evaluation

Design proactive monitoring and evaluation systems. Programs should establish systems that are sufficiently simple—but also effective—so that they can provide information on the physical and financial progress of the program, but also allow program officials to make operational adjustments and therefore improve the execution of the program as a whole.

WORKSHOP EVALUATION RESULTS

All of the participants expressed the relevance, practicality, and benefits of the topics that were discussed—particularly the discussions on monitoring and evaluation systems. Participants also mentioned that it was highly beneficial for them to discover that many of the CCTs shared the same type of challenges, and that many of them would apply the knowledge they acquired during the workshop on topics such as monitoring and evaluation, information technology, registration, and targeting. Finally, although all of the participants expressed their interest in participating in similar workshops in the future—they suggested that the number of topics be reduced, in order to

allow for more detailed analysis of the issues, and that the workshops should be carried out more than once a year.

I. INTRODUCTION

The World Bank has financed and is currently financing several conditional cash transfer programs (CCTs) throughout Latin America, Asia, and Africa. The programs' main objective is to offer economic assistance to families living under the poverty line on the condition that they send their children to school and to health centers (or any other type of conditionality that is put in place by the program as a way to receive benefits).

CCTs are often put in place because they have several advantages—both in terms of efficiency and effectiveness. In terms of **efficiency**, the advantages include: a) their ability to provide families with responsibility for their own progress, and allow programs to go beyond the political barriers, b) a better use of resources through the use of transfers, (c) allow families to decide on what they want to spend, (d) focuses on gender issues, (e) overcomes problem of asymmetric information, since the families have better information about their needs than the government, (f) complies with multiple objectives (i.e. health, nutrition, and education) through the single instrument of cash, and (g) allows for better targeting of the poor than general subsidies or investments in infrastructure, due to fewer inclusion errors.

In terms of **effectiveness**, the advantages include: (a) the empowerment of families by providing them the opportunity to make necessary decisions through "co-responsibility," (b) the establishment of a necessary social protection network for times of crisis and no crisis, (c) the ability to obtain positive and significant impacts about the well-being of the beneficiaries (mainly in health and education), and d) the creation of a multiplier effect in local communities.

CCTs have been evaluated and analyzed at several international forums—however, in none have operational issues been the main focus. Program officials from different countries who are in charge of implementing CCTs have often requested the Bank to organize international workshops that deal with operational issues, which have demonstrated to be very complex in practice. In response to these requests, the World Bank decided to organize this workshop and to hold it in the city of Puebla, Mexico due to its proximity to Mexico's "Programa Oportunidades"—one of the most successful CCTs in Latin America.

The workshop participants included program officials from eight countries where CCTs are currently being implemented and financed by the World Bank and the IDB, including Brazil, Colombia, Costa Rica, Honduras, Jamaica, Mexico, Nicaragua, and Turkey. The workshop also included the participation of two research professors from UDLA and consultants of the Bank who are experts on monitoring and evaluation.

A. Objectives and logistics

The objective of the workshop was to provide a forum for CCT program officials to share their program's operational strengths and challenges so that they could learn from one another and ultimately improve the execution of their respective programs.

The workshop had a duration of three days. The first day included a visit to two facilities of "Programa Oportunidades," including the location where payments were made to beneficiary mothers and where new beneficiaries were registered. The remaining two days consisted of:

brief presentations given by representatives of the IDB and the World Bank on their policies and experiences with CCTs; presentations by program officials on the main characteristics of their programs as well as their operational difficulties and strengths; and small group discussions where participants could share their experiences on specific operational issues, such as:

- ~~///~~ Targeting, registration, and compliance
- ~~///~~ Program design
- ~~///~~ Participation of institutions and line ministries
- ~~///~~ Financial management
- ~~///~~ Role of beneficiaries and local actors
- ~~///~~ Monitoring and evaluation

B. Report Content

This report collects the information presented and discussed during the workshop, highlighting the main conclusions and recommendations that came from the participants. **Section II** describes the participating programs; **section III** describes the most positive operational practices that were brought forth by the participants; **section IV** summarizes the main challenges that were voiced by the participants; **section V** summarizes the main conclusions, and **section VI** presents the results of the evaluation of the workshop. In addition, this report includes the following annexes:

- Annex 1: List of workshop participants
- Annex 2: Agenda
- Annex 3: Additional program information (Spanish)
- Annex 4: Challenges and potential solutions (Spanish)
- Annex 5: World Bank and IDB perspectives on CCTs
- Annex 6: Workshop evaluation results

II. DESCRIPTION OF PARTICIPATING PROGRAMS

This section provides a description of the main aspects of each of the CCT programs that participated in the workshop, including: 1) reason for creation, 2) objectives, 3) benefits offered by the program, 4) conditions to be met in order to receive benefits, 5) executing institutions, 6) execution dates, 7) annual operational budget and percentage of GDP, 8) benefit amount, 9) number of beneficiaries, and 10) coverage. The information presented below was obtained both the presentations given by program officials, as well as from the small group discussion sessions.

A. Reason for Creation

Table 1 presents the main reasons for the creation of each one of the participating CCT programs.

Table 1: Reason for creation of CCT

Country	Reason for Creation of CCT
Brazil	The program was designed by the Ministry of Education in order to establish the most essential right needed to achieve social inclusion: education.
Colombia	The program came about as a result of the creation of a social protection network created to mitigate the effects of macroeconomic policies and be able to come out of the economic crisis of the late 1990's.
Costa Rica	The program came out of an institutional interest that families in condition of poverty should have access to institutional benefits, but that they should have to do something in return to obtain it.
Honduras	The program was created to promote social projects that constitute a stimulus mechanism that would allow solving the basic needs of the poorest of the poor as well as improve their human capital through training and development of local resources, by administering everything themselves.
Jamaica	The purpose of the program was to merge the operations of the three existent transfer programs (food stamps, outdoor poor relief, and public assistance programs). Based on studies and on a series of consultancies and workshops, PATH was created with the financial support of the World Bank.
Mexico	Oportunidades is a federal government program that was originally created as the Education, Health and Feeding Program (PROGRESA) on August 8, 1997 to assist families living under conditions of extreme poverty.
Nicaragua	The Social Safety Net was created within an integrated inter-institutional framework that builds upon existing institutions and structures, with the objective of providing relief to 20% of the Nicaraguan population that lives in extreme poverty who, on average, spend approximately US\$.55/day, which is less than what is required for minimum caloric consumption.
Turkey	The SYDTF was established by law in 1986 with the purpose of promoting social solidarity through the provision of social attendance to the poor.

After reviewing all of the programs, it can be seen that at least four—Colombia, Honduras, Nicaragua, and Turkey—were created in response to an economic crisis. Countries create safety nets to support the most vulnerable populations and to mitigate the effects of the macroeconomic policies that are implemented in order to escape the crisis. As part of these agreements, multilateral banks support these initiatives by financing CCTs. In the case of Jamaica, PATH was created with support of multilateral banks as a way to merge its three current cash transfer programs, thereby also responding to a government policy of decreasing inefficiency of governmental programs. In the cases of Mexico and Brazil, the CCT programs were created as a result of the development of policies to combat extreme poverty and the need to direct specific programs to the poorest segments of the population.

B. Objectives

The primary objectives of the majority of the participating CCTs is to alleviate the impact of economic crises on the country's poorest households and to improve their capacity to confront these risks in the future by improving their educational and health levels. At the same time, these programs strive to support government efforts to transform the social safety net into an efficient social assistance system for poor and vulnerable groups.

All of these programs are targeted towards families living in extreme poverty and have similar objectives, such as providing poverty relief to families through the direct delivery of resources, and reducing school desertion. Not all programs include a health-related objective, such as Brazil and Costa Rica. In some cases, though, other objectives related to education and health are included, such as the improvement of infant care, the reduction of child labor, the improvement of the institutional capacity of state institutions that provide health and education services, and the establishment of coordination mechanisms among the different actors involved in the execution of the programs.

C. Benefits offered

All of the programs offer a variety of benefits, but the one offered by all is the educational grant. Brazil and Costa Rica have the simplest system in terms of benefits—both countries are limited to the educational grant. Colombia and Nicaragua are next, offering two types of grants, educational and health. The rest of the countries offer other types of benefits that make their programs more complex, such as Honduras and Jamaica, who have larger benefit amounts. In the case of Jamaica, the benefits go to all members of the family except for adults between 18 and 65 years old. It is important to point out that there are programs that provide benefits both in cash and in kind—such as Honduras and Mexico—who provide nutritional supplements and educational materials. Understandably so, this type of system increases the operational complexity of these programs.

Table 2 details the type of benefit provided in each one of the participating programs.

Table 2: Type of benefit offered by CCT

Country	Type of Benefit Offered by CCT
Brazil	Scholarship for children who attend school.
Colombia	Nutritional grant to support families with children under 7 years old; educational grant given to motivate school attendance and school achievement of children 7-18 years old.
Costa Rica	School grant to motivate families to keep boys and girls in the educational system.
Honduras	School grant, maternal infant grant, grant for the elderly, and educational materials.
Jamaica	Educational, nutritional, pregnancy, disabled, poverty, and elderly grants.
Mexico	Educational scholarship for children and youth who are between grades 3-9; basic health package for all members of beneficiary families; monetary support to improve family feeding; nutritional supplements for children between 4 months and 2 years old as well as those under 5 years old that are malnourished; and women who are pregnant or nursing.
Nicaragua	Nutritional grant to be used for the purchase food necessary to improve nutrition of family; educational grant for homes with children between 6-13 years old who are in 1st - 4th grade; supply grant of US \$.70/child given to the mother in order to give to the school--this contribution is given in order to motivate the teacher to buy educational materials for the center.
Turkey	Educational and health grant.

D. Conditions required to receive benefits

Most programs put in place similar conditions that beneficiaries have to meet in order to receive benefits. In order to receive the educational grant, on average an 80-85% attendance is required; in the case of health, the condition is more strict--all programs require 100% compliance in order to receive the benefit, and the beneficiaries only receive the benefit when they attend their health controls, which is six times per year for children under one year old. Table 3 summarizes the conditions required by the programs in order for the beneficiaries to receive benefits. As it can be seen, the conditions tend to be demanding in most of the countries, especially with respect to the health benefit.

Table 3: Conditions required to receive benefits

Country	Conditions required to receive benefits
Brazil	Children must comply with a minimum 80% of school attendance
Colombia	The family should participate in medical controls related to growth and development according to the norms established by the Ministry of Health. The educational grant is conditional upon minimum 80% school attendance within a 2-month cycle.
Costa Rica	The program requires a “Letter of Commitment” signed by the father or mother in charge in which they promise that their children will not drop out of school while they are receiving the benefit, and acknowledge that the benefit will be suspended automatically if they do so.
Jamaica	Educational grant: minimum 85% of school attendance; nutritional grant, pregnancy / nursing grant, disabled grant, poverty and elderly grant: attend controls established in the chronogram.
Mexico	Educational grant: minimum 85% school attendance; monetary and nutritional support: families should comply with their co-responsibilities of attending their scheduled health visits.
Nicaragua	Nutritional grant: Beneficiaries with children 0 to 5 years old need to complete a preventive health plan and attend training courses; educational grant: child attendance is mandatory; supply grant: given to service provider as soon as child complies with controls.
Turkey	To be decided.

E. Executing Institutions

In all of the CCT programs that participated in the workshop, the executing institution is public. Of the eight participating countries, three have executing entities that are social security or education ministries (or secretariats)—Brazil, Jamaica, and Mexico; three that fall under social investment funds—Costa Rica, Nicaragua and Turkey; and two that are entities assigned to the Presidency—Colombia and Honduras. Table 4 presents a summary of this information.

The majority of the countries prefer independent institutions, or those that fall under the presidency, as executing units for their CCTs so that they can avoid line ministries. Also, independent institutions have more administrative and financial independence. Countries that prefer line ministries, on the other hand, argued that the advantage lies in the program's institutionalization, which increases the program's sustainability in the medium and long-term.

Table 4: Executing Institutions

Country	Executing Institutions
Brazil	National Secretariat for Scholarship Program (Bolsa Escola), which is under the Ministry of Education
Colombia	The Presidency of the Republic's Administrative Department
Costa Rica	Mixed Institute of Social Assistance (Instituto Mixto de Ayuda Social)
Honduras	Under the Presidency of the Republic
Jamaica	Ministry of Labour and Social Security (MLSS), through the Division of Public Assistance (DPA)
Mexico	Secretariat for Social Development (Secretaría de Desarrollo Social/SEDESOL), in coordination with the Health Secretariat (Secretaría de Salud); the Mexican Social Security Institute (Instituto Mexicano de Seguro Social); and the Public Education Secretariat (Secretaría de Educación Pública).
Nicaragua	Emergency Social Investment Fund (Fondo de Inversión Social de Emergencia/FISE), which depends on the Presidency of the Republic, through the Operational Unit.
Turkey	Social Solidarity Fund in coordination with the National Statistics Institute (DIE), Social Services, and Children.

F. Amount of monthly benefit, annual operational budget, and budget as percentage of GDP

Table 5 summarizes for each of the participating programs the monthly benefit amount, the annual operational budget of the CCT program, and the percentage of GDP that the budget represents. As can be seen, the value of the benefit varies for the different programs, since some benefits are given to individuals and some to families. Benefit amounts range from US\$ 3 to US\$ 60 dollars, although the monthly average is US\$10, which is generally paid on a bimonthly basis. Payments usually start at around US\$3 dollars and go up to US\$20 dollars per month—with the exception of Mexico that provides larger benefits to students in their last years of secondary school.

With respect to the budgets assigned to CCT programs, Mexico and Brazil have the largest, with US\$500 million dollars/yr., followed by Turkey and Colombia with approximately US\$100 million/yr. when they are operating in full capacity, which is expected to occur between 2003-2004; Jamaica, with an expected budget of US\$25 million/yr. for 2003, although its economy is similar in size to Costa Rica, Honduras and Nicaragua; and Costa Rica, Honduras, and Nicaragua with budgets between US\$1-5 million/yr. It is important to point out that when the budgets of these programs is analyzed as a percentage of GDP, none of them reach 0.5%.

Table 5: Amount of monthly benefit, annual operational budget, and budget as percentage of GDP

Country	Annual Budget	Amount of Monthly Benefit	Budget as % of GDP
Brazil	2 billion reais, equivalent to approx. US\$800 million	The scholarship varies from US\$5.17 to US\$15.51 per family.	0.13%
Colombia	Approx. US\$100 million for 2004	Educational grant of US \$6 per child in primary school and US\$12 per child in secondary school; nutritional subsidy is US\$20 per family regardless of the number of children under 7 years old.	0.12%
Costa Rica	US\$ 3.45 million in 2002	Grant of US\$ 27.75/month per family in a maximum period of six months.	0.022%
Honduras	Current budget of program is 18,492,314 lempiras, equivalent to US\$1,119,145 (1)	Educational grant is US\$ 3 per child, with a maximum of three children per family during the 10 months of the school year; infant-maternal grant is US\$3/month for those under three years old, disabled children up to 12 years old, and pregnant women; elderly grant is US\$3/month for population over 60 years old living in extreme poverty.	0.019%
Jamaica	US\$6.28 million in 2002 US\$21.95 million in 2003; US\$23.34 million in 2004	PATH's grants all have the same value (education, health, elderly, disabled, extremely poor), which has ranged from US\$6 in 2002 and US\$9 in 2004 .	0.08%/2002 0.29%/2003 0.32%/2004
Mexico	Approximately US\$1,820,500 for 2002	US\$15/month/family given in cash for nutritional support; nutritional supplements given in clinics to children 0-2 years old and to those up to 5 years old with malnutrition problems; package of free basic health services for primary health care (2); scholarship and school support conditional on attendance for boys and girls in grades 3-9; and once-a-year support of one wage for primary level and two wages for secondary level for the reimbursement of school materials.	0.32%
Nicaragua	Approximately US\$5 million for 2002	Nutritional grant of US\$34 paid on a bimonthly basis (amount is the same for all families regardless of size); educational grant of US\$17 paid on a bimonthly basis to homes with children 6-13 years old; also, the mother receives US\$20/yr. per registered child to compensate for clothing and school material expenses; supply grant of US\$0.70/registered child is given to every family on a bimonthly basis so that it can then be given to the school.	0.021%
Turkey	Approximately US\$20 million for 2004	The educational support is paid during nine months of the year: the first child receives US\$9.50 per month, the second US\$8, and the third and onwards US\$6.40; the health support consists of US\$8 per month per child, regardless of the number of children who are 0-6 years old per family.	0.06%

(1) The exchange rate is L\$ 16.5235 per US dollar

(2) This support consists of immunizations, family planning, prenatal attention, weight and height, an annual anti-parasite treatment, a treatment for handling respiratory infections, a tuberculosis study, one for diabetes and hypertension, handling first aid in the event of accidents and for the pap test for women once a year.

G. Number of beneficiaries and coverage

Table 6 presents the number of beneficiaries, the number of beneficiaries as a percentage of the total population, and the type of coverage for each of the participating programs.

Table 6: Number of beneficiaries, percentage of total population, and coverage

Country	Number of beneficiaries	% of total population	Coverage
Brazil	1,776,704 families 8,154,550 children with basic education	4.79%	The program operates in urban areas as well as in rural areas in 5,469 municipalities
Colombia	340,000 poor families 1 million children	4.01%	The program operates in urban and rural areas in 620 municipalities (out of a total of 1100 municipalities)
Costa Rica	8,300 families	1.12%	The program operates in urban and rural areas.
Honduras	Educational grant: 115,263; health grant: 69,070; elderly: 11,167; education / health: 110,006; and family 4,933.	4.7%	The program operates in urban and rural areas.
Jamaica	Children 0-17 years old: 168,000; Pregnant/Nursing women: 11,000; poor elderly men: 33,000; disabled: 19,000; and those in extreme poverty: 5,000.	9.07%	The program operates in urban and rural areas in all municipalities.
Mexico	As of the end of 2001: 3,237,667 families and 3,315,481 scholarship holders.	3.38%	It covers most potential beneficiaries of rural area and starting in 2003 it will operate in urban areas.
Nicaragua	10,093 families (equivalent to 60,804 people); 7,761 children receive health benefit and 13,217 children receive educational grant.	1.21%	The program operates in rural areas.
Turkey	1,050,000 beneficiaries receive health and education benefits.	1.6%	The program operates in urban and rural areas.

Note: Total population is based on year 2000, obtained from World Bank's web page.

After reviewing the above information, it can be seen that no country reaches 10% of the poorest population (Jamaica reaches 9.07% and Costa Rica 1.12%). The larger programs cover between 3- 5% of the poorest population.

H. Monitoring and Evaluation

With respect to monitoring and evaluation systems, CCT programs that are financed by the IDB and the WB carry out impact evaluations. However, monitoring systems are not designed and implemented with the same speed and diligence (with the exception of Brazil, Nicaragua, and Mexico). Monitoring systems are less developed, with Colombia as an exception. However, all of the participating programs recognize the importance of monitoring systems, especially for CCT programs, and plan on implementing monitoring systems in the near future. It is necessary to point out, however, that most of these programs are new and are still going through the

implementation process. The main characteristics of monitoring and evaluation systems of some of the participating programs are described ahead.

Brazil's program is decentralized, with one system at the national level and one in each municipality. The program has two monitoring systems: (1) Scholarship system (Sistema Bolsa Escola/SIBES), which has information about the beneficiaries such as their name, status in school, number of payments made to beneficiary, etc. A federal bank in all of the municipalities uses the SISBES information to carry out the payments; and, (2) an internal system used to monitor the municipalities with respect to the number of children per municipality, person responsible in each municipality, and system to monitor that the children attend school for each municipality. If the child does not comply with the conditions, the payment is suspended. In some municipalities, this information is systematized, but in others this is not possible.

In Colombia's program, there is a monitoring system and a community and sample monitoring system. These two systems are in charge of the department of monitoring and planning. The first system is still in its implementation stage, so its use of information still needs to be perfected. In the second system, which is also still being implemented, the sample monitoring is designed to analyze and solve the program's operational problems. The Colombian program also has a community monitoring system called "social control" that has as its objective making community members react to the execution of the program. This component is currently being implemented through the "assembly of participating mothers."

Costa Rica has a system of financial monitoring and computational compliance that receives information from the different programs and social projects including that of "Superémonos." The system loads information based on the following axis: (a) attention process; (b) available and executed budget; (c) established implementation period; and, (d) coordination with the central level, community, and other actors.

The Mexican Program is governed by Operation Rules that are approved every year by its Council. The Rules establish it as mandatory to have an impact evaluation carried out by an external actor. The method of double differences has also been used, based on the formation of control groups to verify the program's impact. There is also a monitoring and operational evaluation process in place through the "Sentinel Points" system, a sample of points of operation for the program in which a thorough review of program performance is carried out. Lastly, on a bi-monthly basis, monitoring, evaluation, and administration indicators for the program--generated with data by federative entity--are disclosed through a web page with basic information about the program.

III. POSITIVE OPERATIONAL PRACTICES

The following operational practices were selected by the workshop participants as practices that merited special attention, and which could potentially be adopted by other programs.

A. Program design

Information Updating: It is a fundamental starting point in the design of any CCT program to have appropriate information on who will benefit and where beneficiaries are located. In the case that this information does not exist or that an update of this information is required, it is important to identify a concrete mechanism inside the organization that facilitates or allows this update. Appropriate information will facilitate the design of the program and allow program officials to see all of the possibilities for coverage. In this sense, the Mexican program has been most successful at using updated information to design their program, since it has been the only program to use geo-indexed maps to identify the existence of health and education providers and utilize this information to implement the program in that particular region.

Participation of institutions during program design: The operational success of a CCT program depends mainly on the support that is obtained from all of the participating governmental agencies during the entire program design stage—especially those institutions that will be directly involved in the execution of the program. The Mexican program has demonstrated that good coordination at the highest level among the participating institutions facilitates the execution and implementation of the program. In order to achieve the program's desired objectives, it is key for the executing entity to work from the beginning with the ministries of health and education.

Cost-benefit analysis. An important step during the program design stage is to conduct a cost-benefit analysis in order to determine the program's financial viability, which is basic for the sustainability of a CCT. The case of Jamaica should be highlighted here, since before PATH was created, several transfer programs were working independently--all targeted towards different groups, all with high administrative costs, and all inefficient. PATH was able to unify these programs, establish the family as a unit, and benefit its different members through one single program.

B. Targeting, beneficiary registration, and compliance

Targeting

Target geographical areas where services exist. In Mexico, the selection of which geographical areas to target is carried out through a geo-indexed information system which contains information on the location of education and health services, communication routes, poverty levels, town size, and proximity to cities. This information allows the program to be implemented only in areas where health and education services can actually be offered to future beneficiaries.

Targeting Alternatives. In Nicaragua, targeting alternatives—geographical and by household—were analyzed and modeled. Knowing that geographical targeting is cheaper, program officials

in Nicaragua wanted to verify if geographical targeting in rural areas could produce the same results as targeting per household. These tests are currently being evaluated so that based on its results, decisions can be made as to which type of system to implement at the national level.

Efficient operational targeting process. In the last few years, the Mexican program has been able to optimize its operational targeting process. Oportunidades went from a census process of family targeting—which is very expensive—to one of directed demand, where they want to achieve the same results on coverage. Oportunidades established centers for computerized data gathering that made it immediately possible to find out whether or not families qualified for the program. A preliminary or partial qualification allows the elimination of non-poor families and the ability to make a subsequent verification in the family homes in order to determine whether or not they are admitted to the program with the same full qualification system that was used when the program was only focused in rural areas. This system has allowed Oportunidades to reduce its operational costs and to improve the efficiency of its targeting process.

Determination of the scoring formula for the selection of beneficiaries: It is fundamental to correctly define and evaluate the variables or the coefficients that will be used before they are included in the formula. In order to do so, it is important to use the most updated information from surveys on living and housing conditions that are carried out frequently within countries. Field tests have facilitated the evaluation of formulas for the selection of beneficiaries as well as the ability to determine selection biases. In Jamaica, for example, the scoring formula systematically excluded the elderly. If programs follow the above guidelines, however, adjustments can be made internally before implementing a massive process.

Beneficiary registration

Massive registration processes with support of local public institutions. In Colombia, a massive registration process of families was designed and implemented at the national level with the voluntary support of municipal officers and other local entities. The objective was to implement the program in areas with high levels of violence that were dominated by insurgent groups such as paramilitaries and guerillas.

Efficient targeting and registration processes. In Mexico, costs were significantly reduced by merging the targeting and beneficiary registration processes. Today, the entire process is done in less than one week, and all of the targeting and registration information is entered directly into the information system, avoiding data handling problems. In addition to reducing costs, this new registration process was developed as a preliminary step for the expansion of the program into urban areas.

Compliance

Supply Incentives. The Nicaraguan program decided to hire private entities for the provision of health services as a way to reach the locations that the government agency was not able to. Payment to suppliers is done on a case by case basis, thereby giving incentives to the suppliers to focus on the beneficiaries' compliance with the program's conditions. In the area of education, the program took advantage of the informal payment system that was already in place—whereby

families voluntarily paid the teachers—and transformed it into an incentive mechanism so that the teachers would ensure compliance of the children’s school attendance.

Efficient management in transportation of forms and data entry. In Colombia, it was decided to hire an external firm to handle all issues related to forms (i.e. transporting them from the program's offices in the municipalities, picking them up after having been filled out by the health and education officers, and transporting them back to the offices in Bogotá), as well data entry (entering information into the computer system and turning in the results to the program in a diskette for the calculation of the payments). This system has allowed the program to avoid implementing an entire personal logistics system, as Mexico has done, for example. Also, the logistical costs are much lower than if they had been done with the use of government resources, which tend to be bureaucratic and inefficient.

Appropriate forms: In Mexico, the issue faced had to do with registering the compliance of the co-responsibilities. Initially, information was requested on class attendance or visits to health centers; within the schools, however, filling out the forms proved to be very time consuming. In response, the program decided to simplify this process by having schools and health centers register only the non-compliances, which only account for 10% of the total number of beneficiaries.

C. Participation of institutions and line ministries

Efficient Institutional Coordination: Coordination among institutions is an important issue that should be taken into consideration in this type of program, since its absence can significantly affect the program’s execution and progress. The participants agreed that it was necessary to focus on three important points to be able to improve and reach institutional coordination: 1) develop a communication system to win allies; 2) use common language; and 3) define the process to be followed. For example, in order to capture the interest of the different stakeholders involved, participants suggested carrying out public information campaigns about the CCT. Also, using a common language will contribute to achieving consensus among the different stakeholders of the programs, thereby contributing to a better execution of the program and a higher compliance level of the programs' objectives.

Decentralized institutional arrangement: The Brazilian federal government coordinates the Bolsa Escola program, while the municipalities are responsible for implementing it according to their capabilities and local circumstances. Federal coordination of the program includes making the transfers that are requested by the municipalities, an amount which is entirely dependent on beneficiary compliance. This decentralized system allows the federal government to focus on the program’s quality and products, instead of having to deal with the program's day to day execution.

Levels of Decentralization. After reviewing the CCT programs, it was clear that there exist various levels of decentralization, ranging from full decentralization (Brazil) to full centralization (Jamaica). The rest of the countries show different levels of decentralization, some assigning more tasks and responsibilities to the municipal government—as in Mexico and Colombia—while others, for reasons of distrust, organization, or capacity reasons are given minimum tasks—such as Nicaragua, Honduras, and Turkey. All of the participants spoke about the need

for decentralization, but at the same time the majority showed reservations regarding municipal capacity to administer this type of program. In any event, all participants concluded that their programs must be decentralized slowly in order to ensure future sustainability, although not all will necessarily reach the same level of decentralization as Brazil.

D. Financial Management

The small group discussions analyzed the different financial aspects of CCTs, including:

Strategic negotiation process with private banking sector to lower the transaction cost of making payments to beneficiaries: Colombia first negotiated with the public banking sector in order to improve the payment processes and be able to show the improved operation to the private banking sector so that it would participate in the program. In the end, the program was able to have the private banks charge less per transaction than the value agreed with the public banks, when in the beginning the private banks had requested a value ten times higher than the value the public banks had offered to charge.

Payment Frequency: The bi-monthly payment frequency used in Colombia, Jamaica, Mexico, and Nicaragua has wide acceptance since it has lower operational costs than if the frequency were higher, and it facilitates the travel arrangements for the beneficiaries when they have to collect their payment. Having to collect payment only once every two months allows beneficiaries enough time to make their travel arrangements, and since in most cases travel is to distant places, this usually means having to find child care as well.

Payment modality: The Mexican program's payment modality has shown to be highly successful. When the program began, the program hired a government post office to make cash payments every two months to beneficiaries in all municipalities. Now, however, Oportunidades is implementing payments through banks and financial institutions where it is geographically possible. Moreover, the program plans to implement a system in which families can open savings accounts, use debit cards, checkbooks, and other financial services that have never before been offered to families living in extreme poverty.

E. Role of beneficiaries and local actors

Participatory community control. Mexico has developed a participatory community system, whereby the mothers who have been assigned as leaders of their beneficiary group provide support through payment verification, as well as in the training and promotion of health activities that are carried out. This system has allowed the program to maintain excellent participation and transparency at all levels.

Training of Promoters: Program officials from Oportunidades identified three fundamental actors: the municipalities, the promoters, and the NGO's. The municipalities play a fundamental role in the program's operation, since they are in charge of training the municipal liaisons through a continuous training process. The community promoters that are elected to participate in the program act as liaisons between the beneficiaries and the program officials. Promoters are trained through regional meetings, with each region having a special training session due to the different needs and realities of each region. Oportunidades has one community promoter per 20

families. The promoter has contact with the head of the family, she informs them about the payments, provides support, and acts as the permanent liaison between the program and the heads of the family. The promoters are always willing and interested in helping out in the program; the majority are women and have additional work in their communities, mainly in community assistance. Oportunidades is now looking for ways to optimize the community mother's role and is testing the possibility of having a committee of community mothers, instead of having only one mother being responsible for the whole group.

Participation of municipalities: In Brazil, the municipalities are in charge of executing the program. The federal government focuses on whether or not the municipalities verify the compliance of beneficiaries in the appropriate way and in the required amount of time. This organizational structure has allowed for the development of different operating systems at the local level—some of them with operational costs that are quite low. Currently, the central unit of the program is trying to share its successful experiences with other municipalities and countries through seminars and information dissemination.

Institutional Arrangement: Jamaica's PATH began as the merging of three transfer programs that were all functioning inefficiently. Therefore, PATH strives to not only support extremely poor families, but also to improve inter-institutional coordination by joining similar programs. PATH's goal, besides developing human capital, is to diminish the operational costs of its programs and to unify the government's operations within an institutional framework that allows the program to be sustainable in the medium and long term.

F. Monitoring and evaluation

Linked monitoring and evaluation systems. In Mexico, the issues of monitoring, operational evaluation, and impact evaluation are all linked. The operational evaluation is an input for the impact evaluation. This linkage is due to the fact that the last operational evaluation did not incorporate an impact evaluation, so an approximation had to be made using several different documents. As a result, the evaluation now has an integral approach, and includes an operational as well as an impact evaluation.

Pro-active monitoring systems. In Colombia, in addition to the monitoring system and the impact evaluation, an external sampling monitoring system was implemented in order to analyze operational problems, understand their causes, and identify possible solutions. The program decided to establish—as part of its monitoring system—a procedural improvement system that prioritizes problems and solves them in order of importance; this way, there is no rupture in the decision-making process of the organization and no discussions between the different departments of the institutions in which the program operates. Instead, this mechanism tries to have decisions on operational adjustments made immediately after analyzing the results of the monitoring and approved by a committee where the main actors are members. This system is still in the implementation process so there are no operational results. In Mexico, given the maturity of the operation, they are in the phase of strengthening the operational monitoring and evaluation processes, although their main concern is obtaining information in time to take corrective action. Nicaragua is currently developing a qualitative evaluation of beneficiaries that will allow the impact evaluation to be strengthened and will help to better understand the operational problems.

Monitoring system for social programs: Costa Rica's monitoring system for social programs allows them to identify the basic accomplishments and levels of efficiency for each of the different programs, and as a result makes evaluation and the decision process easier. "Superémonos" was implemented under this system, so government authorities have access to the exact achievements of the program as well as its level of efficiency; the same is true for other government programs that are being executed at this time.

Efficient monitoring system: Mexico's monitoring system has all of its offices connected on-line, which allows for any compliance information to be known immediately. Recently, the program has also made information related to the targeting processes and beneficiary registration available immediately because the data gathering centers are also now connected on-line. Before, it used to take several months to obtain this type of information

Dissemination of materials. The effort Mexico has made to carry out impact evaluations and specific studies about different topics of their program, as well as its external dissemination cannot be underestimated, since this has greatly allowed other countries to find out its achievements and advances.

Pilot Program: The Nicaraguan program, with support from the IDB, fully implemented a pilot program in order to test its effectiveness and operational processes. This pilot program has a complete monitoring system, an impact evaluation process in progress, and different operational alternatives in execution in order to analyze their efficiency. Contrary to other countries, this pilot test was not affected by the pressure exerted by the national authorities to expand the program to the whole country. Due to this factor, it has been possible to obtain clear conclusions of this program, which will later be used when the program is implemented at the national level.

IV. REMAINING CHALLENGES

This section summarizes the main challenges that were brought up by the participants during the small group discussions (organized by discussion topic).

A. Program Design

Financial viability of programs: An important step during the program design stage is to carry out a cost-benefit analysis in order to determine the program's financial viability, which is vital for the sustainability a CCT program. Some countries are financing these types of programs entirely through credit, putting at risk their viability in the medium-term. Once the international credit is utilized, the sustainability of the program becomes a question.

Targeting with updated data: A fundamental starting point in the design of a program is having the most updated information on who will benefit and where the beneficiaries are located. In the case this information does not exist or that an update is required, it is important to identify a concrete mechanism inside the organization that facilitates or allows this update, since starting from the appropriate information will facilitate the compliance of the objectives outlined in the programs. In Colombia, updated information was not available and therefore it was only possible to cover less than 50% of the poorest population in each of the municipalities. The program had to therefore extend from 300 municipalities to more than 600 in order to reach the goals, leaving uncovered extremely poor families in all the municipalities because there was no updated data to reach them.

Complete pilot phases: Neither in Colombia nor in Jamaica was it possible to complete the pilot phases and to test all of the processes. The programs at the national level had to be expanded by demand from their central governments without having completed the design. Some processes could not be tested completely but had to be implemented at the national level anyway. In some cases, these processes proved not to be efficient or appropriate and had to be adjusted on the way, which caused several operational problems during execution.

Clear exit strategies for beneficiaries (i.e., graduation). A topic of discussion is the beneficiary's dependence and permanence in these programs. Once the programs have been operating for a few years, it is necessary to decide what will be done with the people that have already received the benefit for three or four years, and what should be the exit policy for these programs. This issue is critical when on the one hand, a limited budget exists, and on the other hand, there are too many poor people that are not in the program, and every time a family leaves the program it allows another family to enter. In Mexico, the program has already worked for five years and it is trying to develop alternative and complementary programs for those beneficiaries that finish their cycle in the program and who need other types of support to maintain the changes and improvements achieved while they were in the program. The rest of the participants also expressed the same concern, and believed that clear exit strategies for the beneficiaries should be developed. One idea, for example, was the creation of complementary programs oriented towards employment creation in the medium-term.

To fight and escape poverty: Most of these programs have been designed in response to economic rises. It would be necessary to analyze the economic situation of the population to see what type of effect the programs have had.

B. Targeting, beneficiary registration, and compliance

Targeting

Updated and appropriately administered targeting systems. The National Planning Department (NPD) of Colombia implemented a decentralized targeting system, which was administered by each of the municipalities. The experience of “Familias en Acción” indicates that its process of selecting beneficiary families was the main bottleneck in the implementation of the program: the program did not achieve total coverage of the neediest families because it did not have a targeting system with updated information or total coverage. In other words, the program left out—in all of the municipalities—potential beneficiary families due to the fact that they either were not registered in the municipal targeting system, had not updated their data, or because the municipality was not interested in implementing the system appropriately. Currently, the NPD is in the process of adjusting this instrument in order to start a new national interviewing process and re-target families.

Efficient beneficiary selection process. Although the participants recognize the advantage of using the targeting per household system through the proxy-means test formula (or using discriminate analysis)—a method that improves the selection of beneficiaries through an objective process—the participants also expressed several concerns:

- ✍* The poorest countries are still analyzing if there is some less expensive alternative for targeting poor families that is not through a "proxy-means test formula" but that will be equally as effective, since the methodology that requires interviews in every home is very expensive.
- ✍* There are serious exclusion problems, especially when there is some type of special beneficiary—for example the elderly in Jamaica; populations with different characteristics, especially among urban and rural areas as in Turkey. The formula does not work well in these cases and could use one or two shortcuts.
- ✍* Serious maintenance systems for information gathered on targeting must be analyzed and implemented, otherwise the information quickly becomes out of date and useless for other programs who need it for the selection of beneficiaries, as it happened in Colombia. Poor maintenance and lack of updating can leave many families who did not register—but who deserve to participate in the program because they are equally as poor and vulnerable—out of the system.
- ✍* It seems appropriate and most cost-effective to first conduct geographical targeting using the census data, and then to conduct targeting at the household level.

In the case of Jamaica, the proxy means test formula systematically excludes families that include members who are over 65 years old, but who deserve to be beneficiaries due to their levels of

poverty and vulnerability. The formula gives priority to large families with children and not to small families or those that include the elderly.

Less expensive targeting method, but equally effective: In Nicaragua, a discussion is currently in process about the targeting method that would be timelier to use. In the pilot test, it was verified that the targeting method per household is expensive because it is done in all households and the country does not have the economic resources to carry out such an endeavor. Therefore, program officials are analyzing which would be the most convenient method—targeting by household, geographical targeting, or a combination of both.

Cut-off Lines: In Costa Rica, the decision to use different cut-off lines for different types of programs has not been simple. One cut-off line should be used to qualify families that are requesting immediate basic needs such as food and clothing; while another cut-off line should be used for those who would like to participate in a micro-enterprise program, etc. It is being investigated whether or not different cut-off lines should be used for different programs.

Beneficiary registration

Appropriate registration processes at national level. In Colombia, due to failures in the SISBEN, it was necessary to increase the number of participant municipalities from 350 to 620, which implied an additional effort that was not foreseen. In Jamaica, the registration process at the national level began before completing the information system and the pilot test, therefore the process is made manually, which causes delays and errors that could have been avoided if the information system had not been completely designed and implemented. In summary, it is important that the processes of massive registration should be carried out only after having all of the operational elements completely designed and functioning. However, this situation is difficult due to the internal pressures to start these programs before their design is complete.

Operational systems in progress: The participants concluded that the main problem in beneficiary registration is having to start without having all of the operational systems functioning, especially the information system. Furthermore, registration problems appear when the selection and registration processes are not properly tested and evaluated. In Colombia as well as in Jamaica, expansion processes or massive registration began without completing and evaluating the pilot test due to demands from high level government officials. Operational problems tend to appear later because they were not evaluated appropriately.

Compliance

Appropriate number of beneficiary categories. In Jamaica's PATH, there are six types of beneficiaries who all need to comply with commitments, which makes it complicated to implement processes to control whether or not commitments have been complied with. The Ministry of Health in particular complains about the significant increase in the work load of health centers now that they have to attend to adult members of the family that previously did not go for medical checkups. The challenge for the future is to have all beneficiaries comply with their commitments.

Maintain simplicity of operation: The complexity of program operations increases considerably as the categories of beneficiaries are increased. If possible, it is better to maintain the program simple with one or two types of beneficiaries. It is suggested to only increase the types of beneficiaries when the program is sufficiently stabilized and functioning correctly.

The question of conditionality. Conduct a cost-benefit analysis to determine whether or not it is convenient to place conditions on transfers, taking into account all of the transactions required and the time that it takes to verify if the beneficiaries have met the conditions. Placing conditions is an expensive process and it represents an administrative problem, since programs need to have the logistics in place to carry out these controls. If most of the people are complying with the conditions, should conditions be placed at all? The challenge for the future is to find efficient and rapid systems to identify those beneficiaries that do not comply, instead of setting up complex systems to verify that the great majority have indeed complied with the conditions.

Punishments for non-compliance: Different treatments exist for families that do not comply with the conditions imposed by the programs. In Oportunidades, exclusion from the program is immediate: the scholarships or subsidies are taken away the first time beneficiaries do not comply. If the objective of these types of programs is to develop human capital, then immediately taking away the benefit would not be a logical action. The experience of various countries suggests that in the beginning there must be punitive actions with the purpose of changing the behaviors of the families and making them comply with the commitments. However, these types of punishments must be diminished or eliminated in programs that have a longer implementation period and where the families have learned how to function according to the rules of the program.

C. Participation of institutions and line ministries

The small group discussions defined four main challenges that programs should focus on: (1) establishing a poverty reduction strategy; (2) defining institutional responsibilities; (3) including civic participation; and (4) establishing institutional networks.

~~✍~~ Establishment of poverty reduction strategies

The poverty reduction strategy should have common goals among the different actors involved and should arrive at a consensus. It is also important to define policies against poverty, which should be framed inside the poverty reduction strategy, and also be the same for all actors involved. CCT programs should be considered a strategy to be institutionalized within poverty fighting policies within countries and governments since these programs, besides being targeted towards lower income populations, also have the financial support of multilateral banks, which can be useful for their execution and promotion.

The establishment of a poverty reduction strategy should include marketing of CCT programs. This marketing should clearly spell out the objectives and goals of these programs, and should demonstrate how CCTs can reduce poverty by providing cash transfers to the poorest population. Once the poverty reduction strategy is defined, it is necessary to implement a public information campaign so that the government, the participating institutions, the actors, and potential beneficiaries of this strategy can see their level of participation and know which actions each one

of them needs to undertake. Finally, it is also important to create consensus regarding what the poverty reduction strategy means and how to implement it.

***✍* Institutional Responsibilities**

According to the workshop participants, in order to guarantee the success of the CCT, it is necessary for the line ministries and other actors involved to assume their institutional responsibilities. In order for these ministries and other actors to assume their responsibilities, it is necessary to train and fully inform them on their responsibilities within these programs. This training can also cause the ministries to propose new models for administration that allow a better and more appropriate execution of the programs.

The level of participation on the part of the municipalities depends on whether or not information between and within the ministries is constantly shared, together with a clear definition of objectives, rules, and the role of each actor. Also, it is necessary to constantly monitor whether or not they are involved in the program, including giving sanctions and incentives for those cases that deserve it.

***✍* Civic participation**

Due to the type of conditions and requirements that are established in the payment of benefits, active civic participation is required. This participation can be through the community mothers or through the different channels that are established so that the population will become aware of the existence of these programs and its requirements.

Another type of participation refers to the population's attendance to the meetings and other events organized by the program during its execution. If the population does not attend and does not participate actively in these meetings, problems arise during the execution of the program and it does not become feasible to achieve appropriate levels of compliance and co-responsibilities established for the beneficiaries of these programs. It is important that the ministries and participating institutions recognize the importance of this civic participation in the execution of the programs, and that they undertake actions to facilitate it.

Another important point that should be emphasized with respect to the execution of these programs and to civic participation is the role of the social controller in guaranteeing the transparency of the program. It is through the social controller, carried out by the population, that an appropriate control and monitoring of the execution of this type of program would be achieved within the established norms and rules, and avoiding wrongful actions that would go against the progress of the programs. Several promotion mechanisms that use civic participation can be mentioned, including strengthening of local administration capacity with programs, the strengthening of the programs' transparency, and promotion of decentralization and administration.

***✍* Institutional networks**

In order to create institutional networks, it is necessary to establish strategic alliances among the participating institutions that clearly have benefits for each one of the participating institutions. These networks should motivate the active participation of institutions and create a joint interest of

reaching common objectives and benefits for the beneficiary population. Another aspect of these institutional networks that is necessary to mention is better coordination with related programs, which would guarantee a quicker execution of CCTs.

D. Financial Management

Although all of the participating programs share similarities, they possess some key differences. There does not exist a pattern for these eight programs, since the countries in which they are being implemented all have different socio-economic conditions, realities, and priorities.

Obtaining resources at the local level: All of these programs are being financed with external resources. It is necessary to think of mechanisms for obtaining local resources and financing, which will guarantee the permanence of these programs.

Low rates of uncollected subsidies: The rate of uncollected subsidies in “Familias en Acción” was 25% for the first year. This is a significant amount that could be caused by the same expansion difficulties and implementation of the program. It is speculated that this rate is due to the fact that the beneficiaries still do not clearly understand how the program operates; this rate will diminish, however, as the beneficiaries learn how to follow the steps within the program. It seems that in all the countries the uncollected rates is quite significant in the first two years of implementation; therefore, the countries should look for mechanisms to lower these rates in the shortest time possible and to stabilize them under 5%.

Payment systems: The system of payments of the Colombian program works exclusively through banks and that leaves out an important number of municipalities with poor families that do not have access to financial institutions. Programs should always create systems of mixed payments that can be adapted to the conditions and circumstances of the geographical area where the payments are made; this implies an increase in the complexity levels of the program, but there is no doubt that the poorest are in places where there are no banking services.

Payment delays. Another important challenge is the delay in payments. In Oportunidades, like in most of the programs, there is a two-month delay: compliance is verified every two months and then payment is made. It is necessary to mention that in the case of Oportunidades, there is a compliance rate of over 90%. In Nicaragua, the evaluation shows that almost everyone complies; therefore, there should be an analysis of whether or not it is justified to verify the compliance a posteriori, considering that there is a 90-90% level of compliance. The alternative of verifying only those that do not comply could be done for more mature programs who are undergoing more advanced operations. In Mexico, these issues have been included. With respect to payment time, however, there is no consensus as to whether two months is the ideal time or whether it should be shortened.

E. Role of beneficiaries and local actors

Appropriate institutional arrangements for programs. Colombia’s program is located in one of the offices of the Presidency, without regional infrastructure. The process of creating regional offices, recruiting and training personnel, management of budget resources, etc. took a long time

and it delayed the implementation of the program. In the end, a special parallel institutional structure for the program was created. To avoid these types of inconveniences, the participants agreed that from the beginning, the program should be placed in an entity that is not only present in the capital of the country, but in all of the regions; if this is not possible, then it should be placed in the poorest regions where the program is focused.

Decreasing the abuse of power on the part of promoters. In Mexico, a problem that has come up has been the abuse of power on the part of the promoters. As a result, program officials have suggested the creation of a community committee that would substitute the promoters and instead would have a member focus on education issues, one member focus on health, and another member on other aspects of the program—all committee members would be beneficiaries of the program. This alternative is still under analysis, so there do not exist any results.

Additional work for beneficiary mothers. In order to reach beneficiary mothers through training processes and operational support, countries such as Colombia and Mexico are using some beneficiary mothers in roles that carry greater responsibility, such as operational support and basic training through the cascade system of education. Experience in Mexico shows that in the beginning, the beneficiaries agree to carry out these additional tasks, but then complain of the additional workload without remuneration. The countries should therefore look for mechanisms via incentives to involve mothers in additional roles to those that they already have.

F. Monitoring and evaluation

Solid monitoring and evaluation systems. Brazil's program still does not have an integrated system that will allow for appropriate monitoring and control of the program's operation in the different municipalities that execute the program. Currently, the central unit accepts the information submitted by each one of the municipalities without being able to check its accuracy or whether they have met the requirements imposed on the municipalities before they entered the program.

Information system for decision-making: The directors of the Honduras program do not have managerial information to make decisions about the program, since they do not know for certain the real execution and effectiveness of the program. At this moment, management is working on the development of appropriate and functional monitoring and evaluation systems. It is clear that the lack of appropriate of monitoring and evaluation systems can be a great obstacle for the execution and survival of the program, because one cannot know if actions were successful or not, or if their operational processes were appropriate.

Qualitative monitoring systems. None of the programs that participated in the workshop had contemplated a qualitative monitoring system. The importance of a system of this type is that it can be directed towards finding out the relationship child-school, parent-teacher, and inter-institutional relationships. This type of evaluation would also help to improve the operational processes of the CCTs. Until now, the countries are primarily interested in finding out the coverage and financial achievements of the programs, but are not finding out the qualitative advances in children's education health.

V. CONCLUSIONS

This section summarizes the most important points that were discussed in the workshop, which could be used to improve or direct certain program..

Program Design

Select the appropriate cycle and payment modality. Most countries use the bimonthly payment cycle; however, there exists doubt over whether this cycle should be changed to every four months or twice a year in order to diminish the administrative load of the program. Different payment modalities also exist, although everyone agrees that cash payment is the best form and that mothers show higher levels of satisfaction when this form is used. The selected payment modality is made according to the country's own characteristics, especially with respect to the amount of coverage and openness that the financial institutions have. In the case that these conditions are not present, direct payment mechanisms are utilized.

Targeting, Registration, and Compliance

Avoid payment delays. If the commitment level is very high, over 90%, the programs would have to look for alternatives to avoid delays in the payment, considering that the main objective of the program is to pay the beneficiary as soon as she complies with the condition; otherwise, the beneficiary does not relate the payment to the compliance of her responsibility.

Participation of Institutions and line Ministries

Avoid political interference of programs. Public information campaigns diminish the fears and the political influence of this type of program; however, many countries carry out these campaigns once the program is already being implemented, which is too late. Politics should not be allowed to influence the targeting processes or the registration of beneficiaries, nor should the party in power use the program in its political campaigns.

Achieve the highest amount of participation of local and institutional actors: There is consensus that transparency, participatory process, and political will should be created to achieve the participation of different local actors according to the country's objectives, since resources are limited. In order for this to happen, institutional actors should participate from the beginning in the design of the program.

Advance the decentralization process. Although consensus does not exist as to whether these programs should be decentralized, countries with successful programs have gone through aggressive decentralization processes. Also, evidence shows that the participation of municipalities offers more advantages than disadvantages.

Financial Management

Program sustainability. The sustainability of these programs increases in the medium-term when the percentage of beneficiaries that receive benefits is paid with national resources and not credit.

Reduce administrative costs. Administrative expenses for CCTs tend to be high in the initial implementation stages. Workshop participants are aware that this cost (i.e., percentage regarding to the payment of benefits) should diminish progressively without affecting the effectiveness of the program, while also increasing coverage through the use of efficient computer systems.

Role of Beneficiaries and Local Actors

Create alliances between the social and financial sectors. An alliance between these two sectors has proved to be highly effective in handling massive programs directed towards the extremely poor population. The lack of support from the financial sector can delay the implementation of the CCT and not make them viable due to high transaction costs.

Limit additional workload of beneficiary mothers. With the purpose of reaching beneficiary mothers with training processes and operational support, the countries are using beneficiary mothers for roles that carry more responsibility, such as operational support and basic training through the casacade system of education. However, countries should avoid involving the mothers as much as possible in different roles than those that they initially have.

Monitoring and Evaluation

Design proactive monitoring and evaluation systems. The goal is to establish systems that are sufficiently simple, but also effective so that they provide information that not only allows knowing about the physical and financial progress of the program, but also allowing to make operational adjustments and to improve the execution of the program.

VI. WORKSHOP EVALUATION RESULTS

All of the workshop participants expressed the relevance, practicality, and utility of the topics that were discussed--particularly the discussions on monitoring and evaluation. They also mentioned that they discovered that all of the CCTs share the same type of problems. Many of the participants considered it important to apply the knowledge acquired at the workshop in topics such as monitoring and evaluation, information technology, registration and targeting. Finally, all of the participants showed their interest in participating in similar workshops in the future; however, many of them suggested reducing the number of discussion topics so that there could be more analysis, as well as holding the workshops more than once a year.

Annex 1 List of Workshop Participants

Country	Institution	Name	Telephone	Email
USA	World Bank	Laura Rawlings	202-473-1274	lrawlings@worldbank.org
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ANNEX 2

AGENDA

MONDAY, APRIL 29, 2002:

8:30 a.m. Registration and portfolio delivery (Francisco Ayala and María Soledad Salvador, Ayala Consulting Co.)
Salón Eventos, Hotel Villas Arqueológicas, calle 2 Poniente No. 601, San Andrés, Cholula, Puebla, telephone (222)2471966

9:00 a.m. Welcome remarks by the World Bank (Andrea Vermehren, World Bank)
Salón de eventos del Hotel Villas Arqueológicas

9:10 a.m. Presentation by National Coordinator of “Programa Oportunidades,” Mr. Rogelio Gómez Hermosillo
Salón de eventos del Hotel Villas Arqueológicas

GROUP 1 Group coordinator: Andrea Vermehren, World Bank

10:00 a.m. Leave for field visit

10:45 a.m. Visit to the transfer delivery location: Huejotzingo, Puebla.

11:15 a.m. Transfer to San Salvador El Verde community

11:55 a.m. Visit to Module of attention and families incorporation in urban zones

12:15 p.m. Visit to San Salvador el Verde Health Center. Health chat with program beneficiaries

12:15 p.m. Transfer to the location San Andrés Hueyacatitla

12:50 p.m. Visit to a telesecundaria school in San Andrés Hueyacatitla. Chat with students beneficiaries

1:10 p.m. Return to the hotel

GROUP 2 Group coordinator: Francisco Ayala, Ayala Consulting

10:00 a.m. Leave for field visit

11:00 a.m. Visit to Tecalli de Herrera: meeting with community promoters in the community’s health center

11:30 a.m. Visit to Telesecundaria, San Buenaventura Tetlanaca

12:15 p.m. Visit to Módulo in Tepeaca

1:00 p.m. Visit to a transfer delivery location in Tepeaca Aljibe

1:30 p.m. Return to the Hotel

ALL PARTICIPANTS

2:30 p.m. Lunch at the Hotel Villas Arqueológicas (free time)

- 3:50 p.m.** Departure from hotel to UDLA
- 4:00 p.m.** Introduction of participants (Hideki Mori, World Bank)
Aula Magna, UDLA, Former Santa Catarina Mártir Hacienda (Farm), CP 72820, Cholula, Puebla.
- 4:30 p.m.** Presentation: “Targeting at the Household Level,” Programa Oportunidades, Mexico, Aula Magna UDLA
- 5:00 p.m.** Question and Answer Session about “Programa Oportunidades” and Reflection on Day’s Activities (Hideki Mori, World Bank)
- 5:30 p.m.** Return to hotel

TUESDAY, APRIL 30, 2002

- 8:30 a.m.** Transfer from hotel to UDLA
- 8:45 a.m.** Opening remarks by Dr. Jorge Welti Chanes, Academic Vice-Dean, UDLA
Aula Magna, UDLA
- 9:00 a.m.** Workshop Objective and “World Bank Experience with CCTs in Latin America and the Caribbean (LAC): Challenges” (Laura Rawlings, World Bank)
- 9:20 a.m.** “Conditional Cash Transfer Programs: A solution to poverty alleviation?” (Margaret Grosh, World Bank), Aula Magna, UDLA
- 9:40 a.m.** Cash Transfer Programs in Latin America and the Caribbean: Inter-Development Bank (IDB) Support, Issues, and Challenges (Ashu Handa, IDB), Aula Magna, UDLA
- 10:00 a.m.** Coffee break
- 10:15 a.m.** Presentations by delegations, Aula Magna, UDLA
Moderator: Lynne Sherbourne-Benz, World Bank
- ~~✍~~ “Design and Organizational Issues and their Impact on Implementation,” Program of Advancement through Health and Education (PATH), Jamaica
 - ~~✍~~ “Targeting as a Critical Factor of the Program: Technological Platform,” “Programa Superémonos”, Costa Rica
 - ~~✍~~ “Inter-Institutional and Intra-Institutional Coordination that Affects the Network,” Red de Protección Social (Social Protection Network), Nicaragua
 - ~~✍~~ “Accompanying and Assisting Municipalities,” Bolsa Escola, Brazil
- 11:15 a.m.** Participants divide into small discussion groups, according to their interests (Francisco Ayala, Ayala Consulting)
- 11:20 a.m.** Small Group Discussions, Small classrooms, UDLA

- ☞ Targeting, Registration, and Compliance (Moderator: Laura Rawlings, World Bank)
- ☞ Program Design (Moderator: Hideki Mori, World Bank)
- ☞ Participation of Institutions and Line Ministries (Moderator: Andrea Vermehren, World Bank)

1:15 p.m. Lunch at UDLA (Cholula dining room)

2:45 p.m. Small Group Discussions, Small classrooms, UDLA

- ☞ Targeting, Registration, and Compliance (Moderator: Laura Rawlings, World Bank)
- ☞ Program Design (Moderator: Hideki Mori, World Bank)
- ☞ Participation of Institutions and Line Ministries (Moderator: Andrea Vermehren, World Bank)

4:45 p.m. Coffee break

5:00 p.m. Presentation of results from small group discussions and reflections on day's activities (Moderator Laura Rawlings, World Bank), Aula Magna, UDLA

6:15 p.m. Toast and "Taquiza," Americas Luncheon, UDLA

8:15 p.m. Return to hotel

WEDNESDAY, MAY 1ST, 2002

8:15 a.m. Transfer from hotel to UDLA

8:30 a.m. Summary of Tuesday's conclusions and objectives for Wednesday (Jeanine Braithwaite, World Bank), Aula Magna, UDLA

8:45 a.m. Presentations by delegations (Moderator: Samantha De Silva, World Bank), Aula Magna, UDLA

- ☞ "Targeting of Beneficiaries and Financial Resource Management," Family Assignment Program (PRAF), Honduras
- ☞ "Alternatives and Negotiations in the Design of Project Cycles," Families in Action, Colombia
- ☞ "Experiences in Monitoring and Evaluation of CCT Programs," Gloria Rubio Soto, World Bank Consultant

10:00 a.m. Coffee break

10:15 a.m. Small Group Discussions, Small work classrooms, UDLA

- ☞ Financial Resource Management (Moderator: Hideki Mori, World Bank)
- ☞ Role of Beneficiaries and Local Actors (Moderator: Andrea Vermehren, World Bank)
- ☞ Monitoring and Evaluation (Moderator: Laura Rawlings, World Bank)

12:15 p.m. Lunch at UDLA (Cholula Dining Room)

2:00 p.m. **Small Group Discussions**, Small classrooms, UDLA

- ~~///~~ Financial Resource Management (Moderator: Hideki Mori, World Bank)
- ~~///~~ Role of Beneficiaries and Local Actors (Moderator: Andrea Vermehren, World Bank)
- ~~///~~ Monitoring and Evaluation (Moderator: Laura Rawlings, World Bank)

- 4:00 p.m.** Coffee break
- 4:15 p.m.** Presentation of Results from Small Group Discussions (Moderator: Andrea Vermehren, World Bank), Aula Magna
- 5:00 p.m.** Final Plenary Meeting: Conclusions and Agenda for the Future (Andrea Vermehren, World Bank), Aula Magna
- 5:45 p.m.** Evaluation of Workshop (Andrea Vermehren and Francisco Ayala)
Aula Magna
- 6:15 p.m.** Transfer from UDLA to restaurant in downtown Puebla
- 6:45 p.m.** Farewell Dinner at Cantina de los Remedios Restaurant, Avenida Juárez 2504, Colonia La Paz, Puebla

ANNEX 3 INFORMACIÓN ADICIONAL SOBRE LOS PROGRAMAS

En este anexo se presenta información adicional sobre los programas participantes en el taller, respecto a algunos de los temas tratados durante las reuniones de grupo.

FOCALIZACIÓN, INSCRIPCIONES Y CUMPLIMIENTO DE COMPROMISOS

Focalización

PAÍS	PROBLEMAS Y TEMAS TRATADOS
Colombia	El sistema de focalización SISBEN fue implementado en 1993 y cada municipio tiene a su cargo la operación y actualización del mismo. Sin embargo, se encontró que en la mayoría de las municipalidades el SISBEN no fue actualizado y creó muchos problemas al programa. Se dejaron por fuera muchas familias que no se inscribieron en el SISBEN y merecen ser parte del programa, el proceso de inscripción de beneficiarios tuvo muchos problemas operativos debido a la información no actualizada obtenida del SISBEN teniéndose que coleccionar de nuevo dicha información en ese momento. El SISBEN es un instrumento que no toma en consideración los problemas actuales que vive el país como desplazamientos por violencia, esas familias no se registran en el sistema, y por lo tanto, no pueden ingresar en el Programa a pesar de reunir las características de pobreza y vulnerabilidad. El DNP está en el proceso de ajustar el instrumento de focalización e iniciar un nuevo proceso nacional de entrevistas para refocalizar a las familias, aunque el tema sobre mantenimiento y actualización del sistema no está siendo del todo considerado
Costa Rica	El concepto mismo de usar una fórmula para focalizar pobres tiene muchos enemigos. Existen muchas personas que opinan que la focalización atenta contra el derecho de las personas, y estigmatiza a la población. La implementación del sistema es costosa, debido principalmente a los procesos de capacitación y contratación de encuestadores. La decisión de utilizar diferentes líneas de corte para distintos tipos de programas ha resultado un problema. Se debe utilizar una línea de corte para calificar familias que están pidiendo satisfacción de necesidades básicas inmediatas como comida, vestido u otros para participar en un programa de microempresas, y así sucesivamente. Se está explorando si se deben usar ponderaciones distintas para diferentes programas. El problema tratado fue cómo garantizar que los beneficios de SUPERÉMONOS lleguen efectivamente a las familias que más lo necesitan. Para resolver esta situación que afectaba a todos los programas que iban orientados a la atención de la pobreza, el IMAS se abocó a la tarea de diseñar un proyecto de focalización, el SIPO. Este sistema una vez implementado permitió resolver este problema de manera eficiente.
Honduras	El mayor desafío es implementar un instrumento que permita focalizar a las familias más pobres y vulnerables, no se cuenta con ese sistema actualmente y el proceso de selección de beneficiarios es subjetivo.
Jamaica	La proximi means test formula excluye sistemáticamente familias conformadas por miembros mayores de 65 años que merecen ser también beneficiarios debido a sus niveles de pobreza y vulnerabilidad. La fórmula da prioridad a la entrada de familias grandes y con niños, no familias pequeñas y conformadas por ancianos. Para ahorrar costos las encuestas se hicieron en centros de focalización y no en los hogares. Sin embargo este ahorro inicial disminuye debido a la necesidad de incluir procesos de verificación en el hogar
México	La focalización se realiza en dos etapas, a nivel geográfico y a nivel de cada hogar. La selección de áreas geográficas de atención se lleva cabo mediante un Sistema de Información Georreferenciada en el que se cuenta con la información sobre la ubicación de servicios de educación, salud, vías de comunicación, niveles de marginación y tamaño de las localidades, áreas de influencia de las ciudades, entre otros. En las áreas urbanas y rurales de menor marginación se han establecido módulos para el registro de beneficiarios.

PAÍS	PROBLEMAS Y TEMAS TRATADOS
	Tanto en el medio rural como en el urbano, las características socio-económicas de los hogares son evaluadas mediante un proceso estadístico de análisis discriminante que define la elegibilidad de los hogares. La información que proporciona cada hogar es verificada en sus viviendas con el fin de garantizar la calidad de la misma. El sistema de selección de beneficiarios se basa en un método multidimensional, en el que las características de la población definen el peso que tienen las variables, por lo que la selección se atiene rigurosamente al principio de la imparcialidad. El problema encontrado fue la imposibilidad de hacer el levantamiento de información en zonas de baja concentración de hogares pobres. Esto se resolvió obteniendo información detallada a nivel de cuadras en la cartografía urbana del Instituto Nacional de Estadística, Geografía e Informática para focalizar al menor nivel de desagregación posible. Se desarrollaron mecanismos de libre demanda de beneficios con orientaciones publicitarias dirigidas.
Nicaragua	Está en desarrollo una discusión sobre el método de focalización que sería más oportuno utilizar. En la prueba piloto se pudo constatar que el método de focalización por hogar es costoso porque se hace en todos los hogares y el país no tiene los recursos económicos para un ejercicio de este tipo. Se está discutiendo y analizando cuál sería el método más conveniente, si el de focalización por hogar, o el de focalización geográfica.
Turquía	Características de la población turca difiere de región a región de forma significativa, especialmente entre urbana y rural, una sola fórmula no es suficiente para interpretar dichas diferencias porque no logra interpretar y diferenciar las distintas características, se producen problemas de exclusión grandes y significativos.

Inscripción de beneficiarios

PAÍS	PROBLEMAS Y TEMAS TRATADOS
Colombia	El proceso de inscripción en el nivel nacional se inició antes de terminarse la prueba piloto, cuando todavía no se tenía listo el sistema de información ni tampoco se habían terminado de evaluarse o probarse los procesos operativos. Se debió aumentar al doble el número de municipios participantes, desde 350 hasta 620 debido a las fallas del SISBEN, para alcanzar las metas de número de familias beneficiarias establecidas en un inicio. Este esfuerzo adicional no estaba previsto y requirió de mucho esfuerzo y dedicación por parte de los responsables del Programa.
Honduras	La implementación de un proceso que permita la inscripción de familias pobres es un gran desafío. Se está tratando de implementar un proceso a través del Internet, para que puedan tener acceso los cooperantes, y los mismos beneficiarios. El gobierno está instalando computadores en las aldeas más atrasadas, lo que permitiría que la misma población ayude a agregar gente al programa, a llenar formularios a través del Internet, y también a que los propios cooperantes puedan constatar que se trata de una herramienta transparente porque pueden ver a quien se entregan los fondos y de la manera que se están entregando. Esta propuesta todavía no ha sido probada en el campo.
Jamaica	El proceso de inscripción en el nivel nacional se inició antes de completar el sistema de información y la prueba piloto, por lo tanto el proceso se hace manualmente y produce retrasos y errores que hubieran podido ser evitados si se tuviera el sistema de información completamente diseñado e implementado. Recién estará funcionando el sistema de información definitivo un año después de haberse iniciado el Programa, es decir en 2003.
Nicaragua	Un aspecto que requiere de atención prioritaria es la necesidad de establecer un consenso entre las autoridades nacionales sobre: (a) la metodología a utilizarse para focalizar a los pobres; y, (b) el proceso a seguirse para expandir el programa. Resulta complicado explicar a las familias rechazadas del Programa las razones del por qué no fueron seleccionadas a pesar de tener características similares a las familias seleccionadas y que viven en la misma comunidad, especialmente en las áreas rurales.
México	Existe mucha dispersión en las áreas urbanas a diferencia de las rurales y esta es la razón por la cual se está modificando el mecanismo de incorporación, si bien hay algunas formas de pobreza que se ubican en la periferia de las localidades, la dispersión de los hogares es

PAÍS	PROBLEMAS Y TEMAS TRATADOS
	muchísimo mayor que en las áreas rurales. Si se quisiera recuperar a los posibles beneficiarios habría que censar todas las áreas completas y eso sería costosísimo. Más del 50% de las manzanas del país tienen menos de tres hogares pobres, entonces ir a visitar toda la cuadra no es viable, y tener la información, la dirección, con la calle y el número en donde vive la persona facilita hacer solamente esa verificación. Para ello, la manera de controlar que los lugares de verificación geográfica no se salgan de los rangos es la siguiente: (a) que no lleguen hogares de una zona donde sobrepase de manera excesiva el número de hogares estimado para esa zona, eso controla el sesgo que pudiera haber de autoridades locales, y políticos o cualquier otra persona que podría estar influenciando en esa zona; (b) si en zonas en las que se está esperando que lleguen muchos hogares pobres, estos no llegan se podría presumir la existencia de deficiencias en la operación, en la difusión, en la ubicación del módulo, en los horarios o en cualquier otra cosa, o sesgos de tipo local.

Cumplimiento de compromisos

PAÍS	PROBLEMAS Y TEMAS TRATADOS
Jamaica	Al haber 6 tipos de beneficiarios (niños menores a 6 años, estudiantes entre 7 y 18 años, mujeres embarazadas/lactantes, discapacitados, ancianos e indigentes) donde todos deben cumplir compromisos, el diseño operacional se torna complejo, no todos los centros de salud tienen la capacidad para atender los distintos tipos de beneficiarios, especialmente aquellos que son adultos. Resulta injusto penalizar toda la familia cuando uno de sus miembros no cumple con los compromisos, sin embargo tratar cada miembro de la familia de manera independiente crea problemas operativos adicionales que vuelven compleja la operación del programa. Debido a la complejidad del programa, se requiere contratar una firma para diseñar el sistema de información, sin embargo los procesos de contratación y desarrollo toman demasiado tiempo no acorde con el proceso de implementación del programa que tiende a ser mucho menor. El resultado de este desfase es una operación ineficiente y llena de problemas operativos.
México	Existe un proceso de verificación de las corresponsabilidades, que implica la coordinación de los sectores que participan en el programa. Solo después de ello se procede a preparación de los listados de liquidación de apoyos, cada familia tiene especificado la cantidad que recibe y los rubros por los que recibe los apoyos en alimentación y educación. Los apoyos se entregan en efectivo, bimestralmente y directamente a las madres de familia a través de instituciones liquidadoras (oficina de telégrafos, banca rural y privada) El problema presentado fue el registro de cumplimiento de corresponsabilidad, pues habían demasiado registros de cumplimiento de asistencia a clases o las consultas. El llenado de los datos de la escuela requiere mucho tiempo. La forma de resolverlo fue que sólo se registren los incumplimientos de salud. Se anota sólo a los becarios que no cumplen con su corresponsabilidad. Dado que el cambio de escuela es relativamente raro dentro de un mismo nivel, se elaboraron formatos con prellenado de los datos de la escuela, con espacio para rectificaciones y cambios.

Gestión Financiera

A continuación se presenta una matriz que contiene la información financiera de los 8 programas de transferencias condicionadas participantes en el taller.

Descripción	Brasil	Colombia	Costa Rica	Honduras
Monto promedio de pagos	US\$6-18/mes	US\$ 37 bimestral	US\$ 30	US\$ 9
No. de pagos/año	59,600,000/año	1,200,000/año	83,000/año	930,000/año
Frecuencia de pagos	Mensual	Bimestral	10 pagos/año	3 pagos/año
Quién autoriza los pagos	Gobierno central	Central	Local	Central
Modo principal de pago	Tarjeta magnética	Efectivo por bancos	Cupones	Bonos
Costos por transacción	US\$0.5 Tarjeta + operación	US\$ 1.8	US\$ 0.08 costo directo	US\$ 2.0 directos + indirectos
Auditoría	Interna y externa	Interna y externa	Interna y externa	Interna y externa
Tipo de auditoría	Financiera y operativa	Financiera y operativa	Financiera y operativa	Financiera y operativa
Tiempo de conciliación	15-20 días	10-25 días	30 días (2)	30 días
Gastos operativos	7% primer año			42% 2002 25% 2002 12% 2003
Verificación	--		Local	
Dónde recibe el beneficio	Bancos, inclusive móviles	Bancos	Ofic. Locales prog.	
Autorización presupuesto	Congreso Nacional	Min. de Economía	Contraloría	
Quién realiza los pagos en zonas rurales en conflicto	Bancos móviles	Transportadora de valores en piloto (3)	Promotoras del programa	
Software	Sistema propio	Compra	Hecho a la medida	
Tasa de no cobro	--	25% durante el primer año		

(1) Después del pago

(2) 20 día en la zona central

(3) A nivel de idea se ha pensado también en: parroquias a través de convenios con la Iglesia, cooperativas, los bancos de un municipio vecino, y bancos móviles

Descripción	Jamaica	México	Nicaragua	Turquía
Monto promedio de pagos	US\$ 50	US\$ 70 bimestral	US\$ 56.1	US\$ 24
No. de pagos/año	480,000/año	19,200,000/año	60,000/año	12,600/año
Frecuencia de pagos	Bimestral	Bimestral	Bimestral	Mensual
Quién autoriza los pagos	Central	Central	Central	PCU central
Modo principal de pago	Efectiva y bancos	Efectivo y tarjeta	Efectivo	Efectivo por bancos
Costos por transacción	US\$ 0.5	US\$ 1.8 directos + indirectos	US \$2.08 directos + indirectos	US\$ 0.0 costo directo
Auditoría		Interna y externa	Externa	Interna y externa
Tipo de auditoría	Financiera y operativa	Financiera y operativa	Financiera y operativa	Financiera y operativa
Tiempo de conciliación	Diario	7-10 días	3-5 días	Diario
Gastos operativos	38% año 1 <20% año 3	7%	14%	
Verificación	Parish offices MLSS		Oficinas prog. y prom.	

Descripción	Jamaica	México	Nicaragua	Turquía
Dónde recibe el beneficio	Oficinas postales	Módulos de atención	Cabeceras municipales	
Autorización presupuesto	Ministerio Finanzas	Cámara de Diputados		
Quién realiza los pagos en zonas rurales en conflicto	No hay zonas de conflicto	Inst. liquidadoras y oficinas postales	No hay zonas de conflicto	
Software	Desarrolla empresa externa	Adquirido y adaptado	Desarrollado por la Red	
Tasa de no cobro	3% en prueba piloto	1.6% bimestral		

Aunque los programas son similares, en los aspectos de detalle difieren unos de otros. Como se desprende de la información contenida en el cuadro anterior, no se puede hablar de un patrón similar en los 8 programas analizados, evidentemente hay diferencias y esto se debe a la diversidad que hay entre los países, entre sus condiciones, sus prioridades, su realidad económica, sus problemas sociales, y otros. A continuación se analizan las diferencias más importantes.

Monto promedio de pago

En cuanto al monto promedio de pago que realizan los programas, el valor que reciben las familias varía desde US \$ 6 en Brasil hasta US \$ 70 en México. Es importante destacar que en aquellos países donde hay más tipos de beneficiarios dentro de la familia, más alta es la entrega de recursos a estas familias. Este caso se observa en países como Jamaica y México, las familias reciben en promedio sobre US\$ 50 dólares bimestrales. En los países donde se establecen pocos tipos de beneficios, como es el caso de Brasil, las familias tienden a recibir menos dinero. En definitiva, los programas de mayor complejidad en cuanto a tipo de beneficios dentro de la familia han logrado mantener valores altos de transferencia a las familias.

La modalidad de bimestral tiene mucha acogida ya que contribuye por una parte a la reducción de costos operativos si la frecuencia fuera mayor, y por otra facilita el traslado de los beneficiarios para el cobro porque lo hacen solamente una vez cada dos meses y es suficiente tiempo para que ellos organicen su logística de traslado, que en no pocas ocasiones, es a lugares un tanto distantes y dejan a sus hijos solos o a cargo de otras personas.

Número de pagos por año

En lo que tiene que ver con el número de pagos que realizan los programas, existen grandes diferencias que están directamente ligadas al número de beneficiarios que tiene cada programa, al volumen de recursos que entrega cada uno de ellos, a la modalidad de los pagos, a los tipos de bono que ofrezca cada uno, y por supuesto al tamaño de los proyectos.

Autorización de pagos

La autorización para la entrega de pagos en los programas analizados se hace en el nivel central para todos los casos, excepto para Costa Rica en donde se lo hace en el nivel local. Esto parecería ser un obstáculo para el normal desenvolvimiento de los programas, ya que al no tener

descentralizadas las diferentes acciones que deban cumplirse, los tiempos de duración de las etapas sería mayor y con ello se producirían demoras en la ejecución de los programas. Pero de acuerdo con las versiones vertidas por los diferentes participantes esto no ha ocurrido, y al contrario, en los casos de los programas más grandes se han ido reduciendo los tiempos de ejecución y de entrega de recursos a las familias.

Modalidad de pago

En cuanto a la modalidad de pago a los beneficiarios, en la mayor parte de los programas, la entrega de los subsidios se la hace en dinero en efectivo, ya sea a través de los bancos, a través de una tarjeta de retiro automático (Brasil), o a través de la instalación de puestos de pago a los cuales la madre titular o el beneficiario del subsidio se debe acercar a hacer el cobro.

Costo por transacción

En lo relativo al costo que tiene para cada uno de los programas la realización de los pagos, estos costos de transacción mostraron ser bastante diferentes. Este es un tema que debe analizarse y aprender de países que han logrado bajar estos costos, pues el ahorro sería muy significativo.

Auditoria

En el tema de la auditoria de los programas, todos ellos tienen o tendrán en el futuro auditorias internas y externas, y estas auditorias cubren también en todos los casos la auditoria financiera y la operativa. Las instituciones de crédito multilateral, además de las auditorias financieras, requieren para este tipo de programas la auditoria operativa que verifica si el pago realizado corresponde a una condición cumplida realmente. Para esto se realizan verificaciones muestrales en el campo, directamente con las escuelas y centros de salud participantes.

Tiempos de conciliación

En lo que se refiere al tiempo de conciliación, este más bien estaría relacionado con el tipo de procedimientos adoptados por los diferentes programas para lograr los pagos con las frecuencias definidas. En todo caso, con los avances que se logren en cuanto a la ejecución, a la automatización de los procesos los tiempos de conciliación tenderán a reducirse.

Gastos operativos

En lo que guarda relación con los gastos operativos de los programas, de la información que pudo recabarse, se evidencian diferentes niveles de optimización dependiendo del volumen de transacciones realizadas. Los datos obtenidos permiten inferir que a mayor volumen de transacciones, menor el gasto por unidad. Por otro lado, también se da una correlación con respecto al tiempo de ejecución del Programa, a mayor tiempo menor costo operativo.

Verificación del pago

En cuanto a la verificación del pago, hay de dos tipos, uno que verifica que el pago corresponde a un cumplimiento real de compromisos y otro que verifica que realmente el beneficiario reciba

el dinero. En el primer caso, la verificación del pago implica revisar por parte de la unidad ejecutora si realmente se está haciendo el pago a beneficiarios que cumplieron con el compromiso. En otras palabras, se verifica si los informes presentados por los responsables de salud y educación son verdaderos. Esta verificación se hace a través de una auditoria operativa realizada por un agente externo al Programa (i.e., firma o empresa) cuando se trata de programas financiados por el Banco Mundial y/o Banco Interamericano de Desarrollo, como Jamaica, Colombia y Turquía. Este agente externo toma muestras representativas de beneficiarios, revisa in situ los libros de asistencia a la escuela y al centro de salud y verifica si realmente los informes de cumplimiento que entregan los responsables del sector salud y educación al Programa coinciden con los libros de asistencia. Adicionalmente, se hacen verificaciones entrevistando a los beneficiarios y otros actores. En los otros países no se da este tipo de auditoria o verificación in situ.

En el caso de la verificación que se realiza al pago, en Costa Rica se lo hace a nivel local con funcionarios locales, en Nicaragua en cambio se la hace por dos vías, una verificación directa con el personal del Programa, y otra a través de un proceso de monitoreo. En el primer caso, funcionarios locales permanentemente hacen verificaciones en los lugares de pago y en el segundo caso funcionarios del nivel central periódicamente visitan los lugares de pago para la verificación. En México se involucra en el proceso de verificación de los pagos a las promotoras comunitarias. Estas promotoras comunitarias se encargan de verificar lo que recibe cada una de sus titulares; cuentan el dinero y firman la planilla de pago para evidenciar que todo el proceso se realizó como estaba previsto. Adicionalmente, la verificación la hacen también dos auditorias, una interna y otra externa que permiten comprobar que las personas que firmaron como que recibieron el pago lo hayan recibido en realidad. En el caso de Colombia, el Banco realiza los pagos y ellos tienen la obligación de hacer firmar los recibos correspondientes para auditorias posteriores. En Jamaica, se giran cheques a nombre de los beneficiarios, los mismos que son entregados por la empresa de correos que tiene la obligación de hacer firmar recibo de entrega.

Lugar de recepción de los beneficios

El lugar donde se reciben los subsidios son variados, unas veces se lo hace a través de los bancos, a través de módulos de atención, de oficinas de los programas o a través del correo. En Colombia, el pago se hace a través de los bancos, por lo que se excluyeron los municipios en los que no existían oficinas bancarias, pero es justamente en esos lugares apartados y privados de servicios en los cuales se encuentra mucha gente de bajos ingresos, de acuerdo con información proporcionada por los participantes de Colombia.

Por otra parte, en México por ejemplo el pago se hace en módulos de atención, para lo cual se deben hacer citaciones a las madres titulares para que se acerquen a cobrar su dinero. Se ha tratado de ubicar estos módulos de atención en puntos estratégicos a los cuales la población pueda llegar sin mayores dificultades y sin tener que hacer un viaje demasiado distante.

En el caso de Jamaica, el pago de los subsidios se hace a través de oficinas postales, los beneficiarios se acercan a recoger un sobre con el cheque enviado por el Programa. Luego, ellos se acercan a un banco cercano para cambiar, o en algunos casos, lo hacen en la misma oficina postal con un descuento. En el futuro, las oficinas postales pagarán en efectivo a los beneficiarios. En Nicaragua los pagos se realizan en las cabeceras municipales y los efectúan dos

empresas privadas que ganaron una licitación pública que se realizó, una empresa es de seguridad y la otra es una asociación de profesionales. Estas empresas se encargan de conseguir los locales de pagos y de realizar en los mismos todo el proceso de pago parecido al que se realiza en México.

Pagos en las zonas de conflicto

En las zonas de conflicto no se puede hacer el pago a través de los canales normales previstos por los programas, por lo que se han adoptado en algunos casos otras opciones como los bancos móviles en Brasil, las transportadoras de valores en la prueba piloto en Colombia, las promotoras de los programas en Costa Rica y las instituciones liquidadoras y oficinas postales en México.

Sistemas de información y software

El óptimo funcionamiento de los Programas depende de un eficiente sistema de información, en este aspecto, lo más adecuado sería tener un software hecho a la medida del programa y de acuerdo a los procedimientos establecidos en cada uno de ellos.

Tasa de no cobro de subsidios

Un punto importante es la tasa de no cobro de los subsidios, Familias en Acción tienen una tasa de no cobro del 25% para el primer año. Este es un valor significativo que podría estar ocasionado por las mismas dificultades de expansión e implementación del programa, se especula que esta tasa se debe a que los beneficiarios todavía no entienden claramente sobre el funcionamiento del programa y esta tasa irá disminuyendo a medida que los beneficiarios aprendan sobre los pasos a seguir dentro del programa.

En contraste en México se registra una tasa de no cobro muy pequeña, de acuerdo con los participantes de ese país, dicha tasa alcanza el 1.6% bimestral, lo que se ha conseguido debido a la modalidad de pago y a un adecuado nivel de comunicación a la población beneficiaria de las fechas y lugares de pago a los que deben acudir. En lo que se refiere al caso del PATH en Jamaica, como existe experiencia anterior en este tipo de programas, este problema de no cobro no se dio en la fase piloto.

Rol de Beneficiarios y Actores Locales

Colombia

Para la ejecución del Programa se realizan acciones en el nivel departamental con gobernaciones y regionales ICBF, en el nivel municipal con alcaldías, entidades de salud y educación. Los alcaldes manejan el programa, para lo cual se elabora un convenio formal en el que se establecen requisitos básicos que los municipios deben cumplir como son: (a) actualización del SISBEN ya que únicamente la población inscrita en este sistema podrá ser considerada para convertirse en beneficiaria del programa; (b) apoyo con recurso humano, indispensable para la ejecución del Programa; (c) apoyo con logística necesaria; y, (e) participación en la ejecución del día a día del Programa a cargo de un funcionario municipal llamado “enlace municipal”.

Los municipios que tengan interés en participar en el Programa, deben firmar un acuerdo en el que se comprometen a proveer los servicios de educación y salud a los beneficiarios, para lo cual tienen que garantizar la oferta de los servicios de salud y educación.

Generalmente, todos los alcaldes quieren participar en el Programa pues esto representa poder político frente a las familias. Sin embargo, después de demostrar su intención de participar, el Programa hace una evaluación en la que se mide la oferta de servicios y se determina si cumple o no con los requerimientos establecidos para pertenecer al Programa. De pasar dicha evaluación, el municipio asume las responsabilidades que el programa establece para la operación. En todo caso, la ejecución del programa ha demostrado que a pesar de tener suficiente capacidad para proveer los servicios de salud y educación, un buen número de municipios no cuenta con los recursos humanos y físicos para cumplir con los procesos de ejecución y logística encomendados a ellos. Este ha sido un problema que se ha tenido que enfrentar y la solución parece estar en que el nivel central financiará parte del personal encargado del programa, especialmente en aquellos municipios con más de 1.500 familias beneficiarias.

Por su parte, las madres, al constatar la posible politización que puede darse en su municipio, tratan de empoderarse del Programa a fin de poder tomar decisiones que agilicen los procesos a seguir. Con base en estas consideraciones, se ha adoptado de manera similar a la de México, la designación de madres líderes para lo cual el programa se encarga de hacer una capacitación en cascada y con apoyo adicional de ONGs especialmente contratadas para el efecto.

Costa Rica

En el caso de Costa Rica, las municipalidades no juegan ningún papel, los alcaldes se limitan a recomendar ciertas acciones o actividades que pudieran llevarse a cabo. En Superémonos, son las trabajadoras sociales las que se encargan de las inscripciones, para lo cual reciben un proceso de capacitación e inician sus actividades. No está involucrada ninguna relación que involucre a los alcaldes o a las municipalidades, los alcaldes solo recomiendan pero no tienen ningún poder de decisión en esta situación.

Por su parte las madres son las encargadas de conseguir el documento de asistencia, ellas son las responsables de tener los documentos necesarios para su inscripción en el programa. El rol de las madres es también el de interactuar con las maestras a fin de mejorar los resultados del programa, corrigiendo o tomando partida en aquellas situaciones que así lo ameriten.

Finalmente, las ONGs en Costa Rica participan en el proceso de empoderamiento de la comunidad, en la contraloría de las actividades desarrolladas durante la ejecución del programa y de los procesos de capacitación que se lleven a cabo.

México

En Oportunidades, los participantes identificaron tres actores fundamentales, las municipalidades, las promotoras y las ONGs. Las municipalidades tienen un rol fundamental en la operación del Programa, ya que están encargadas de la capacitación de los enlaces municipales a través de un proceso de capacitación continua. Sin embargo se presenta el problema del

proselitismo político que es un elemento que hay que combatir para conseguir la buena marcha del Programa.

Las promotoras comunitarias elegidas para participar en el programa, hacen de enlace entre los beneficiarios y Oportunidades. La capacitación a estas promotoras se hace a través de reuniones regionales, haciéndose una capacitación especial por región, pues existen diferentes necesidades y realidades en cada una de ellas. El principal problema que ha afrontado el Programa es la falta de recursos suficientes para realizar una capacitación permanente.

En Oportunidades, existe una promotora comunitaria por cada 20 familias, tienen contacto con el jefe de familia, les informan respecto a los pagos, les prestan ayuda y constituyen el vínculo permanente entre el programa y los jefes de familia, también hay un programa de capacitación específica para los promotores. Las promotoras siempre están muy dispuestas e interesadas en ayudar en el programa, la gran mayoría son mujeres y tienen trabajo adicional en sus comunidades sobre todo en temas de ayuda comunitaria. Por otro lado, se han presentado problemas especialmente cuando los promotores aprovechan esta coyuntura con fines políticos, normalmente, luego de un exitoso paso como promotor, pasan al campo político y buscan ser elegidos a posiciones municipales.

Otro problema que se ha dado con las promotoras es el abuso de poder de su parte. Se ha propuesto la creación de un comité comunitario, que sustituiría a los promotores, y tendría un vocal para educación, otro vocal para salud y otro para todos los otros aspectos del programa. Estos tres vocales que van a sustituir a los promotores deben ser beneficiarios del programa y deben ser mujeres para balancear fuerzas. En todo caso, esta alternativa está todavía en estudio y no se tienen resultados de la misma.

Nicaragua

La estructura organizativa de la Red permite articular sus acciones desde el nivel nacional hasta la comunidad. A nivel central las actividades se articulan desde el Fondo Social Suplementario (FSS) en el que participan los ministros de salud, educación y hacienda, el secretario de la secretaría técnica de la Presidencia y el Presidente del Fondo de Inversión Social de Emergencia (FISE) donde se encuentra la Unidad Ejecutora del Programa que es la responsable de administrar el Programa.

El enlace del Programa con el nivel local lo constituyen los coordinadores de la Unidad Ejecutora Local y los Comités Locales que están integrados por los delegados de los ministerios de salud y educación en el municipio y dos representantes de la sociedad civil. Las Unidades Ejecutoras Locales están integradas por funcionarios pagados por el Programa y por tanto operan permanentemente. Los comités locales se reúnen periódicamente, como mínimo una vez cada tres meses.

En el nivel local se han conformado las Unidades Ejecutoras de la Comarca o la Comunidad integradas por los representantes de los Consejos Escolares, de los proveedores de salud y los promotores comunitarios quienes se escogerán entre las beneficiarias que voluntariamente deseen colaborar con el programa. Las titulares representarán a las familias beneficiarias por ser las encargadas del cuidado de los niños y de preparar los alimentos.

En Nicaragua, el Programa tiene que actuar en un ambiente descentralizado y dos de las seis municipalidades que participan en el programa están completamente descentralizadas y se ha podido ver las diferencias en los procesos. Sin embargo, para descentralizar las otras municipalidades se requiere invertir recursos adicionales al programa. El proceso de descentralización ayuda a las municipalidades a ser más fuertes y participar más activamente en las diferentes actividades del Programa.

Por otra parte las municipalidades apoyan a la población beneficiaria en cuanto a la dotación de los servicios básicos que son parte de la oferta que debe estar disponible para una eficiente ejecución del Programa. Las comunidades más pobres están quedando por fuera de los programas o teniendo una participación mucho menor, pues no tienen los elementos para organizarse. En tal virtud, es necesario contar con alguna organización que les ayude a coordinar su participación. Estas organizaciones son de nivel local.

Los gobiernos locales no tienen una responsabilidad específica, porque los beneficiarios, tienen únicamente una participación cuando se ha definido alguna área específica en la que ellos puedan intervenir, pero actualmente no se puede dejar ningún tipo de decisión en sus manos, pues existen problemas políticos. Se organizan reuniones de trabajo y reuniones de acercamiento en las que se les manifiesta que el programa no es parte de los problemas políticos, lo que facilita las relaciones. Esta es una nueva política de la Unidad y trata de que en todos los momentos exista una relación muy cercana entre las partes.

Jamaica

En el caso del PATH, los gobiernos locales se limitan únicamente a recomendar la inclusión de beneficiarios en el programa, a formar parte del Consejo Local del PATH, y; a entrenar a los beneficiarios en cuanto a las condiciones y procedimientos del programa.

En cuanto a las ONGs, no se da realmente una interacción de las mismas en la ejecución del PATH, sin embargo, han apoyado en mantener informada a la población y a la difusión del programa entre la población. En realidad, el actor principal en el PATH es el mismo MLSS con sus oficinas en cada una de las municipalidades.

Jamaica tiene un sistema diferente a otros países, las municipalidades son tratadas como provincias o estados (parish) y cada una de ellas tiene un gobierno local. Por ahora, el consejo comunitario de los municipios puede sugerir la inclusión de nuevos beneficiarios pero no es una instancia particular dentro del programa, no pueden tener la autoridad de decidir, únicamente de sugerir.

Honduras

En Honduras, los gobiernos locales se limitan a la facilitación de ideas e información, pero no tienen en ningún caso poder de decisión, con la finalidad de evitar la politización del PRAF. El rol de estos gobiernos locales es el de censar a la población y posteriormente focalizar e inscribir a los potenciales beneficiarios del programa. La población por su parte, es la encargada de hacer los reclamos y de denunciar acciones que atenten contra el normal y buen funcionamiento del

PRAF. En el PRAF no existen promotoras del programa, pero se encarga la capacitación a algunas madres especialmente escogidas para que hagan el trabajo en temas de salud y nutrición. De esta manera se involucra a las madres en estos procesos.

El rol de los beneficiarios ha cambiado dependiendo de los procesos utilizados, al principio la gente no creía que podría ser incluida, cuando vieron que habían resultados, entonces quisieron participar pero ya no había mecanismos para que sean incluidos. Así, el rol de los actores locales era el de incluir gente, había una persona encargada de ingresar a la gente nueva. También se dieron casos en que la gente venía para recibir los bonos pero no debía estar incluida. Los profesores debían hacer una lista con los nombres de aquellos que eran elegibles para recibir los beneficios. En este sentido, la iglesia y otros tipos de organizaciones sociales han participado en el programa.

El rol de los gobiernos locales en el PRAF es muy reducido porque el programa tiene la política de no politizar los beneficios. El rol específico de los gobiernos locales es el de facilitar información al PRAF y sugerir ideas. Algunas veces, si el PRAF tiene que permanecer por mucho tiempo en una comunidad dan algún tipo de soporte, lugares para hospedarse y apoyos por el estilo. En todo caso, los municipios no tienen una función específica en el programa.

Brasil

Brasil tiene una descentralización muy fuerte en la ejecución del Programa, y la unidad se relaciona directamente con los municipios. Los municipios que quieren adoptar a Bolsa Scola firman el término de adhesión, instituyen por medio de la ley municipal, un programa de renta mínima, desarrollan acciones socio-educativas, crean el Consejo Social del Programa y catastran todas las familias que tengan derecho al beneficio. Es importante destacar que el programa no exige contrapartida financiera a los municipios.

Los municipios tienen las siguientes funciones: (a) registrar a las familias elegibles; (b) aprobar ordenanzas municipales para el programa; (c) conformar Consejos de Control Social; (d) llevar adelante acciones sociales y educativas; (e) suscribir Términos de Compromiso con la Secretaría Nacional del Programa; y, (f) monitorear los registros de asistencia de los niños a la escuela.

En cuanto a política estructural tenemos el nivel central, provincial y municipal. En educación y salud, se han distribuido los servicios en los tres niveles y así también las responsabilidades en los tres niveles. Por lo tanto, las instituciones de enseñanza y los profesionales de educación son esenciales para el éxito del programa.

En cuanto al rol de las madres, por ley, el pago de la beca escolar es realizado a la madre, y se ha generalizado la idea de que las madres, teniendo acceso a la gerencia de los recursos domésticos, pueden influir decisivamente en la educación de los hijos, sin embargo no tienen ningún rol de capacitación a sus pares.

Cuando las familias han sido seleccionadas, los alcaldes deben notificar al gobierno central para darles los diferentes beneficios. Cuando los requisitos no son cumplidos por las familias, el alcalde debe devolver el dinero que debía ser entregado a dicha familia al gobierno central. El

alcalde debe coordinar, promocionar las diferentes actividades en las escuelas y focalizar las escuelas.

Turquía

Turquía es un país que comparte los mismos problemas, sobre todo el de la corrupción. Un grupo de estudiantes ayudan a ingresar los datos para el registro de los beneficiarios, en otros no se pudo lograr este tipo de ayuda de los gobiernos pero se está tratando de emplear a trabajadores sociales de cada fundación para este proyecto.

Se ha evidenciado la necesidad de incluir los promotores sociales como en el caso de México, los trabajadores sociales trabajarían principalmente para campañas administrativas. El Programa no trabaja para nada con presidentes municipales, ellos son electos democráticamente pero las experiencias son malas, sin embargo la política centralizada del programa puede no ser bien visto por las autoridades locales. Hay 83 provincias en Turquía y 931 distritos y el jefe de cada provincia y de cada distrito es seleccionado por el gobierno y es solamente el presidente municipal que es electo, entonces hay un control central del gobierno muy fuerte.

Monitoreo y Evaluación

PAÍS	SISTEMAS DE MONITOREO Y EVALUACIÓN
Jamaica	El PATH es nuevo por lo que no se dispone de un sistema de monitoreo y evaluación todavía. En todo caso, se va a utilizar la encuesta de Condiciones de Vida que se levanta cada año para medir el impacto del programa. Con respecto al sistema de monitoreo se va a utilizar en principio los resultados de la auditoría operativa para monitorear la ejecución del programa.
México	En México, los temas de seguimiento o evaluación operativa y evaluación de impacto están muy vinculados. La evaluación operativa es un insumo para la evaluación de impacto. Esta vinculación se debe a que en la evaluación operativa pasada faltó incorporar a la evaluación de impacto, por lo que tuvo que hacerse una aproximación a través de diferentes documentos. En función de la lección aprendida, ahora la evaluación tiene una nueva visión, integral e incluye la operativa con la de impacto. El Programa tiene dos instrumentos para seguimiento operativo. El primero es el punto centinela y es una muestra rotativa de 1.000 centros constituidos por unidades de salud y escuelas, en realidad cada centinela es una localidad en donde se prestan los servicios. Existen cuestionarios con la información básica sobre la operación, en los cuales se registra si hay suficientes medicamentos en las clínicas, si la clínica está abierta en los horarios establecidos, si el maestro asiste a todas las horas de clase, etc. El siguiente instrumento es un informe comunitario, el mismo que se elabora con base en la información proporcionada por la promotora comunitaria. En dicho informe se hacen preguntas tales como si se les está cobrando a los beneficiarios por otorgarles los servicios de salud y educación y otras preguntas sobre temas de calidad. Los resultados de estos seguimientos ayudan a mejorar la operación del Programa.
Brasil	En Brasil existen dos sistemas de seguimiento, uno es el sistema Beca Escolar, que es el que tiene a la información de los beneficiarios. Se dispone de información respecto a las familias, respecto a las escuelas, número de niños y otra información relacionada. El otro es un sistema interno que se maneja en cada municipalidad. En este nivel se maneja información de número de niños incluidos en el programa, el número de niños en la escuela para cada año, y otra información específica para el primero y segundo años. El segundo sistema sirve para alimentar la información del primero. Adicionalmente, se ha desarrollado un complemento para el sistema nacional en el nivel municipal. Este sistema se desarrolló en conjunto con el banco o institución que sirve de intermediaria para la transferencia de fondos. Este sistema facilitará las comunicaciones entre la Secretaría

PAÍS	SISTEMAS DE MONITOREO Y EVALUACIÓN
	Nacional y las municipalidades. Desde el punto de vista de la evaluación de impacto del Programa se dispone de algunos indicadores, sobre todo indicadores institucionales, la primera variación de los instrumentos de que se dispone son las tasas de aumento de la matrícula escolar y la deserción escolar. En todo caso, esta evaluación se ejecutará próximamente.
Honduras	En el Programa de Honduras aún no se tiene un sistema de información confiable ni de la información de campo ni del proceso informático, es decir se está en una situación incipiente en este campo. Actualmente se esta trabajando en el desarrollo de estos sistemas de seguimiento.
Colombia	En Colombia primero hubo una evaluación de la prueba piloto que se realizó en los inicios del programa en donde se evaluaron 22 municipios, la misma estuvo a cargo de un instituto adscrito a una Universidad de los Andes de Colombia. Posteriormente se ha ido desarrollando el seguimiento interno y externo muestral y ya arrancó la evaluación de impacto a cargo de una firma externa. El seguimiento interno sirve para conocer al día los datos de ejecución y el externo muestral para estudiar aspectos o eventos no previstos y que están afectando la operación. Para esto, se estableció un comité de mejoramiento continuo de forma que se pueda reaccionar inmediatamente a los problemas operativos que se vayan presentando.
Nicaragua	Se está desarrollando una evaluación de beneficiarios cualitativa que va a permitir profundizar la evaluación de impacto que ya presentó resultados. Se espera conocer otros aspectos del Programa, por ejemplo, la opinión de los beneficiarios sobre la ejecución de los servicios, cómo pagan, cómo se atiende en salud, cómo están los maestros. Se ha definido dentro del programa que todos los servicios son gratuitos y se les pregunta si en efecto ellos han sido gratuitos. También se evalúa el rol de las promotoras, cómo piensan con respecto a la violencia intrafamiliar. Se propone trabajar con grupos focales tanto de familias beneficiarias como no beneficiarias para las respectivas comparaciones. Todos estos, aspectos van a permitir sistematizar de manera científica una serie de información para mejorar en la fase de expansión el diseño o una serie de medidas que se puedan tomar para mejorar el programa. Existen muchos temas que se pueden abordar, pero los costos son muy altos, y a veces no son sostenibles por los programas, por lo que se les debe dejar de lado a pesar de la utilidad que puedan tener.

PAÍS	ACCIONES ADOPTADAS
Jamaica	No se prevén problemas graves en las acciones que realice la empresa contratada para la auditoria operativa. Más bien, se pueden dar problemas operativos como consecuencia de los resultados que produzcan y esos temas no se han analizado.
México	Ahora se tiene un sistema dentro de un data warehouse desarrollando un sistema de explotación más a detalle y también identificando otros indicadores que sirvan para dar monitoreo a distintos niveles. En este momento se está incorporando el sistema de información del sector salud que existe solo para una parte de las clínicas, el mismo que proporcionará información tal como número de consultas diarias, consultas otorgadas a niños y mujeres, lo que permitirá verificar las metas de atención en los servicios de salud. Es posible también hacer una desagregación a nivel de localidades, de municipios, de regiones, entidades, entre otros, este sistema está en desarrollo y es el primer nivel de integración de toda la información, el siguiente es el diagnóstico de esa información y de análisis de indicadores. Un tercer nivel vincula los otros instrumentos como los puntos centinela y el informe comunitario. Se pretende que todo este mecanismo lo haga una empresa externa de verificación, porque al momento lo que se hace con los recursos gubernamentales, con las plantillas de los municipios, le resta objetividad a la información. Una vez identificados todos estos mecanismos, la última parte del sistema es la retroalimentación. Es decir como se va a realizar la difusión de esa información hacia los diferentes sectores para que ellos tomen acciones que permitan corregir las desviaciones y sea factible retroalimentar el sistema para que la próxima incidencia que se enfrente en ese sentido, tenga ya un mecanismo de solución de problemas. Se está integrando al sistema de

PAÍS	ACCIONES ADOPTADAS
	<p>monitoreo y seguimiento, parte de la información que se va a requerir después para la evaluación de impacto, es la entrega de beneficios económicos. Para ello se está tratando de incorporar en el sistema de información temas como que si los beneficios económicos se emitieron y si fueron emitidos, si fueron entregados a la familia. En caso de no haber recibido el beneficio, tratar de conocer si no recibió la familia por incumplimiento o porque no retiró el beneficio. Todos estos elementos son útiles para incluirlos en la evaluación de impacto, se quiere analizar si los hogares están recibiendo beneficios de acuerdo al monto de las transferencias que reciben, a la fecha en que reciben la transferencia, al costo operativo que representa entregárselos, etc.</p>
Brasil	<p>Un segundo impacto que se está tratando de evaluar, pero que no es el objetivo del programa es el impacto económico en las ciudades. Con base en información no oficial que se ha obtenido se ha podido constatar que el consumo se incrementó en algunas ciudades de manera substancial. Existen actualmente unos pocos municipios muy pobres en los cuales la transferencia de beneficios produce un impacto muy grande desde el punto de vista económico. En todo caso, al momento se esta diseñando una evaluación global de impacto para mirar los efectos reales del Programa.</p>
Colombia	<p>El sistema de monitoreo está separado en dos, el sistema de monitoreo interno que proviene del sistema informático que tiene el programa y que recoge toda la información que viene a través de los formularios diseñados por el mismo. La segunda parte es el seguimiento externo que a su vez se divide en tres partes, la primera es un seguimiento externo operativo de control o de verificación de información, es decir se trabaja con una firma externa para verificar si la información que entregan las escuelas y los centros de salud son reales o no. La segunda parte del seguimiento se lo ha llamado seguimiento externo muestral, no concurrente y es un sistema por el cual se identifican problemas coyunturales a los procesos y se definen contratos específicos para encontrar y analizar las causas de algún problema coyuntural y que eso permita llegar a soluciones. Es decir se ha visto en Colombia que no es suficiente hacer seguimientos internos o externos rutinarios sino también tener una ventana por la cual se puedan analizar problemas de forma coyuntural en alguna área o región del país. Hay también un tercer seguimiento más orientado a la comunidad que se está tratando de implementar para conocer especialmente la oferta de servicios y su calidad a través del manejo de las asambleas comunitarias que por intermedio de informes serían las que describirían problemas que pueden darse, especialmente en la oferta de servicios y en el manejo con los enlaces municipales y localidades. Estas tres partes del sistema externo más el sistema interno alimentan un mecanismo de mejoramiento de procesos para el cual hay un jefe encargado de recoger y alimentar un Comité de alto nivel dentro del programa que toma las decisiones para efectos de mejorar los procesos de forma inmediata y atacar los problemas para no limitarse solamente a recibir la información y nada más. Se ha pensado mucho en la evaluación económica, que es una evaluación rigurosa, sólida, y puede aportar mucho en el tema que se va a abordar con Familias en Acción. El impacto cualitativo que puede tener en términos de la economía, sería muy importante para saber si eso dinamizó o no el comportamiento de la economía en las localidades. Vamos a ver qué resultados da la evaluación, como se podría en función de los resultados que arroje el programa en términos de deserción escolar y en términos de atención de salud, aportar para el reajuste que se avecina con la Ley 60, que es la que distribuye los recursos a nivel de los municipios. Sería un aporte importante a pesar de que la población que atiende el Programa es mínima, pero aporta bastante en el tema de asignación de recursos a los municipios.</p>
Nicaragua	<p>En Nicaragua se daban algunas situaciones, por lo que después de analizar se tomaron dos medidas prácticas: la primera fue la de quitar el bono en los casos de incumplimiento, la segunda, no tomar en cuenta a los niños menores que no cumplían con la edad para el bono educativo de este año, pues parecería que las familias les estaban metiendo muy temprano para obtener el beneficio del bono, aunque no había beneficios prácticos para los niños. Evidentemente los resultados de los procesos de evaluación y monitoreo también sirven para la presentación de la fase II, y adicionalmente podrían estar ayudando para otras tomas de decisiones dentro del programa. Se ha previsto para la fase de expansión continuar con</p>

PAÍS	ACCIONES ADOPTADAS
	la evaluación a través del tiempo del mismo grupo que se ha evaluado. En principio ese es el plan, no se sabe si se contará con los recursos para hacerlo y aún no se han concretado más detalles sobre eso. En el punto anterior se señaló que la evaluación es importante para hacer cambios en la evaluación y en el diseño y mantener la evaluación continua vigente. A través del tiempo se avanzará hacia los cambios. Por ejemplo en la misma vacunación de los niños llega un momento en que el ministerio puede haber desarrollado esa capacidad en forma absoluta y podría eliminárselo del programa para de esa manera reducir costos. El programa llega hasta cuarto grado, podría ser que el Ministerio de Educación amplíe la oferta y la Red podría ampliar la demanda también.
Honduras	Se ha empezado a monitorear todos los programas que se ejecutan en el país. Así, aquellos niños entre 3 y 5 años deben asistir a un control bimensual, para de esa forma monitorear a fin de reforzar la corresponsabilidad que es lo importante. Se ha diseñado un sistema que evalúe el impacto, sin embargo luego la pregunta será ¿cuál es el siguiente paso una vez que se alcance un porcentaje de atención, una disminución del ausentismo por debajo de un determinado porcentaje? ¿Qué modelo se tiene que diseñar para poder llegar ahí? En educación lo que se va a evaluar es la calidad de la enseñanza y en el área de salud una vez que ya se ha logrado que las madres vayan en un cierto porcentaje a su control de salud, el siguiente paso es el control de la morbilidad.

ANNEX 4 CHALLENGES AND POTENTIAL SOLUTIONS

I. Focalización, inscripciones y cumplimiento de compromisos

A continuación se presenta una matriz que contiene los principales desafíos y soluciones sugeridos por los miembros de los grupos de trabajo en lo que guarda relación con la focalización, registro y cumplimiento de compromisos. En la última columna se especifica el país para el cual dicho desafío constituye prioridad número uno.

DESAFÍOS	SOLUCIONES	PRIORIDAD
Precisión técnica Se debe afinar la fórmula que se usa para la calificación Focalización geográfica primero y luego focalización individual Verificación del 100% vs. una muestra Cobertura del 100% de potenciales beneficiarios	Instituciones de estadística deben estar involucradas en el desarrollo de la fórmula Aumentar los porcentajes de verificación dependiendo del nivel de error Mantener sistema actualizado de información Utilizar la información del censo llegando a nivel de cuadra	1 Turquía
Confianza y transparencia Aceptación de la fórmula de puntaje Metas de género Transparencia de la fórmula Crear consenso	Mercadeo agresivo del Programa informando las características de forma clara y transparente Registro completo de los miembros de las familias	1 Nicaragua
Comunicación y participación Derecho a la información y apelación Información clara al beneficiario Perfil de entrada del beneficiario	Establecer sistema y mecanismo de apelación Campañas de divulgación Campañas de información	
Eficiencia administrativa Costos de transacción y logísticos Transversalidad en la focalización Relación programa con instituciones financieras	Lograr un sistema de pago eficiente Permitir el ingreso de instituciones financieras privadas que pueden hacer el pago con eficiencia	
Procedimientos para verificar cumplimientos Simplificación de procedimientos de verificación Reglas óptimas de cumplimiento	Crear un compromiso político de las instituciones Estudiar y analizar verificación expost	
Tecnología de la información Sistema de información integrado Informática Unidad del sistema	Acceso a todos al diseño del sistema de información Cooperación de los países con más experiencia hacia los de menor experiencia	1 Colombia y Jamaica
Generales	Talleres internacionales Reglas de ajuste para la fase piloto	

DISEÑO

En el siguiente cuadro, se presenta la matriz donde se muestran los desafíos y soluciones propuestas en lo que concierne al diseño de este tipo de programas y que ha sido mencionado en los grupos de trabajo.

DESAFÍOS	SOLUCIONES
Existen contradicciones entre los objetivos del Programa	Se deben definir objetivos claros en el diseño del programa
No-existencia de métodos apropiados de focalización	Deben definirse criterios claros de focalización, Debe existir una flexibilidad regional y local. Utilizar la tecnología estadística tomando en consideración problemas de exclusión principalmente (i.e., proxy means test)
No existe un compromiso para realizar monitoreo y evaluación	Se debe enfatizar la importancia de hacer el monitoreo y evaluación Tomar conciencia de la necesidad de llevarlos a cabo. Utilizar la tecnología disponible Lograr una mejor comunicación
Falta de coordinación institucional entre los actores	Se deben minimizar las condiciones y su monitoreo para facilitar el trabajo de otros actores Utilizar tecnología para disminuir el trabajo de logística Involucrar a otros participantes como los ministerios de educación y salud en las decisiones operativas del programa Mantener una comunicación permanente con otros actores a través de comités de trabajo
Falta de alternativas para beneficiarios que se gradúan y dudas sobre la sostenibilidad del PTC	Definir y probar alternativas, y luego lograr compromiso del gobierno reglamentando las acciones a seguir con beneficiarios graduados Buscar financiamiento privado y público para ese tipo de acciones que van después del PTC

ANNEX 5

World Bank and IDB Perspectives on CCTs

WORLD BANK

Workshop Objectives:

To compare and contrast operational experience with Conditional Cash Transfer programs from 8 countries:

- Outline and analyze issues
- Identify common problems and solutions
- Build a network of practitioners
- Brainstorm on the agenda for the future

Format of Workshop:

- ~~✍~~ Opening session
(Key strategic issues to set the stage for discussion of the operational issues)
- ~~✍~~ Presentations by delegations
(Key operational issues, each linked to one of the 6 areas for analysis)
- ~~✍~~ Structured group discussions of 6 areas for analysis

Day 1:

The Big Picture: Program Design
Getting Started: Targeting, Inscription and Compliance
The Supply Side: The Role of Line Ministries

Day 2:

Getting the Cash to the People: Financial Management
What's Really Happening: Monitoring and Evaluation
Local Dynamics: The Role of Beneficiaries and Local Actors
~~✍~~ You choose which 2 of the 3 sessions to attend each day!

Spirit and Products of the Workshop

- Informal, open atmosphere
- Share your knowledge -- we are here to learn from one-another
- You define the content of the discussions
- You will get a chance to report-back to the group
- Summaries of the six discussions
- Report on the overall results of the workshop

Strategic Issues

1) Why a CCT program?

Supply side interventions (schools/health centers):

- ~~///~~ may not be sufficient to trigger response from poor and vulnerable
- ~~///~~ often underutilized because of high out of pocket expenditures, opportunity costs, difficult access, behavioral patterns, etc.

2) Why are CCT programs attractive?

Efficient

- ~~///~~ less transaction costs than in-kind transfers such as food
- ~~///~~ **families/mothers** have better information about their own needs than governments
- ~~///~~ multiple objectives (health, education, nutrition) through the use of a single instruments; link to many of the Millennium Development Goals
- ~~///~~ can target the poorest of the poorest (less errors of inclusion than general subsidies)
- ~~///~~ flexibility to adjust the level of the transfer over time, across populations

Effective

- ~~///~~ empower families/**mothers**, allowing them to make necessary choices through ‘co-responsibility’
- ~~///~~ useful in both crisis and normal times
- ~~///~~ proven positive impact on beneficiaries’ welfare
- ~~///~~ create a multiplier effect in local communities

3) What questions remain about CCTs?

- ~~///~~ Sustainability?
- ~~///~~ How do families graduate
- ~~///~~ Will governments continue financing? What are the lasting effects on behavioral change?
- ~~///~~ Would other approaches be more effective/efficient?
- ~~///~~ What unanticipated (negative) effects might they have?
- ~~///~~ Are they too centralized/institutionally isolated, undermining key institutions (line ministries, local governments, communities)?
- ~~///~~ Are they too administratively cumbersome? Expensive?
- ~~///~~ Do they create dependency?
- ~~///~~ Is the condition necessary to achieve the outcome?
- ~~///~~ What is the optimal level of transfer?

*Key challenge is how to design and implement CCT programs to ensure that the strategic objectives/goals are met--how well has this been done?

Inter-American Development Bank (IDB)

I. IDB Financed CCT Programs

- PRAF – Honduras
–\$50m; 205,000 families
- Familias en Acción – Colombia
–\$98m; 142,000 families
- Red de Protección Social – Nicaragua
–\$23m; 50,000 families
- Progresa – México
–\$2b; 1.5 million families

II. IDB Involvement in Impact Evaluation of CCT Programs

- All programs mentioned previously
- Brazil
–Bolsa Escola, Bolsa Alimentacao
- Jamaica
–PATH

III. Unresolved Design Issues

- Is the condition necessary?
–Can we obtain same impact through unconditional transfer and improvement in service quality?
- Dependency and re-certification
–Should there be an exit policy? If so, what?
- Sustainability
–True impact of human capital investment takes 10 years
–Will governments continue financing these programs?

IV. Operational Issues

- Response to non-compliance
–3 chances? Immediate denial? Case management?
- Payment delays
–Pay first, check compliance later
- Supply side coordination
–Burden on teachers and health workers
–Service quality
- Beneficiary selection
–Geographic or individual targeting? Rural vs. urban
–Verification procedure; role of community, state, others

ANNEX 6

WORKSHOP EVALUATION RESULTS

A. EXECUTIVE SUMMARY

The following summary highlights the main points made by the workshop participants in their evaluations of the workshop, according to the evaluation form's three main categories: event organization and logistics, content of workshop, and site visit.

I. Event Organization and Logistics

Participants were both highly pleased with the organization of the workshop, as well as with the facilities offered by UDLA—the University which hosted the event. For example, 92% of the participants rated the organization of the event as either excellent or very good, and 96% of the participants rated the utilities at UDLA in the same way.

II. Content of Workshop

Participants found the content of the workshop to be highly relevant and practical. The overwhelming majority of the participants (over 90%) responded that the workshop had met their expectations and they had gained knowledge they could and would apply to their programs. A very common feeling among the participants was the realization that, although they were from different countries, they all shared similar problems with respect to CCT programs—in fact, 95% said they would seek assistance from their colleagues in the near future.

Every participant expressed interest in attending a similar workshop in the future—however, many expressed the desire to have less topics to discuss in order to be able to have more in-depth analysis of the issues. As the first workshop of its kind, the organizers felt that all issues needed to be touched upon, but in a subsequent workshop, it will be much easier to focus on specific issues.

With regard to the presentations and break-out sessions, most participants felt the country presentations and break-out sessions were more useful than the World Bank and IDB presentations. For example, 88% thought the country presentations were either “very useful” or “useful” and 83% felt the same way about the break-out sessions. This point is similar to the one raised about the number of issues that the organizers of the event chose to discuss: in a future workshop it would probably not be necessary to have presentations from the World Bank or IDB, but as the first workshop of its kind, the organizers felt it was important to give a brief overview of what the two institutions were working on in this area.

III. Site Visit

All participants found the site visit to Programa Oportunidades to be either “very appropriate” or “appropriate,” and over 90% of them learned something new from the visit.

B. DETAILED RESULTS

Event Organization and Logistics

Logistics related to flight arrangements:

52%=excellent, 29%=very good, and 19%=good

UDLA facilities:

63%=excellent, 33%=very good, and 4%=good

Hotel facilities:

38%=excellent, 54%=very good, 4%=good, and 4%=regular

Food offered during the workshop was:

33%=excellent, 42%=very good, 17%=good, and 8%=regular

Workshop logistics were:

50%=excellent, 46%=very good, and 4%=good

Workshop schedule was:

71%=adequate, 21%=short, and 8%=long

Workshop materials were:

20%=excellent, 48%=very good, 20%=good, and 12%=regular

Workshop organization was:

60%=excellent, 32%=very good, 4%=good, and 4%=regular

Rating Options: Excellent, Very Good, Good, Regular, Unsatisfactory

Workshop and its Contents

The number of hours dedicated to the workshop were:

76%=adequate, 4%=short, and 20%=long

Rating Options: Adequate, Short, Long

Did the workshop meet your expectations?

96%=yes, 4%=no

Participants emphasized the practical knowledge they gained from sharing experiences with their peers, which they could later apply to their own programs. Some critiques included, however, the desire to obtain specific information from participants before the start of the workshop--such as each program's operational issues.

Rating Options: Yes/No

Were the topics discussed of interest?

96%=yes, 4%=no

Participants expressed the relevancy, practicality, and usefulness of the topics that were discussed, in particular the discussions on monitoring and evaluation. Other topics that were highlighted as being particularly interesting included program design, targeting, financial management, and information technology.

Rating Options: Yes, No, Partially

What did you learn from the workshop?

The majority of participants responded that the workshop allowed them to discover that they all shared similar problems with CCT programs, and that it was very beneficial to hear about different perspectives on ways to execute these types of programs and solve some of the issues they encountered. Participants were also surprised to learn about the variety of CCT programs that currently exist around the world.

Will you apply any lessons from the workshop to your program?

92%=yes, 8%=no

The most common responses included applying lessons they learned from the discussions on monitoring and evaluation, information technology, registration, and targeting. Other responses included the use of promoters, training, payment systems, and compliance.

Rating Options: Yes/No

How was the depth of the analysis?

80%=adequate, 20%=inadequate

Although the majority of participants responded that the depth of the analysis was adequate, at the same time they signaled that they would have preferred to have less topics to discuss in order to be able to have more in-depth analysis. Additional critiques included some of the country presentations being too general, and preferring the format of the second day to that of the first day.

Rating Options: Adequate/Inadequate

In the short term (6 months), will you seek assistance from any of the colleagues working in similar programs to change, modify, or adjust your Program?

95%=yes, 5%=no

The specific areas in which the participants indicated they would seek assistance included: information technology/MIS, monitoring and evaluation, and payment processes. Additional mentions included the use of “promoters,” compliance methods, targeting, and participation of line ministries.

Rating Options: Yes/No

Would you like to participate in another related workshop?

All participants responded “yes.”

Rating Options: Yes/No

For the next workshop, what other topics should be included?

The topics that were most often listed by the participants included: Monitoring and evaluation, MIS, information technology, payment systems, and targeting. Additional topics that were mentioned included program sustainability, compliance, and program design.

What other members of your Program should have been at the workshop or should assist the next one (include positions)?

Although this was one of the least-answered questions (only 46% of the participants answered it), most participants responded with monitoring and evaluation and information systems officers, followed by program managers, operations officers, financial officers, and training officers.

Please rate the following elements of the workshop (order from 1 to 5, 1 not very useful, 5 very useful)

World Bank and IDB presentations:

29%=5, 50%=4, 17%=3, 4%=1

Country presentations:

42%=5, 46%=4, 12%=3

Break-out sessions:

54%=5, 29%=4, 13%=3, 4%=2

Site Visits

The site visit was:

78%=very appropriate, 22%=appropriate

Did you learn something new from the site visit?

92%=yes, 4%=no, 4%=partially

Comments

What would you recommend to be done differently for a similar workshop?

- ~~/~~ Have format of the entire workshop follow the one used on the second day of discussion instead of the first day
- ~~/~~ Have more in-depth analysis, less topics, and discuss more specific issues
- ~~/~~ Receive program descriptions *before* the start of the workshop, in order to be able to contribute more to the discussions
- ~~/~~ Have country presentations focus on only one topic—too general
- ~~/~~ Explore the reasons behind countries choosing CCT programs in the first place
- ~~/~~ Receive better instructions and information on topics to be discussed in group sessions
- ~~/~~ Allow more time in break-out sessions and in plenary discussions
- ~~/~~ Eliminate IDB/World Bank presentations
- ~~/~~ Add another day to workshop to discuss conclusions
- ~~/~~ Offer more internet access during workshop
- ~~/~~ Publish “Memoria” on the Internet

Additional comments

Participants were very thankful to the World Bank/Ayala Consulting for organizing this event, which is often difficult to do. In addition, they enjoyed the informal nature of the workshop, which facilitated the discussion among participants.

World Bank User
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