Equity and Cash Transfers

in Brazil, Colombia, and Mexico

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EL COLEGIO DE MÉXICO

Colombia case study

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List of acronyms and abbreviations

AG	Advisory Group
AI	Artificial Intelligence
CCTs	Conditional Cash Transfers
DANE	Departamento Administrativo Nacional de Estadística (National Administrative Department of Statistics)
DeJusticia	Center for Justice and Society Studies
DNP	Departamento Nacional de Planeación (National Planning Department)
DPS	Departamento Administrativo para la Prosperidad Social (Social Prosperity Department)
ENCV	Encuesta Nacional de Calidad de Vida (National Quality of Life Survey)
FA	*Familias en Acción*
FGDs	Focus Group Discussions
GEIH	Gran Encuesta Integrada de Hogares (Integrated Household Survey)
HDI	Human Development Index
HH	Head of Household
ICBF	Instituto Colombiano de Bienestar Familiar (Colombian Institute of Family Welfare)
IMG	Ingreso Mínimo Garantizado (Minimum Guaranteed Income)
IPS	Institución Prestadora de Servicios de Salud (Health Service Provider Institution)
KIIs	Key Informant Interviews
MPI	Multidimensional Poverty Index
RSH	Registro Social de Hogares (Social Registry of Households)
RUI	Registro Universal de Ingresos (Universal Income Registry)
RUV	Regsitro Único de Víctimas (Single Registry of Victims)
SENA	Servicio Nacional de Aprendizaje (National Training Service)
SISBEN	Sistema de Identificaciónde Potenciales Beneficiarios de Programas Sociales (System for Identifying Potential Beneficiaries of Social Programs)

UARIV Unidad para la Atención y Reparación Integral a Víctimas (Unit for Assistance and Comprehensive Reparation of Victims)

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1. Executive Summary

Context of the research

Conditional Cash Transfers (CCTs) are programs that target impoverished households with children, operating under a co-responsibility framework. Under this scheme, families must meet specific requirements related to their children's education and health in order to receive financial support. These programs aim to strengthen human capital and break the cycle of poverty. Literature shows that CCTs often fail to reach the most vulnerable households, resulting in exclusion errors. The project *"Equity and Cash Transfers in Brazil, Colombia and Mexico"* analyzes these exclusion errors in CCT programs in these countries. It aims to understand factors affecting inclusion and highlight best practices for targeting CCT programs to promote greater equity.

This case study examines Families in Action [*Familias en Acción*] (FA), Colombia's flagship conditional CCT program. FA began in 1999 as a response to an economic crisis and later became one of the country's primary social assistance initiatives. Although FA concluded in 2023, some elements continue within the new cash transfer program, *Renta Ciudadana*. Targeting issues and the risk of exclusion errors persist in this new program. Therefore, analyzing the targeting mechanisms and exclusion errors of FA is important for obtaining insights to enhance the effectiveness of the new program.

Objectives and research questions

The main objective of the case study is to gain a deep understanding of the exclusion errors of FA and to identify ways in which targeting mechanisms can be improved to minimize these errors. Specifically, aligned with the overall project's aims, this study seeks to address the following research questions:

1. What are the characteristics of the targeting mechanisms used in Colombia's cash transfer program, FA?
2. How is FA intentionally designed to address the exclusion or inclusion of people with intersectional identities?
3. What types of exclusion errors does this program have, and what is their magnitude?

4. What specific groups of people are being excluded from FA due to targeting errors?
5. What causes are identified as determinants of exclusion errors in the FA program?
6. Are there good practices, promising practices, or effective strategies to achieve greater equity in FA's targeting mechanisms?

Methodology

We adopted a mixed-methods approach structured in two distinct phases. The first phase involved comprehensive desk research to examine the evolution of FA's targeting mechanisms. The second phase had two concurrent components. We conducted qualitative research, incorporating primary data collection to delve deeper into the targeting process, identify perceptions of exclusion errors, their causes, and determine best practices for reducing them. This component included key informant interviews with stakeholders, such as public officials responsible for designing FA's targeting mechanisms, representatives of civil society organizations, and poverty reduction experts. Additionally, we conducted focus groups, differentiated by beneficiary status (whether participants were FA beneficiaries or not). This comparative analysis provided insights into the mechanisms and contextual challenges influencing program access, particularly obstacles faced by eligible households. The other component entailed quantitative analysis using household survey data to estimate exclusion errors and pinpoint characteristics linked to being excluded from the program.

General description of the program

FA was a cash transfer program providing two types of assistance: (i) an education transfer for families with school-aged children, conditional on their enrollment and maintaining at least 80% attendance every two months; and (ii) a health transfer for families with children under six, conditional on adhering to the health check-up schedule set by the Ministry of Health. The program also featured a community component aimed at building both individual and collective capacities within families. This aspect encouraged active participation in their own well-being as well as in strengthening the community's social fabric through initiatives such as municipal assemblies, committees, regional gatherings of leader mothers, and educational meetings.

Key findings

The FA targeting process consisted of two primary steps. The first step involved identifying eligible households using tools such as the Potential Beneficiaries of Social Program Identification System [*Sistema de Identificación de Potenciales Beneficiarios de Programas Sociales*] (SISBEN, for its Spanish acronym) and official databases covering victims of armed conflict and Indigenous populations. Once households were identified, the second step focused on registration. This phase was managed through open calls issued by local municipalities, requiring families to complete their registration by adhering to deadlines, presenting necessary documentation, and attending designated registration sites.

The findings indicate that exclusion errors are significant, ranging from 79.4% to 84%, depending on the poverty measurement used. Even with the implementation of the new cash transfer program (*Renta Ciudadana*), exclusion errors remain high, between 69% and 71%. Certain groups are particularly vulnerable to being excluded from FA, including migrants, indigenous communities, and those residing in remote areas. Moreover, the poorest households, especially those in the lowest income deciles, experience higher exclusion errors compared to other low-income groups.

Although government efforts to progressively include vulnerable groups are evident, significant challenges remain within the targeting mechanisms. The reliance on the SISBEN score, due to its specific design, may inadvertently exclude eligible households. Additionally, the enrollment process itself presents practical barriers, particularly for the most vulnerable families. Migrant households and those without formal identification documents face considerable obstacles in accessing the program. This issue is especially critical in the current context, as Colombia has become the principal host country for Venezuelan migrants in the region.

Measures to mitigate exclusion errors include: 1) targeted identification of specific groups, such as victims of armed conflict, through dedicated databases; 2) community-level strategies tailored to indigenous populations; 3) geographic targeting to improve the inclusion of families residing in areas with high poverty rates; and 4) employing diverse communication tools and strategies to effectively reach potential beneficiaries.

Conclusions

Despite significant efforts to improve FA's targeting mechanisms, exclusion errors remain prevalent, with up to 84% of eligible households not enrolled. Key factors contributing to these errors include the lack of formal identification, unstable residency, and geographical distance from registration services. Additionally, the existing targeting tools fail to fully capture the complexities of poverty. While strategies targeting victims of armed conflict have been relatively successful, other vulnerable groups—particularly migrants and the poorest households—continue to face a high risk of exclusion. This underscores the need for national and local governments to refine their targeting tools to better reach those most in need.

Recommendations

- **Incorporate community-based strategies to enhance targeting accuracy.** Given current targeting strategies are limited in their capacity to reach certain populations that have restricted access to information or to administrative systems, community networks and social capital can complement existing targeting tools and identify potential beneficiaries by drawing on context-specific information. Moreover, such approaches may facilitate the verification of compliance with program conditionalities through social accountability mechanisms. The *Red Unidos* strategy, which focused on community approaches to reach remote populations living in extreme poverty, proved effective in this regard.
- **Develop differentiated communication strategies tailored to specific audiences and using multiple communication media/channels.** CCTs programs like FA often rely on social media to disseminate program information. However, our findings suggest that a significant portion of the target population continues to use more traditional channels, like the radio or TV, to access relevant information, especially in rural areas. Furthermore, differences in literacy levels and access to information sources across regions and among eligible populations call for the use of targeted language and communication media adapted to different groups to effectively reach

the intended population. Pilot testing messages and information campaigns with representative samples of eligible populations can help to assess the effectiveness of the program communication strategies.

- **Improve means-tested tools to get more accurate and timely information regarding living conditions.** Despite the scope of tools such as SISBEN, the Social Registry of Households [*Registro Social de Hogares*] (RSH, for its Spanish acronym), or the Universal Income Registry [*Registro Universal de Ingresos*] (RUI, for its Spanish acronym), it is necessary to address certain limitations that these tools have to capture poverty status in a more accurate and timely manner. Since these mechanisms assess socioeconomic conditions at the household level, they often overlook the individual needs or deprivations of household members, such as having a disability or experiencing specific vulnerabilities related to age, as in the case of children or older adults. Moreover, relying primarily on income-generating capacity to determine SISBEN scores may result in the omission of other critical factors that shape the vulnerability of eligible individuals and families, such as caregiving responsibilities, digital literacy, geographic isolation or access to transportation. Then, these aspects should be considered when assessing the effectiveness of means-tested tools for targeting.
- **Address access barriers for migrants by relaxing documentation requirements and improving data collection that does not rely on home surveys.** Given that many migrants are unable to formalize their migration status, the lack of a valid identification document often becomes a barrier to accessing the SISBEN survey and other procedures or documentation required to enroll in the program. In addition, lacking a fixed place of residence prevents them from obtaining a SISBEN score, as this tool requires a permanent address for at least six months. Adopting a differentiated approach tailored to the needs of the migrant population, such as flexible documentation requirements, mobile registration units, or temporal scoring mechanism, can help ensure more equitable access to cash transfer programs.
- **Streamline the enrollment process and cover the opportunity cost of enrollment for potential beneficiaries.** The registration process for these programs can itself

become a barrier to access. Families are often required to gather documents, travel to government offices, and wait in long lines, sometimes lasting entire days. These demands generate opportunity costs, such as missing a day of paid work, and pose particular challenges for individuals with caregiving responsibilities, most often women. Some initiatives at the municipal level covered transportation and other related costs for those enrolling in the program. Such measures can help ease the registration process and prevent the exclusion of eligible population.

- **Resume geographic targeting and consider universal transfers in local areas with very high poverty rates**. Geographic targeting that prioritized municipalities with the highest poverty levels has shown positive results in improving accuracy of program targeting and reaching the most in need. Considering universal transfers in areas with a high incidence of poverty may further enhance program effectiveness by reducing targeting costs and ensuring coverage of the eligible population.

2. Introduction: Study Overview

Background

By the late 1990s, social protection systems in Latin America, which traditionally relied on employment-based social insurance, faced challenges due to the rise of informal employment. This shift diminished their effectiveness in combating poverty. CCTs were introduced during this period as a targeted solution to address poverty. By 2010, these programs had been adopted by 18 countries across the region, benefiting approximately 129 million individuals (Paes-Sousa et al., 2013).

CCTs aim to alleviate poverty in the short term by offering immediate financial assistance to vulnerable households. At the same time, they focus on fostering long-term poverty reduction by enhancing human capital development, thereby helping to break the cycle of intergenerational poverty. These programs are typically designed to support impoverished families with children and operate through a system of co-responsibility, requiring recipients to meet specific conditions, mainly related to their children's education and healthcare.

To effectively achieve the dual objectives of poverty alleviation, both in the short and long term, it is critical to ensure precise targeting of households in need. However, research has revealed that CCTs often fail to reach the poorest and most vulnerable populations, resulting in notable and systematic exclusion errors. Within this context, the project titled "Equity and Cash Transfers in Brazil, Colombia, and Mexico" seeks to analyze and document trends in exclusion errors across CCT programs in the mentioned countries. The research project aims to deepen understanding of the factors influencing the inclusion of impoverished groups within such interventions and highlights best practices to enhance the equity and effectiveness of CCT programs.

This case study examines FA, the flagship CCT program in Colombia. FA began in 1999 as an emergency response to an economic shock and gradually became one of the primary social assistance programs *in the country.* The coverage of FA expanded from 320,000 families in 2002 to 2.67 million families by 2014 (Angulo, 2016). By 2022, FA supported 3.3 million children and adolescents from 1.9 million families (Acosta et al.,

2023).[12]Although FA concluded in 2023, some of its components have been integrated into a new cash transfer program called *Renta Ciudadana*. However, targeting challenges and exclusion error risks continue to be present in this new program. Therefore, it is essential to understand the targeting mechanisms and exclusion errors of FA to derive lessons for enhancing the effectiveness of the new program. The present study uses both qualitative and quantitative approaches. For the quantitative analysis, we use data from the 2023 National Quality of Life Survey *Encuesta Nacional de Calidad de Vida* (ENCV, for its Spanish acronym). This database allows us to conduct a descriptive analysis of exclusion errors among families with children under the age of 18 living in poverty. The analysis includes an assessment of program coverage using different poverty measures, a comparison between families who receive and do not receive FA, an examination of their socioeconomic characteristics, and an exploration of variables that may increase the likelihood of being reached by the program.

Objectives and research questions

The primary goal of the case study is to thoroughly understand the exclusion errors of FA and identify methods for improving targeting mechanisms to reduce these errors. Specifically, in alignment with the overall project's objectives, the study seeks to address the following research questions:

1. What are the characteristics of the targeting mechanisms used in Colombia's cash transfer program, FA?
2. How is FA intentionally designed to address the exclusion or inclusion of people with intersectional identities?
3. What types of exclusion errors does this program have, and what is their magnitude?
4. What specific groups of people are being excluded from FA due to targeting errors?
5. What causes are identified as determinants of exclusion errors in the FA program?

[1] Since 2018, the number of FA beneficiaries has decreased by 2.9% annually. This reduction has been explained in part because of the demographic transition (Acosta, 2023).

6. Are there good practices, promising practices, or effective strategies to achieve greater equity in FA's targeting mechanisms?

Methodology

To address these research questions, we adopted a mixed-methods approach executed in two distinct phases. First, we conducted comprehensive desk research to examine the evolution of FA's targeting mechanisms. In the second phase, we incorporated a qualitative component involving primary data collection to gain deeper insights into the targeting process, perceptions of exclusion errors, their causes, and best practices to minimize them. This component included in-depth interviews with key stakeholders, such as public officials involved in FA's design and targeting mechanisms, representatives from civil society organizations, and experts in poverty reduction and cash transfer programs. Additionally, we conducted focus groups, differentiated by beneficiary status (whether participants were beneficiaries of FA or not). This comparison shed light on various mechanisms and contextual factors influencing program access, including specific barriers preventing eligible households from receiving benefits. The second phase also comprised a quantitative component that utilized household survey data—specifically, the National Quality of Life Survey [Encuesta Nacional de Calidad de Vida] (ENCV, for its Spanish acronym)—to estimate exclusion errors and identify characteristics of populations most likely to be excluded from the program (see detailed methodology in Section 5).

This case study is structured as follows: Section 2 introduces the topic. Section 3 reviews the country's main characteristics. Section 4 describes the FA program's targeting features and procedures. Section 5 outlines the methodology. Section 6 presents the study results, including targeting mechanisms, exclusion errors, contributing factors, and interventions. Sections 7 and 8 provide conclusions and recommendations.

3. Country characteristics

3.1 Population distribution

According to National Administrative Department of Statistics [*Departamento Administrativo Nacional de Estadística*] (DANE, for its Spanish acronym), Colombia's population reached approximately 52.2 million people in 2023 (DANE, 2023). Table 3.1 summarizes Colombia's population distribution by sex and area of residence in 2023. Women represented around 51% of the total, while men accounted for 49%. About 76% of the population lived in urban areas, with the remaining 24% residing in rural zones. Although the total population has increased over time, the proportions by sex and area of residence have remained relatively stable for over a decade (DANE, 2023).

Table 3.1. Colombia's population distribution by sex and area of residence

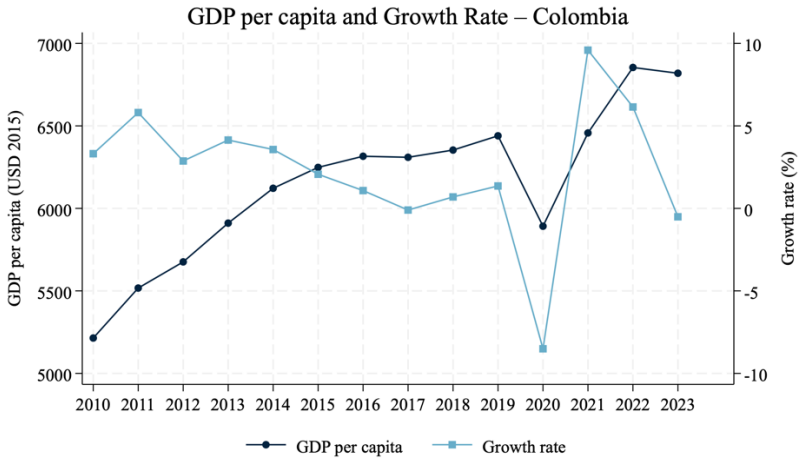
	Men	Women	**Total**
Urban			
Number of people (in millions)	19.02	20.73	39.75
%	36.4%	39.7%	76.1%
Rural			
Number of people (in millions)	6.46	6.00	12.46
%	12.4%	11.5%	23.9%
Total (in millions)	25.49	26.73	52.22
	48.8%	51.2%	

Note: Population in million. ***Source***: author's elaboration based on population projections from the 2018 National Population and Housing Census, adjusted by DANE for post-pandemic years. Available here.

3.2 GDP per capita, economic growth trends

In 2023, Colombia's GDP per capita was estimated at approximately USD 3,568 billion (in 2015 constant dollars), positioning the country as the third-largest economy in Latin America. Between 2013 and 2023, the economy grew at an average annual rate of 3.0%. In per capita terms, GDP reached USD 6,819 in 2023, an increase of over one thousand dollars compared to 2010, as shown in Figure 3.1.

Figure 3.1.

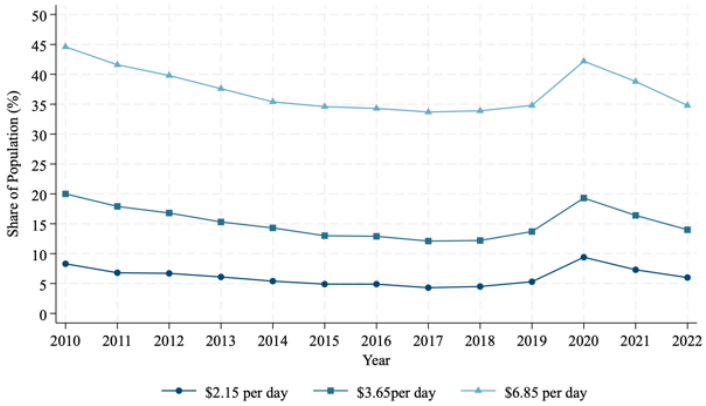


Note: Data reflects GDP per capita in USD (constant 2015 dollars). ***Source***: author's elaboration based on World Development Indicators from World Bank. Available here.

3.2 Human Development Index and poverty level

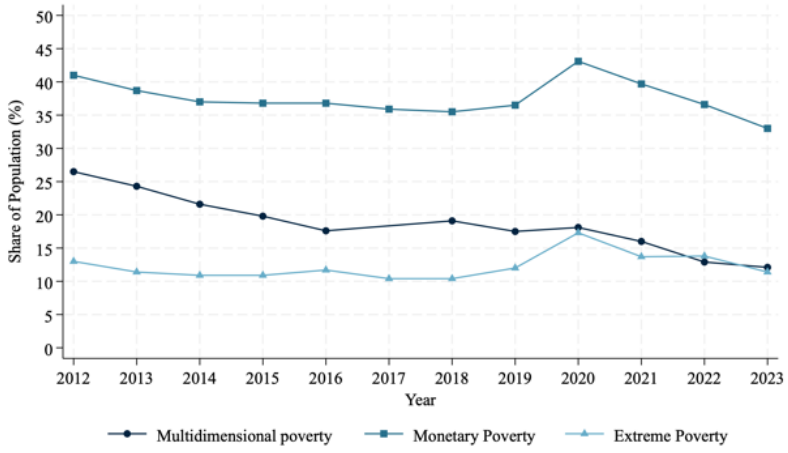
Colombia's Human Development Index (HDI) currently stands at 0.76, as reported by the United Nations Development Program (UNDP, 2025). This places the country in the high human development category. Over the past two decades, multidimensional poverty has seen a significant decrease, falling from approximately 24% in 2013 to 12% in 2023. Despite these strides, income poverty remains a pressing issue, with one-third of the population living below the national poverty line in 2023. Furthermore, 11.4% of Colombians live below the national extreme poverty line—amounting to around 16.7 million and 5.8 million people, respectively. Using international poverty lines, 6% of the population lives on less than $2.15 per day, while 14% subsist on less than $3.65 per day. Although these figures have declined in recent years, the overall reduction in poverty over the last two decades has been relatively modest (see Figures 3.2 and 3.3).

Figure 3.2. World Bank Poverty Headcount Ratio (PPP 2021)



Note: Data sourced from the World Bank's World Development Indicators (WDI). Figures reflect international poverty lines. Available here.

Figure 3.3. Monetary and Multidimensional Poverty Headcount Ratio (National Lines)



Note: Data sourced from DANE. Due to a methodological change in 2021, data from that year onward is not strictly comparable with previous years. Available here

3.3 Key vulnerable groups

According to 2023 projections from DANE, approximately 4.7% of the population identifies as Indigenous and 7.2% as Afro-Colombian, while 88% report not identifying with any ethnic or racial group. Indigenous and Afro-Colombians are significantly more likely to be in poverty than the rest of the population: in 2023, 58% of the Indigenous population and 43% of Afro-Colombians lived in poverty, compared to 30% of the population who do not belong to these groups (DANE, 2024a). In general, women-headed households and households with children are at higher risk of living in poverty. In 2023, poverty rates among

households with two or more children were more than twice as high as those in households without children (DANE, 2024a).

In addition, people with disabilities face persistent barriers to employment and social inclusion. One of the most critical obstacles to social inclusion is limited access to educational services. This disparity is reflected in stark educational gaps: while approximately 30% of the general population has not completed primary education, the figure rises to nearly 65% among persons with disabilities (Alianza por la inclusion Laboral, 2022). Based on data from the 2018 census, as reported by the DANE (2020), an estimated 3.13 million people in Colombia—equivalent to 7.1% of the population—experience difficulties performing basic daily activities, specifically carrying out essential tasks that are needed for independent living and personal well-being.

3.4 Income inequality - Gini Index

Colombia faces one of the highest levels of income inequality globally. According to the latest World Bank report on inequality (World Bank, 2024), the country ranks as the third most unequal, with a Gini coefficient of 0.548. Only South Africa and Namibia have higher Gini coefficients, at 0.63 and 0.591, respectively. Between 2010 and 2022, Colombia's Gini coefficient—an indicator measuring income inequality—showed a general downward trend until 2017, decreasing from 0.546 in 2010 to its lowest point of 0.497 in 2017. However, this progress reversed starting in 2018, with the index gradually rising and peaking at 0.551 in 2021, likely due to the socioeconomic impacts of the COVID-19 pandemic. Although the index slightly dropped to 0.548 in 2022, it remains above pre-pandemic levels, underscoring persistent challenges in achieving greater equity within the country. Moreover, inequality in Colombia is deeply rooted in structural factors, particularly unequal opportunities linked to circumstances beyond an individual's control—such as race, gender, or place of birth. Recent research highlights that these birth-related circumstances—including geographic origin, ethnicity, and gender—account for over 50% of income inequality. Notably, place of birth alone explains between 5.2% and 6.4% of this disparity (Dávalos & Monroy, 2025).

3.5 Unemployment rates and labor market dynamics

At the end of 2024, the unemployment rate in Colombia was 9%. Unemployment is significantly higher among women (11.2%) compared to men (7.6%). Additionally, the rate is higher among young people, at 16.2%, compared to the national average of 9% (ANIF, 2024). Based on Integrated Household Survey [*Gran Encuesta Integrada de Hogares*] (GEIH, for its Spanish acronym) data from 2023, despite no observable differences in unemployment rates between individuals with and without disabilities, labor force participation exhibits a marked disparity. Specifically, 66.4% of individuals without disabilities are economically active, compared to only 24.7% among those reporting a disability — a differential exceeding 41 percentage points (DANE, 2024). Regarding ethnic disparities in unemployment, individuals who self-identify as Afro-Colombian, Palenquero, or Raizal exhibit an unemployment rate that is 3 percentage points higher than that of individuals who do not identify with any specific ethnic group (DANE,2024). An important challenge in Colombia, as in many Latin American countries, is informality. In 2024, the informality rate was 57.1%. Although this figure has decreased in recent years (it peaked at 67.3% in 2019), it remains high. Informality is particularly prevalent in rural areas, where the rate is 84.5% (ANIF, 2025).

3.6 Overview of the country's social protection system, including key social policies

Colombia's social protection system comprises two main components: a contributory social insurance program and non-contributory social assistance (Acosta et al. 2015). The contributory programs are mostly funded by payroll contributions from employers and workers and cover formal sector employees with benefits including old-age pensions, health insurance, and employment-related protections (such savings to protect against unemployment and protection against workplace accidents). The non-contributory social assistance component supports those not covered by formal insurance scheme and mostly aims at alleviating poverty and promoting capabilities to the most vulnerable and poor population (Acosta et al., 2015). The major non-contributory program is the subsidized health insurance regime, which provides health insurance to economically vulnerable

populations. Overall, the coverage of health insurances, combining contributory and subsidized schemes is close to 98% (Asi Vamos en Salud, 2024).

The social assistance component also includes other in-kind and cash programs. Within the in-kind programs, the most important programs at the national level are subsidized child care services provided by Colombian Institute of Family Welfare [*Instituto Colombiano de Bienestar Familiar*] (ICBF, for its Spanish acronym) and school meals program (*Programa de Alimentación Escola*r) that are usually targeted to low-income families. At the national level, cash subsidies include cash transfers for families with children (*Renta Ciudadana - before Familias en Acción)*, cash transfers to youth who are living in economic vulnerability (*Renta Joven* program that used to be *Jóvenes en Acción*),and basic pension for the elderly under poverty (*Programa Colombia Mayor*),. In addition to national-level programs, some local governments also offer cash transfer programs that complement programs at the national level.

3.7 Public spending on social protection and cash transfer programs

In 2023, Colombia's social public spending amounted to 227 trillion pesos[3], equivalent to 17.1% of the GDP (DANE, 2024b). The largest expenditure was on health, which accounted for 40% of the total social public spending, followed by pensions at 39.5%. Among social assistance programs, the school feeding program stood out with a public expenditure of 3.3 trillion pesos[4], equivalent to 1.45% of the social public spending, and housing subsidies also amounted to 3.3 trillion pesos. The total expenditure on monetary transfers (both conditional and unconditional) in 2023 was 0.75 trillion pesos, representing only 0.33% of the total social public spending (DANE, 2024c). In 2024, the assigned budget to the Department for Social Prosperity [*Departamento para la Prosperidad Social*] (DPS, for its Spanish acronym) for social inclusion of vulnerable populations was 10.51 trillion pesos, and the executed budget in the *Renta Ciudadana* program was 0.46 trillion pesos in the first semester of the year, according to available data (DPS, 2025).

[3] In Spanish-speaking countries such as Colombia, the long scale is used for naming large numbers. Under this system, *un billón* refers to one million million, written as 1,000,000,000,000 or 10^{12}, which corresponds to what English-speaking countries call a *trillion*. Furthermore, in the long scale, *un trillón* equals one million billions, or 1,000,000,000,000,000,000 10^{18}), whereas in the short scale, a *trillion* is only 1,000,000,000,000 (10^{12})

[4] In the original Spanish sources, figures are reported in *billones*, which refers to one million millions (10^{12}). In English, this is translated as *trillions* to reflect the short scale convention.

4. Description of the Cash Transfer Program

4.1 Program Overview

FA began in 1999 as a temporary response to the economic crisis of the 1990s. This emergency cash transfer program targeted families with children living in poverty, aiming to lessen the adverse effects of the economic downturn on human capital among the most vulnerable populations (Urrutia and Robles, 2018). FA primarily sought to "protect the human capital of households (with children) and maintain minimum levels of consumption" (CONPES 3359, 2005). It was part of the initial wave of conditional cash transfer programs in Latin America, inspired by Mexico's Progresa program. Although its original goals were not explicitly stated, FA eventually adopted a dual purpose: addressing income poverty in the short term and preventing poverty over the long term by breaking the cycle of intergenerational poverty. By 2012, FA was formally institutionalized as a national policy, and a clear commitment to fostering long-term poverty prevention through human capital development was articulated. Over subsequent years, the program expanded its reach and objectives. By 2019, beyond its initial goals of poverty alleviation and human capital development, FA also included an additional focus on promoting "civic and community competencies" (Law 1948 of 2019).

In 2023, the law that established FA as a national policy was repealed. Instead, a modification to the program was decreed, integrating it into a new "national transfer system." According to the decree, "as of January 1, 2024, the FA program will be transformed into a family and community support strategy, aligned with the Transfer System" (Decree 1960 of 2023[5]). This integration will be carried out through the creation of a new program called "*Renta Ciudadana.*"

Objectives

Considering this significant transformation of the FA program, this case study examines its operations up until 2023. According to the most recent official documents DPS (2019), the specific objectives of the program were to: i) promote access to comprehensive

[5] Issued November 2023

healthcare for children in early childhood, ii) encourage school attendance and retention across all educational levels for school-aged children and adolescents, iii) facilitate the transition of young graduates into higher education institutions and vocational training programs, iv) support the participation of program families in initiatives endorsed by FA and complementary actions, and v) help reduce inequality and bridge regional gaps between urban-rural and central-peripheral areas.

Conditions imposed

The updated version of the program (DPS, 2019) was structured around two key elements: 1) cash transfer incentives and 2) community well-being initiatives. The cash transfer component consisted of: i) an education cash transfer provided to families with school-aged children, contingent upon their enrollment and maintaining at least 80% school attendance each bimester; and ii) a health cash transfer designed for families with children under six, conditional on attending the scheduled health check-ups established by the Ministry of Health for early childhood. The verification of these co-responsibilities involves several key actors. Territorial authorities, through their local liaisons, are responsible for coordinating with Health Service Providers [*Instituciones Prestadoras de Servicios de Salud*] (IPS, for its Spanish acronym) and schools to ensure the timely and accurate uploading of compliance data. Certification committees also play a role by validating updates within the Information System of Familias en Acción [Sistema de Información de Familias en Acción] (SIFA, for its Spanish acronym). While IPSs and schools are responsible for uploading the corresponding data into the system, families must fulfill their co-responsibilities and report any discrepancies or missing updates not captured by the service providers (DPS, 2019).

Cash transfers are distributed every two months, provided the family meets the required conditions. Each family is eligible for education incentives for up to three children. Moreover, families with children in kindergarten as well as school-aged children with disabilities can qualify for the education incentive regardless of the number of children. The total transfer amount depends on the child's school level, age, and the municipality's residency classification. Families with children under the age of six receive a single payment, regardless of how many children fall within this age range. In 2022, according to Acosta et al., the average monthly educational cash transfer amounted to $8.37 USD (COP 35,000).

This ranged from $13.90 USD for families with children in kindergarten to $34.80 USD for those with adolescents in grade 11. Health transfers, on the other hand, averaged $22.48 USD (COP 94,000). These incentive amounts are adjusted annually to account for inflation (see Table 4.1).

Table 4.1. Cash transfers by children according to incentive type ($USD) – FA (2022)

Type of incentive	School grades						Monthly average
	N/A	0	1-5	6-8	9-10	11	
Health	45.25						22.48
Education		13.93	8.72	20.89	24.37	34.82	8.37

Source: Acosta et al. (2023); 1 USD = 4180 COP

The Community well-being component focuses on initiatives designed to "*promote and strengthen civic and community competencies to enhance the individual and collective capacities of program participants*" (DPS, 2019). It has two main areas: social participation and institutional coordination. The social participation area involves creating participatory spaces to foster individual and collective capacities within families, encouraging them to play active roles in their own well-being and contribute to the community's social fabric. Examples of these spaces include municipal assemblies, committees, regional meetings of leader mothers, and pedagogical sessions. Institutional coordination focuses on organizing and integrating access to social services in health, education, and complementary domains, aligning with the program's objectives and conditions. Coordination is achieved through thematic municipal and departmental committees that work collaboratively with health and education sectors.

Target population and prioritization criteria

SISBEN: main targeting tool for social programs

To better understand the targeting methods and criteria employed by FA, it is essential first to examine Colombia's social spending targeting system. Since 1995, the System for Selecting Beneficiaries of Social Spending (SISBEN) has been the primary tool used for targeting social programs. SISBEN functions as a multidimensional index, serving as a proxy-means test to assess eligibility for these programs. Up until 2016, SISBEN focused on

capturing living conditions through dimensions such as housing quality, educational attainment, healthcare access, and availability of public utilities. However, in 2021, the system underwent a significant reform, incorporating income as an additional variable to calculate the multidimensional index (DNP, 2016) [6]. This reform was driven by the need to address gaps in targeting households that were income-poor but often excluded from social programs.

SISBEN is developed at the national level by the National Planning Department [*Departamento Nacional de Planeación*] (DNP, for its Spanish acronym) and implemented by local authorities. The DNP designs the survey used to collect household-level socioeconomic information, which is administered face-to-face by local authorities[7]. Following data collection, the DNP calculates the SISBEN score based on the socioeconomic variables derived from the survey (Prosperidad Social, 2018). Social program eligibility is determined using this score, with agencies defining cut-off points. Depending on the SISBEN version, these cut-off points are categorized by levels (e.g., Level 1 representing the most impoverished households) or by specific scores.

The latest version of SISBEN (SISBEN IV) categorizes individuals into four main groups: extreme poor (Group A), moderate poor (Group B), vulnerable (Group C), and non-poor or non-vulnerable (Group D). Each group is further divided into subgroups based on income and living conditions. For example, Group A1 represents the most impoverished category.

[6] SISBEN has been modified four times since its creation. The first three versions of SISBEN were based on a living standard approach and did not include income. All reforms were made to improve targeting and reduce inclusion and exclusion errors. In particular, earlier versions included variables that were easily manipulated (such as housing socioeconomic strata - "estrato"), leading to large inclusion errors. Currently, the SISBEN IV includes not only living conditions variables but also income (see DNP, 2016 for a detailed description). This new version was designed in 2016 but started implementation in 2021 (DPS, 2021b).

[7] Every time there is a new version of SISBEN, there is a massive national field work to find potential beneficiaries of social programs. This is done by geographical routes ("barrido geográfico"), where enumerators go door to door to conduct the socioeconomic survey (DNP, 2016). The last "barrido" was done between 2017 and 2019 (to implement version SISBEN IV). In addition, there is a "demand" component of data updates, where households can request having a socioeconomic survey in order to have a SISBEN score and be part of SISBEN database. Also, households can request an update of their information if they there are errors or updates in identification information of household members, changes of residency or deterioration of living conditions (DNP, n.d).

Target population of FA

Explicitly, FA targets families with children under 18 years of age who are living in poverty or vulnerable conditions as defined by law (Ley 1532, 2012, Art. 2). Until 2023, families were eligible for FA if they met at least one of the following criteria: 1) living in poverty or vulnerable conditions; 2) being victims of forced displacement; or 3) belonging to an ethnic group, such as indigenous communities[8]. The definition of "poverty and vulnerability" has evolved over time due to two main factors: first, updates to the SISBEN tool, which now includes income as a criterion for measuring poverty and vulnerability; and second, program expansion which incorporated families affected by internally forced migration (*desplazamiento forzoso*), ethnic groups, or those living in extreme poverty (Angulo, 2016).

Figure 4.1 outlines the primary targeting mechanisms utilized by FA since its inception in 2000. Targeting occurs on both geographical and household levels. Initially, in 2000, FA focused on municipalities with fewer than 100,000 residents and at least one bank branch. This limitation was removed in 2007, allowing FA to extend its reach to poor families living in major cities as well as areas without banking facilities. Then, in 2012, FA was declared, by law, a permanent social assistance program with national coverage (Ley 1532 de 2012) and the program underwent a redesign to enhance its geographical targeting. Among the improvements was the allocation of more "*cupos*" to municipalities with higher levels of multidimensional poverty[9]. As part of its territorial equity approach, the Program classified municipalities into four groups, allowing interventions to be tailored according to the level of urbanization and multidimensional poverty indices (DPS, 2019). As of 2019, the territorial coverage of the Familias en Acción Program includes all departments, municipalities, districts, and departmental corregimientos in the country (Law 1948 of 2019).

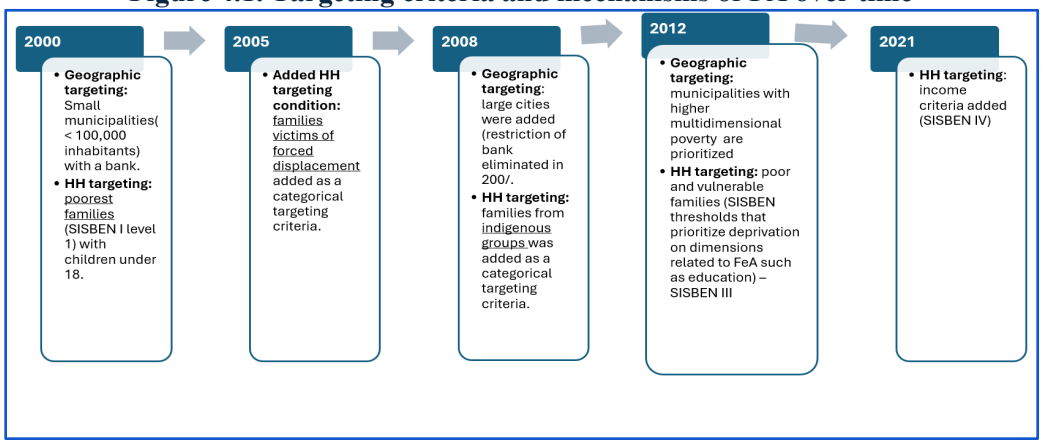
At the household level, the initial phase of FA targeted the poorest families, specifically those with the lowest SISBEN scores and children aged 0-17 years. Over time, additional criteria

[8] According to the last population census, 4.4% of Colombian population belong to an indigenous group. There are 114 native indigenous groups (*pueblos indígenas nativos*) in Colombia.Close to 58% of indigenous population belong to 4 groups: Wayuu, Zenú, Nasa y Pastos (DANE, 2019)

[9] To do so, four geographic groups were defined (DPS, 2018; 2019) – Group 1: Bogota (Colombia's capital); Group 2: 21 capital cities; Group 3: municipalities with MPI < 70%; Group 4: municipalities with MPI 70% or more. According to Acosta et al. (2023) in 2022 1.9 million families were receiving FA.

were introduced to include families that were forcibly displaced due to armed conflict (in 2005) and families belonging to indigenous groups (in 2008). Since its inception, FA has relied on SISBEN to measure poverty and vulnerability, though the cut-off points have evolved alongside changes to SISBEN. Initially, in 2000, eligibility was determined by Level 1 of SISBEN. In 2012, with an updated version of SISBEN, government officials defined threshold levels for FA eligibility to better align with the program's goals, which encompassed education, nutrition, employment, housing, and economic dependency (Angulo, 2016). After 2021, following the introduction of the fourth version of SISBEN that incorporated income poverty measures, the eligibility threshold was set at level B04 or below. This adjustment aimed to prioritize families living in extreme poverty and those in the most vulnerable segments of the income-poor population (DPS, 2021)[10].

Figure 4.1. Targeting criteria and mechanisms of FA over time



Source: authors based on Angulo (2016), DPS (2021) and Acosta (2023)

In summary, from 2012 to 2023, FA targeted three main groups: families living in poverty or vulnerable conditions, victims of forced displacement, and indigenous communities. As detailed later in the document, each group was identified using specific targeting tools and databases managed and verified by different entities (DPS, 2018).

By 2022, FA had supported 1.9 million families, including 3.3 million children and adolescents. Among the beneficiaries, 32.8% were internally displaced individuals, 6% were members of indigenous groups, and 61% came from socioeconomically vulnerable groups,

[10] Under SISBEN IV, individuals in Group A are those living in extreme poverty and Group B living in "moderate" poverty. Group B is divided in 7 subgroups. Therefore B04 includes the poorest families within the group of moderate poor, but not all moderate poor.

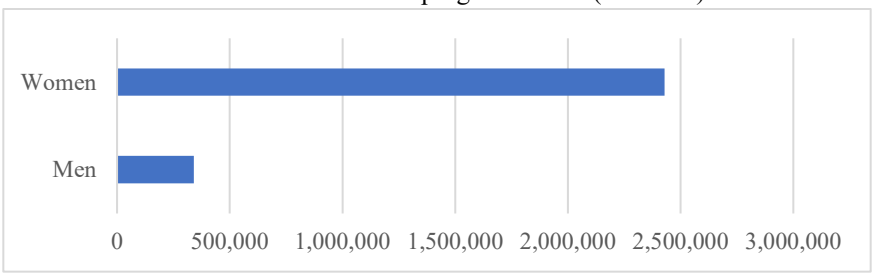
either identified through low SISBEN scores or as part of Red Unidos (extreme poverty) (Acosta et al., 2023).

According to the most recent publicly available data on FA's beneficiaries[11], as of the first semester of 2024, there were 2.7 million families registered[12]. The majority of these beneficiaries were women (87.6%), with 64% aged between 30 and 49 years. The database also shows that beneficiaries self-identified as indigenous (5.9%), Afro-Colombian (5.5%), or Romani Population (0.04%), among other groups[13].

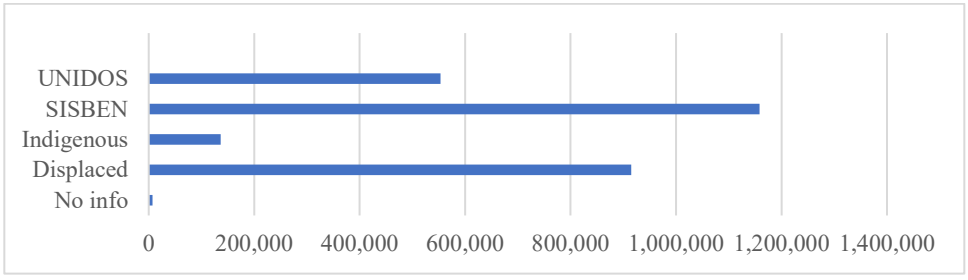
Most program participants are categorized under SISBEN population (41.8%), displaced victims (33%), members of the UNIDOS program (19.9%), or indigenous communities (4.9%). Furthermore, the program has its highest presence in the departments of Antioquia (12%), Córdoba (7.1%), Bolívar (6.4%), Cauca (5.3%), and Nariño (5.7%) (See Figure 4.2).

Figure 4.2. FA beneficiary characteristics

Panel A. Gender of the program holder (#number)



B. Population to which the program holder belongs (# number)

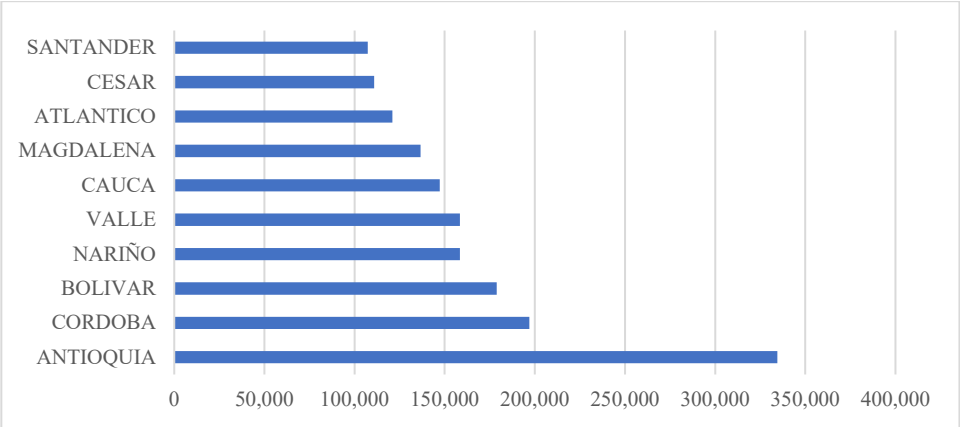


[11] Data available in: https://www.datos.gov.co/Inclusi-n-Social-y-Reconciliaci-n/Beneficiarios-M-s-Familias-en-Acci-n/xfif-myr2/about_data

[12] The database shows program enrollments dating back to 2012. According to Medellín and Sánchez-Prada (2015) "The program prefers the mother as the primary holder, but in her absence, any adult in the child's custody can be the holder"

[13] The 88.2% did not identify with a specific ethnicity

C. Department of residence of the program holder (# number - top 10)



Fuente: Source author's elaboration with data from: https://www.datos.gov.co/Inclusi-n-Social-y-Reconciliaci-n/Beneficiarios-M-s-Familias-en-Acci-n/xfif-myr2/about_data

Program funding and budget

Based on the National Budget Law and the Accountability Reports from the DPS, the following figures highlight the allocation and expenditures for cash transfer programs. It is important to note that while these official sources provide general budget data, they do not offer specific details about the exact amounts allocated to FA or the program's funding sources. The table below summarizes the available information:

Table 4.2. Budget and expenditure of Social Prosperity Department in Cash Transfers Programs (COP $)

Year	Budget destined to investment in inclusion of vulnerable population by DPS (in trillions of Colombian Pesos)	Total amount spent in FA (in trillions of Colombian Pesos)
2019	2.81	1.82
2020	32.99	1.81
2021	6.21	1.76
2022	12.91	Not available data
2023	6.4	1.04[14]
2024	10.51	0.46 (first semester)[15]
2025	5.40	Not available data

Sources: authors based on Law 1940 of 2018, Law 2208 of 2019, Law 2063 of 2020, Law 2159 of 2021, Law 2276 of 2022, Law 2342 of 2023, Decree 1523 of 2024, and DPS (2020, 2021, 2022, 2023, 2024, 2025).

[14] For 2023, this amount corresponds to that spent in the "Tránsito de Familias en Acción a Renta Ciudadana" (Transit from FA to Renta Ciudadana), which was a transition from the previous to the new program.
[15] 2024 data about spending in FA is only available for the first semester of the year.

4.2 Administrative Structure and Implementation

Agencies involved in program design and execution, and governance structure

Until 2023, the program was implemented by the DPS through its Conditional Cash Transfers Direction and the FA Working Group. This effort was supported by the internal Community Cash Transfers Directorate Committee and Program Operating Committee. At the national level, the program's operation involved multiple agencies, including the Ministry of Health [*Ministerio de Salud y Protección Social*], Ministry of Education [Ministerio de Educación Nacional], Ministry of the Interior [*Ministerio del Interior*], DNP, ICBF, and the Unit for Comprehensive Victim Assistance and Reparation [*Unidad de Atención y Reparación Integral a las Víctimas*] (UARIV, for its Spanish acronym). At the regional level, teams from the Regional Directorates of DPS provide technical assistance and support to territorial entities, following national guidelines. At the departmental level, the governor's offices—particularly the health and education secretariats—are strategic partners in ensuring the provision of health and education services, in accordance with Article 12 of Law 1948 of 2019. At the municipal level, mayors' offices are responsible for executing the operational cycle and ensuring service delivery in health and education. Health service providers (IPS) and educational institutions, as the direct service providers, generate the primary information used to verify participants' compliance with program commitments. This implementation requires ongoing coordination across levels, with two-way information flows and fulfillment of responsibilities and competencies as established by current regulations.(DPS, 2019).

Key implementation processes

According to the conceptual framework outlined by Lindert et al. (2020), the key stages in the FA targeting process include: i) outreach, ii) identifying eligible populations through database registration and needs assessments, and iii) enrolling and onboarding participants. In addition, 2 stages pertain to the delivery process: the provision of benefits and verification of conditions compliance with program conditions. This section describes all five stages for contextual purposes. However, it is important to clarify that the present study focuses exclusively on the targeting stages. The delivery-related stages, while

important for insuring effective implementation of the program, fall outside the scope of this present research.

Outreach

The enrollment process for FA was conducted periodically and in person through large-scale registration sessions in charge of DPS. These sessions were announced in advance via various communication channels, such as radio broadcasts, pamphlets, and direct outreach through community leaders. Typically, these calls were organized when there were significant updates or changes to databases like SISBEN, or when decisions were made to expand the program's coverage (DPS, 2018). The most recent open call occurred following the fourth update of SISBEN, with registration carried out in two phases: the first between April and October 2021, and the second between July and December 2022[16].

Identification of eligible populations

As outlined earlier, FA targets three principal groups: families experiencing poverty or vulnerability, victims of forced displacement, and indigenous communities. A crucial step in the targeting process is identifying eligible populations. This is achieved through various instruments and databases. Families living in poverty or vulnerability are identified using the SISBEN tool, managed by the DNP[17]. Victims of forced displacement are recognized through the victims' registry, overseen by the UARIV. Indigenous groups are identified by their traditional tribal authorities (Prosperidad Social, 2018). Table 4.3 provides a summary of targeting tools and procedures for FA, detailing the instruments and criteria used for selecting beneficiaries, the databases utilized, and the entities responsible for maintaining these databases for each group.

Table 4.3. Summary of targeting tools and procedures for FA

Targeting stage or component	Poverty or vulnerability		Victims of forced displacement	Indigenous groups
	Poverty	Extreme poverty		
Identification (instrument used to	SISBEN	Information System Unidos Strategy	Victims Unique Registry (RUV)	Census of indigenous communities

[16] https://www.gov.co/noticias/detalle/260

[17] Between 2007 and 2021, families were also classified as eligible under poverty/vulnerability conditions if they were beneficiaries or Red Unidos (strategy for extreme poverty alleviation) that was managed by the Social Prosperity Department.

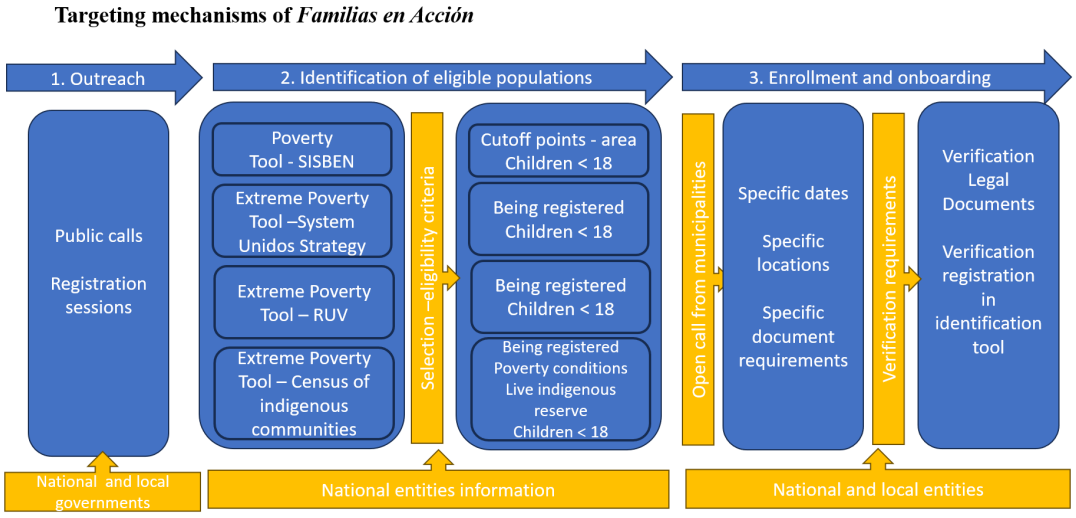
identify potential beneficiaries)				(endorsed by indigenous authorities)
Selection (eligibility criteria)	Cut-off points by geographic area* + having children aged under 18	Being registered in Unidos Strategy system + having children aged under 18	Being registered in RUV as victim of internal forced displacement + having children aged under 18	Being registered in the census + poverty conditions + living in the municipality or indigenous reserve + having children aged under 18
Database(s) used	SISBEN	Unidos Strategy Database	Victims Unique Registry (RUV)	Census of indigenous communities
Entity in charge of database	DNP	DPS	DPS	Ministry of the Interior

* SISBEN eligibility cut-offs according to SISBEN version: version SISBEN I and II (2000-2012) - households in level 1; SISBEN III (2013-2021) - Area 1 (large cities): SISBEN below 33.56; Area 2 (other cities/urban areas): SISBEN below 32.2; Area 3 (rural areas): SISBEN below 29.03; SISBEN IV: households in B04 or below
Source: authors based on Prosperidad Social (2018, 2021)

Enrollment and onboarding of participants

The final stage in the targeting process, after identifying potential beneficiaries, involves confirming eligibility and officially enrolling families into the program (refer to Figure 4.3). This step requires families to voluntarily join after being selected. Eligibility is verified through legal documents such as birth certificates and identification cards (cédula), alongside confirmation of registration in the relevant databases used for targeting—SISBEN, RUV, or indigenous census—and adherence to eligibility criteria outlined in Table 4.3. Registration takes place during designated dates and is typically announced through an open call by municipalities.

Figure 4.3. FA Targeting Process



As mentioned earlier, two essential processes in the implementation of FA are the verification of co-responsibilities and the transfer of payments to beneficiary households. These co-responsibilities include: (i) enrolling eligible children and ensuring they maintain at least 80% school attendance each two-month period, and (ii) attending scheduled early childhood health check-ups as established by the Ministry of Health.

The verification of these co-responsibilities involves several actors. Territorial authorities, through their local liaisons, are tasked with coordinating efforts with Health Service Providers [*Instituciones Prestadoras de Servicios de Salud*] (IPS, for its Spanish acronym) and educational institutions to ensure the timely and accurate upload of relevant data. Certification committees play a role in validating updates to the Familias en Acción Information System (SIFA). Meanwhile, IPS and schools are responsible for entering the required data into the system, and families must both meet the co-responsibilities and report any updates not registered by the service providers (DPS, 2019).

The cash delivery consists of transferring resources to the heads of households who have met the established criteria. Transfers are made every two months through financial institutions or other authorized entities contracted by DPS. Before 2020, delivery modalities included deposits into savings accounts and direct cash payments (money orders) for families without bank accounts. (DPS, 2019). After 2020, payments through digital bank accounts have increased as mode of provision of cash transfers.

The delivery process is a shared responsibility among the Program, financial institutions, and local authorities. The Directorate of Conditional Cash Transfers (DTMC) ensures the contracting and oversight of the process and maintains the updated database of participant families. Financial institutions are responsible for banking services, training, and secure transfer of funds, while territorial authorities support logistics and information dissemination. (DPS, 2019).

5. Methodology

5.1 Qualitative Analysis

Our qualitative analysis relied on two primary sources of data: Key Informant Interviews (KII) and Focus Group Discussions (FGD). The objective was to delve deeper into elements highlighted by the quantitative analysis and gather insights not captured within it. Accordingly, our KII sessions concentrated on the following aspects:

- The design of FA and its targeting mechanisms, with an emphasis on the decision-making process involved in its implementation.
- The technical criteria used to establish income thresholds and SISBEN score limits, as well as categorical criteria for beneficiary inclusion.
- Perceptions regarding exclusion errors and their underlying causes.
- Whether strategies exist or existed to incorporate an intersectional focus in targeting, or if the program's design accounted for multiple vulnerabilities beyond those defined by SISBEN and other measurement tools.

To select our KII participants, we began by identifying individuals mentioned in official documents or policy papers related to FA, including public officials known for their involvement in the program's design and implementation. This process was supplemented with a snowball sampling approach (Small, 2009), wherein interviewees were asked to refer us to other relevant current or former officials connected to FA or SISBEN. Additionally, we directly reached out via email to offices of specific officials within DPS, DNP, and local secretariats responsible for the program's execution.

Our selection of informants also included national academic researchers specializing in poverty and social policies, expert consultants, and members of civil society organizations engaged with these issues. Drawing from strategies used in similar research on cash transfer targeting in Latin America (de Souza Leão, 2022), we identified potential informants through publications, conferences, workshops, and reports. This process helped us locate individuals connected to FA's implementation and targeting mechanisms, including those affiliated with consultancy groups and civil society organizations. Additionally, we used academic databases to find the most referenced scholarly works about FA and the targeting of social

programs in Colombia, guiding our selection of academics. In total, we conducted 21 KII involving 27 participants[18], with each session averaging one hour. Of these interviews, 20 were held virtually via Zoom, while one was conducted in person. Table 4.4 outlines the distribution of informants:

Table 4.4: Key Informant Interviews

Informant type	Number of informants
National Government	6
Local Governments (Bogotá, Soacha and Quibdó)	7
Academia	3
Experts	2
Multilateral Agencies	3
Civil Society Organizations	4
Total	**27**

To analyze FGDs, we concentrated on the category of exclusion or inclusion within FA as the primary distinction among FGDs. This focus enabled us to examine the mechanisms through which contextual factors and specific obstacles influence individuals' opportunities to access the program. The FGDs explored topics tied to factors highlighted in the literature on exclusion errors, aiming to provide insights into how beneficiaries and non-beneficiaries of FA experienced these challenges, as well as their journeys in attempting to access the program. Incorporating an intersectional approach, we compared FA beneficiaries and non-beneficiaries, emphasizing the impact of elements of their identities. The composition of the FGDs was structured as follows:

Table 4.5. Composition of Focus Group Discussions

Group	Main identity category	Site	Beneficiary status
1	Women	Bogotá, D.C.	Beneficiary
2	Women	Bogotá, D.C.	Non-beneficiary
3	Victim of forced displacement by the armed conflict	Soacha, Cundinamarca	Beneficiary

[18] There were two interviews that were done with more than one informant at the same time. One was with local government officials and the other one with members from a civil society organization.

4	Victim of forced displacement by the armed conflict	Soacha, Cundinamarca	Non-beneficiary
5	Afro-Colombian	Quibdó, Chocó	Beneficiary
6	Afro-Colombian	Quibdó, Chocó	Non-beneficiary

The selection of Bogotá, Soacha, and Quibdó was influenced by a variety of factors. Although Bogotá is Colombia's capital city and generally has lower poverty levels compared to other cities and departments, it receives a significant population in vulnerable conditions or poverty from various parts of the country, as well as Venezuelan migrants. Additionally, Bogotá has implemented its own cash transfer program, Guaranteed Minimum Income (IMG), leveraging the capacities developed through FA. This made Bogotá an intriguing case for analyzing targeting dynamics between national and local levels. Soacha was deemed relevant due to its proximity to Bogotá and higher poverty levels. The municipality hosts numerous informal settlements, primarily inhabited by populations displaced by Colombia's armed conflict. Our FGDs took place in Altos de Cazucá, the largest informal settlement in Colombia, located within Soacha's 4th Commune. Lastly, Quibdó was selected as it is the capital of Chocó, Colombia's department with the highest poverty levels across various measurements. The population of Chocó is predominantly Afro-Colombian, though there are also indigenous communities and victims of armed conflict. Often, ethnic and victim dimensions overlap in this region. Conducting fieldwork in these three locations provided exposure to a diverse range of experiences regarding access to FA.

To recruit participants for the FGD, we utilized various strategies tailored to each fieldwork location. These included ethnographic observations, collaboration with community organizations, and coordination with local governments. In Bogotá, we engaged with officials from the Secretariat of Social Integration, the agency responsible for implementing cash transfer programs. They granted us access to a service fair—a dedicated event where numerous entities provide assistance to citizens. At the fair, DPS street-level bureaucrats referred us to individuals seeking information about cash transfer programs, SISBEN scores, or related administrative processes. In Soacha, we partnered with a grassroots organization and a community organizer who helped identify suitable focus group participants. Meanwhile, in Quibdó, local government officials from the Social Inclusion Secretariat, who

had also participated in the KIIs, facilitated contact with potential FGD participants. Ultimately, we conducted six FGDs, each lasting between 50 minutes and an hour and a half.

With the consent of participants, both KII and FGD sessions were recorded and transcribed verbatim. The transcriptions were analyzed using NVivo software, employing an abductive coding approach as outlined by Vila-Henninger et al. (2024). A shared codebook, collaboratively developed with project teams from Brazil and Mexico, guided the coding process. This codebook included themes such as program design, targeting mechanisms, implementation strategies, intersectionality and identities, recommendations, and best practices. The collected data from KII and FGD were organized thematically based on informant type, allowing for a comparative analysis of perspectives on identical issues across different informant groups.

5.2 Quantitative Analysis

For the quantitative analysis, we utilized the ENCV from 2023, provided by DANE. This annual survey characterizes the population across various aspects of household well-being. The ENCV offers national, regional, and departmental representative data, disaggregated by urban areas ("*cabecera*") and rural areas ("*resto and centro poblado*")[19]. In 2023, the survey collected data from 240,212 individuals across 86,063 households.

Our analysis focuses on households with children under 18 living in poverty. To identify exclusion errors, we began by categorizing households under various poverty definitions, including extreme income poverty, general income poverty, and multidimensional poverty. Beneficiaries of FA were determined using the self-reported

[19] Total, National: Total, National and disaggregate by "cabecera" and "resto". Departments: Total, by departament and disaggregate by "cabecera" and "resto". Regions: Total, by department groups. Departments are usually grouped into the following regions: Antioquia, Bogotá (cabecera), San Andrés (cabecera), Valle del Cauca, Caribe: Atlántico, Bolívar, Cesar, Córdoba, La Guajira, Magdalena y Sucre, Oriental: Boyacá, Cundinamarca, Meta, Norte de Santander, Santander y Bogotá (centros poblados - rural disperso), Central: Caldas, Caquetá, Huila, Quindío, Risaralda y Tolima, Pacífica: Cauca, Chocó y Nariño, Orinoquia-Amazonia: Amazonas, Arauca, Casanare, Guainía, Guaviare, Putumayo, Vaupés y Vichada.

variable indicating receipt of FA benefits. To calculate exclusion errors, we applied distinct evaluative measures.

i. National coverage of eligible population, based on FA's potential population (families with children under the age of 18 living in poverty).
ii. Coverage of the extreme and moderately poor population, using national and international poverty lines[20].
iii. Distributive incidence: coverage distribution according to income decile.

To gain a deeper understanding of exclusion errors, a comparison was made between the demographic and socioeconomic characteristics of families receiving FA benefits and those who do not, despite living in poverty as defined by various criteria. Additionally, multivariate analyses were conducted to pinpoint the factors most strongly associated with these exclusion errors.

5.3 Advisory Group

To integrate both methodological approaches and validate research findings, we implemented an advisory committee: a group including participants from the FGDs. This group participated in data analysis and helped us to interpret our results and ensure an adequate representation of the study participants' experiences, as well as the appropriateness of the research and policy recommendations.

Five women from the FGDs participated in the advisory group: two from Bogotá, two from Quibdó and one from Soacha. We designed and conducted an asynchronous FGD via a WhatsApp chat group with the participants, where we shared insights from the qualitative results and discussed with them how our findings related to their experiences and those of others they knew. Then, we carried out two sessions for results validation: one in person, with participants from Bogotá and Soacha, and one virtually via Zoom with participants from Quibdó. These sessions focused on validating quantitative results and developing policy

[20] 2023 Extreme poverty national line:– COP$ 218,846 per capita per month ($USD 164.5 – 2017 PPP); Moderate income poverty: poverty income national line: COP$ 435,375 per capita per month ($ USD 327.5 – 2017 PPP) (DANE, 2024a); Global poverty $USD 64.5 (2017 PPP) (85,785 $COP) monthly per capita income and Global poverty upper-middle countries $USD 205.5 (2017 PPP) (273,315 $COP) monthly per capita income; Data for 2023.

recommendations through a workshop with active participation from advisors. This participatory research tool was useful for developing new hypotheses and questions and ensuring better understanding, interpretation, and reporting of our data and results.

6. Research Findings

6.1 Characteristics of the Targeting Mechanisms

Description of the targeting methods and processes

We examined three main phases of targeting mechanisms: outreach, identifying eligible populations, and enrolling program participants. This section expands on the specific steps and procedures associated with these phases, drawing on qualitative data from our KIIs and FGDs.

Regarding outreach, several interviewees who held positions related to the implementation of the program described the various strategies used to disseminate FA information to potential beneficiaries. A former contractor for the DNP involved in FA coordination recalled outreach as a process requiring joint efforts between national and local governments, employing diverse communication channels to reach different population groups. In their words, "*[FA implementers] needed the mayors to help [them] make the strategy so that everyone would know that on certain dates the FA operation was going to take place in their municipality. And this was broadcasted on television, through radio spots, on the news, but much [also] with the regional offices of the DPS, there was a lot of inter-institutional collaboration with all the state offers that had a territorial presence, ICBF, SENA* (National Training Service) [*Sistema Nacional de Aprendizaje*] (SENA, for its Spanish acronym). *So, there was an alliance of all the personnel in the territory [...], then everyone was notified, and we published the calendars with enough time in advance so that everyone knew that on certain dates, certain weeks, months, whatever it was, there was going to be the enrollment of Mas Familias en Acción in their municipality."* This highlights that the outreach process requires substantial coordination and cooperation among various government levels and entities, leveraging existing capacities and presence at the local level.

A former FA coordinator shared insights into how they contacted mothers who were already beneficiaries of the program after its redesign in 2012, explaining that: "*we made*

appointments via phone call […] We had some SISBEN [database] telephones, which were not so good, so the scheduling was mostly for the mothers who continued, which was an important critical mass anyway. The telephones available at that time, the SISBEN base, and the rest of the call through word-of-mouth, loudspeaker announcements, and radio. The radio stations of each municipality were extremely important." This testimony shows that telephone contact information could be outdated, underscoring the importance of complementing with traditional communication channels.

FGDs aligned with some of the insights from the KIIs, while revealing additional ways people learn about FA and similar programs. Both beneficiaries and non-beneficiaries consistently emphasized the importance of the word-of-mouth approach in all three cities where FGDs were conducted. A woman beneficiary from Quibdó illustrated this: "*In general, we also get information by word-of-mouth, because if someone has the information, they communicate with their neighbor, their friend, their family member, and in this way, we are all aware of the information.*" Participants from FGDs in Bogotá and Soacha similarly highlighted the role of family in disseminating information about the program. Many participants mentioned learning about FA because their parents had been beneficiaries when they were children. For instance, a mother from Bogotá who was a recent FA beneficiary shared: "*Well, I heard about Familias en Acción when I was about thirteen years old, when my mother received that subsidy for me and my two brothers. I also used to hear about her going to Familias en Acción meetings*." This mechanism of transmitting program awareness through family is particularly intriguing—and somewhat concerning—as it suggests an intergenerational persistence of poverty. Despite having access to the program, some families continue to seek enrollment a generation later, drawn by their past experiences as beneficiaries, pointing to the enduring challenges of breaking the cycle of poverty.

Another important outreach mechanism implemented by FA was the Leader Mothers strategy. FA coordinators in each municipality selected mothers from neighborhoods to share information about the program with other mothers and families in their communities, helping them become beneficiaries. A former FA coordinator explained how this worked: "*Familias en Acción worked with the community, with the mother leaders, and the mother leaders spread the information within their group, and that is how we banked, and that is how we did financial education, and that is how we brought vaccination, we brought donations,*

because we had to overcome the poverty trap of lack of information." This quote highlights how poverty itself can hinder effective outreach and information flows due to the poverty symptom of geographic isolation and lack of access to information. As a result, community-based strategies such as Leader Mothers become essential in bridging these gaps, emphasizing collaboration between governments, program coordinators, and communities. A mother leader from Quibdó who participated in one of our FGDs shared her experience of being a resource for others: "*Since I am a leader, and many moms come to me, because they [the government] took away the program, because they are taking it away, and I really don't have anything to answer, because we don't know what to say.*" This testimony reflects on the shift from FA to Renta Ciudadana and illustrates how these mother leaders remain important sources of information even amidst program changes.

Social media proved to be a key outreach tool, as discovered in FGDs. People used the internet to seek information on social programs but found social media more helpful, especially channels dedicated to this topic. One of the most mentioned channels in all FGDs was "Wintor ABC[21]", which is on social media like Facebook, YouTube, TikTok and X, as well as its own website to spread information about SISBEN and access to CCTs. A woman from Bogotá who has been unsuccessful in her efforts to enroll in the program, noted how helpful the channel was: "A*nother thing that was very important for me, and I am very grateful to him, is Wintor ABC's channel, I met him and started to replicate him, because this guy really knew! (laughs). Then I started to watch the videos, and I have been following him on his channel for more than three, four years and he gives all the recommendations about everything, about Renta Ciudadana, about Familias en Acción, about the payments, about what, how, when. I thought he did a very punctual, very transparent and very professional job, so I have always recommended him, and he even has several videos on SISBEN too, that is, everything related to this (...) for me his channel has been fundamental.*" This testimony highlights how important these informal, non-program or government-sponsored channels are to educating about the program and supporting outreach.

The three main tools to identify potential beneficiaries, including SISBEN, Victims Unique Registry, and the Census lists for indigenous communities, were referenced by various actors, including their advantages and flaws. Understanding SISBEN's role in FA

[21] Youtube, Facebook, TikTok, X, and Webpage

targeting shows that interviewees recognized its importance and that of the changes leading to SISBEN IV, which aligned with FA's last phase implementation in 2021.

As several interviewees noted, SISBEN III provided only a static snapshot of families' socioeconomic conditions at a given moment. In contrast, SISBEN IV introduced the ability to more effectively track shifts in individuals' socioeconomic status over time. One of the previous directors of cash transfers from the Department for Social Prosperity (DPS) described it in this way: "*The instrument is relatively outdated, worn out. What happened with the SISBEN III, as opposed to the SISBEN IV that we have today, is that it was very static. If you were surveyed in 2007, they collected the characteristics of your household, its makeup… but if you did not appear again in your life, you remained in the database with that information. So, in 2012 it could happen and it did happen, that there were households being included in the program because the survey was telling me that it was a household that complied with the characteristics, but given the lapse of time, well, we did not know if that household situation had improved or perhaps worsened*".

SISBEN IV brought significant changes to the criteria used for classifying individuals within its system. SISBEN III primarily relied on survey questions about a households' physical conditions and assets, while the updated version expanded its scope to include a more comprehensive assessment of poverty. However, this changed with SISBEN IV, as a former public official from the National Planning Department (DNP) told us: "*the housing conditions variables, which used to weigh much more heavily [in the statistical model that defined SISBEN score], now weigh practically nothing because we are now interested in the income generation capacity of a household, based on its social and demographic characteristics.*" As described by several interviewees, the updated version of this instrument prioritizes not only social inclusion but also productive inclusion, aligning with concepts of multidimensional poverty and income poverty.

Procedures related to the SISBEN survey have evolved and remain central to the identification process. When administering the instrument, mobile devices now utilize georeferencing to verify the survey's location and ensure it corresponds with the intended household. This measure also aims to hold local governments—which are responsible for hiring survey administrators in their territories—accountable throughout the process. Additionally, the structure of households is established during the survey, as SISBEN uses

households as the primary unit for targeting. As explained by a former DNP official, "w*hen they conduct the survey, there is something we call a qualified informant who is the person who knows the household and is the one giving the information of all its members. It is the household itself that defines who its members are and who is the head. Based on this information about the head, the kinship relationships and so on, we then obtain the classification*". Thus, SISBEN classifies households rather than individuals.

Finally, SISBEN is developed and operated under the oversight of the national government through the DNP. However, it is ultimately the responsibility of the agencies that design and implement programs, such as conditional cash transfers, to establish thresholds and determine eligibility criteria using SISBEN. In the words of a government official who works for the Poverty and Targeting Office at DNP, "*we provide the information to the other entities, so that they can use this classification to target their social programs. We do not do the targeting here; we do and update the classification of the population.*" In the case of programs like FA, it was the responsibility of the DPS to decide how to target the program using the information and classification available in SISBEN registries.

For indigenous communities, potential beneficiaries are identified using census lists. This mechanism is used instead of SISBEN because the survey cannot capture cultural differences regarding living conditions. Census lists identify members of an indigenous community and provide this information to the Ministry of the Interior, which then passes on the data to program implementers. An official from the Social Integration Secretariat from Bogota explained this identification mechanism: "*It was necessary to design or expand the targeting through the census list. So, the ethnic communities in terms of rights and, in general, entities that serve these populations are responsible for somehow validating that people do or do not belong to a population group.*" This targeting approach relied primarily on communities and community leaders to identify indigenous people eligible for programs based on criteria.

The last stage of the targeting process, enrolling, also has a crucial role. According to one of the former FA coordinator interviewees, "*targeting is not only knowing that SISBEN tells me that I must go to the periphery and to the rural areas. [...] I understood in the DPS that targeting culminates with the operational process of enrollment. I can tell you that, for me, today, enrollment is even more important than SISBEN itself*". The DPS also shared

details about the enrollment strategy for the third phase of FA in 2012. The process varied based on the area's characteristics: urban areas, urban zones with limited connectivity, and predominantly rural regions each required tailored logistics. For example, in some urban zones, information was uploaded directly into the program system, whereas in rural or low-connectivity areas, data was first recorded on paper or via an intranet and later entered into the system in Bogotá. Another former coordinator told us about the process in 2021, the last enrollment campaign using this approach: "*In March 2021, SISBEN IV was launched, because the surveys waves were finished. And in April we designed an operation where people could go to the municipalities, submit their application and register in the program. There were very few municipalities where we hired an operator during the year 2021. What that operator did was to collect information for enrollment, but the door was left open so that, after the operator passed, people who had not been able to enroll could do so in the Mayor's Office.*" These enrolment operations, however, were irregular. The most recent operation prior to 2021 was conducted in 2012. Our interviewees informed us that in Renta Ciudadana, the new program, enrolment and exits are managed automatically by the government, based on semi-annual checkups of SISBEN scores—to ensure that recipients are still at the eligible levels—and the administrative databases that are used to verify this data.

Analysis of whether intersectionality is considered as part of the targeting approach

While intersectionality is not strictly considered in the targeting approach of FA, several measures have been implemented to include populations facing different circumstances or possessing identities that exacerbate poverty. For instance, victims of forced displacement due to armed conflict were added to the program in 2006 following Sentence T-025 of 2004 by the Constitutional Court. In 2007, indigenous communities became eligible for the program as well. Additionally, in 2012, with the approval of Law 1532, afro-descendant populations in extreme poverty were integrated into the program as an eligible group (Urrutia Montoya & Robles Báez, 2021). Other efforts to include vulnerable populations have been made, such as designing a component for children and teenagers with disabilities, although this initiative was not continued after the coordinator who proposed it left the position.

The most recent development concerning intersectionality and inclusion in social programs occurred during the COVID-19 pandemic in 2020. A civil society organization, the Center for Justice and Society Studies (DeJusticia), collaborated with an organized group of afro-descendant informal and women domestic workers living in poverty, who had been excluded from the Ingreso Solidario program—the Colombian government's social protection response during the pandemic. DeJusticia and the workers' organization filed a protection action (known in Spanish as "*acción de tutela*"), requesting that the national government include women from their organization in the program and disclose the selection criteria. Although the court ruling came much later, in 2023, it directed the government to adopt a differential approach in social programs, taking into account the conditions of caregivers, domestic workers, women, and other vulnerable populations when designing programs and eligibility criteria[22]. While this decision was made in the context of the pandemic and a different program, it establishes a significant precedent for incorporating intersectionality into the future design and operations of social and cash transfer programs. One of the lawyers from DeJusticia who worked in the protection action told us that "*the decisions made by the ruling may be applicable not only to this Ingreso Solidario program, but also to other future programs. [the ruling] tells the government that in the future, in all programs, they must take these [inclusion] principles into account.*"

Targeting problems

To understand the targeting approach and its potential issues, it is important to consider the motivations behind the latest version of SISBEN. A former contractor at DNP who worked in the design and early implementation of SISBEN IV, noted some core challenges: "*as the SISBEN was getting older, its database was getting much poorer and the official poverty figures were decreasing, so there was an inconsistency between the information system used to identify the poor and the official poverty figures. It was a great challenge, [we thought] 'how do we make the information system respond and how do we make people not manipulate the information so that we can reach a more objective system?'*".

[22] More information about the case can be found in https://www.dejusticia.org/los-avances-y-deudas-del-estado-con-las-cuidadoras-a-un-ano-de-la-sentencia-t-159/

DNP noted inconsistencies between the poor population identified by SISBEN and national statistics, indicating inclusion errors. Thus, modifying SISBEN aimed to align its measurement with official poverty estimates and reduce these errors caused by system manipulation. However, one of the expert consultant interviewees shared some insights that are helpful to assess this approach: "*When we compared against the two standards we had [...] which was against income or against multidimensional poverty, it turned out that SISBEN III was an intermediate that did not fit with either of those other two measurements, because it was also a very different concept of poverty, so I think that this was also a bit of a lesson and it remains as a transversal lesson for all the evaluations made of SISBEN [...] I think it is inevitable that there will always be discrepancies between this targeting instrument and the other two gold standards that the country has, which are the monetary and the multidimensional ones.*" SISBEN may be a good measure of living conditions and useful for identifying potential beneficiaries, but it does not align with official government poverty estimates. This should be considered when evaluating its targeting efficiency.

An additional issue identified from the data collection was SISBEN IV's emphasis on income generation capacity. An interviewed researcher from a civil society organization explained to us that "*trying to predict people's income generation capacity has some problems because they train it [a machine learning algorithm] with data from DANE […] but the poverty models they are measuring are two different things: one is measuring durable goods consumption and the other one is measuring access to health, education and other aspects*". In a similar fashion, a worker from a multilateral organization told us the following: "*there are urban areas where there is coverage of education, health, water, sanitation, so people are not [classified as] multidimensional poor, but evidently there is a challenge of income generation, and there is an error there.*" Another expert who worked on topics related to agriculture and poverty in past governments showed us how this unfolds in the case of targeting rural populations: "*We found something very problematic there, especially in the agricultural sector, and that is the issue of land assets, because a household may have an asset, even with an outdated land registry it may be worth a lot, but that does not mean that it is productive, much less that it generates income.*" These considerations show why the focus on income generation capacity may reduce or limit the accuracy of the targeting

instrument for capturing the actual socioeconomic situation of people in poverty and vulnerability.

This issue was also identified by participants of FGDs. A woman from Soacha, who stopped participating in FA, shared her testimony: "*It turns out that the SISBEN moved me from A1 to C7 [the other participants gasp astonished] without warning or anything. I hadn't heard about it, so at Familias en Acción they told me that there was a notification and that's why they had taken me out of the program. When I found out, it was because of SISBEN. As I understand it, now it doesn't matter what you have in your home, but if it shows that you have some technical education, then you have the economic capacity for everything.*" A mother from Bogotá who works as a cashier and has not received cash transfers from the program had a similar view: "*What I have talked about with my coworkers, or where I have taken courses, they tell me that they raise your SISBEN score if you say that you are a technician. Even if you had studied at SENA[23], which is free, it goes up, because the more you have studied, for them it means that you had a good education, and you don't need [the program].*" These experiences show us the way potential beneficiaries interpret the functioning of SISBEN and the reasons why its focus on income generation capacity may be seen as a barrier to access the program.

Another challenge highlighted during the KIIs and FGDs was the reliance on household-level identification rather than individual-level assessments. This approach sometimes limits the ability to fully understand the unique hardships and deprivations experienced by each household member. An expert consultant interviewee explained this challenge: "*SISBEN is an instrument that groups, it is done at the household level. So, there are many characteristics that measure the household and, as a whole, it is either deprived or not deprived, but I cannot identify a person in the household who may be deprived even if the rest of the household is not. So, this means that, if the household is not deprived, I do not know what is going on within it with the individual persons [...] because our unit of analysis, our index groups by household and is not individual.*" In FGDs, participants also expressed some problems they face due to the targeting by household. For instance, a woman non-beneficiary from Quibdó told us the following: "*Within my nucleus there is me, my son and*

[23] National Learning Service (SENA) is a public institution that provides post-secondary technical and technological training, especially to low-income groups in Colombia.

my sister. She is living with me at the moment, but she is in extreme poverty. She could no longer pay the rent and had to move to a room in my house, […] she does not have a job, she has nothing, but as she is within my family group, that is detrimental to her [because she cannot receive the program], so the structuring of that group I think would also be one of the limiting barriers that have prevented many people from receiving the program." This testimony illustrates what the expert explained about the challenges in assessing the economic situation of a household unit as a whole when there is greater variety of household composition and situations faced by individual members.

Changes planned for targeting program

The targeting of social assistance programs in Colombia is currently (as of the writing of this report) undergoing significant changes. While SISBEN remains the primary targeting mechanism, recent developments are reshaping the government's approach. Notably, the COVID-19 pandemic and the implementation of the Ingreso Solidario program have left a lasting impact, particularly through the creation of the master database—a consolidated dataset derived from multiple administrative registries to assess household socioeconomic conditions. This innovation has evolved into the Social Registry of Households [*Registro Social de Hogares*] (RSH, for its Spanish acronym), which now works alongside SISBEN to verify household data provided through SISBEN surveys and refine classification processes.

The RSH is the first step towards the next stage planned in targeting mechanisms in Colombia: The Universal Income Registry [*Registro Universal de Ingresos*] (RUI, for its Spanish acronym). A high public official from DNP described the RUI in the following terms: "*we already have a first version of this new model (RUI). This new model will not only consider the self-declared information of the SISBEN, which households register in the instrument, the so-called SISBEN file, but it will also consider information from other institutional registries, that is to say, not only self-declared information, but also information from other institutional registries that will complement the reading on the capacity of families and, in this case, of individuals to generate income. Notice the design is still very focused on income, it is called Universal Income Registry, and the initial intention, let's say the spirit of this change that is in the [National] Development Plan, is to know in a more truthful way the capacity of families and, in this case, of individuals to generate income. However, as there*

is going to be a change in the statistical model, what we are saying here is that we have to take advantage and review how the model, the new statistical model allows us to correct some exclusion errors." This presents an opportunity to take exclusion errors into account in the design of targeting mechanisms and implies a considerable progress in building a social registry in Colombia, since it aims to solve some of the issues identified before.

Most interviewees recognized the RUI as a relevant step for improving targeting systems, but noted challenges like the persistent informality of the Colombian economy. A research consultant that we interviewed explained that "*one must consider that around sixty percent of population is still in [economic] informality. Then, with so much informality, the capacity to really capture changes in households' income is very low.*" Measuring informality or finding a way to consider it within the model should be one of the priorities in the following stages of the design of the RUI.

1.2 Magnitude of Exclusion Errors

Quantitative estimate of exclusion errors

Coverage of eligible population and coverage of poor population

The most effective method to estimate exclusion errors due to implementation—defined as eligible individuals who do not receive FA—would involve comparing FA recipients against eligible individuals[24]. This process requires access to SISBEN scores, which are the primary tool for assessing poverty-targeting criteria. However, due to the lack of access to SISBEN scores, we measured exclusion errors by calculating the proportion of FA beneficiaries among various groups of households in poverty, using different poverty definitions: extreme income poverty, income poverty, and multidimensional poverty[25]. It is crucial to note that this measurement includes exclusion errors resulting from both implementation and design, as some individuals may be income poor or multidimensionally poor but still fall outside the eligibility criteria of SISBEN.

[24] Exclusion error = Eligible non-beneficiaries/(Eligible non-beneficiaries + Eligible beneficiaries);
[25] Given the lack of precise data on eligibility status, we estimate exclusion errors in relation to poverty status using the following estimation: Exclusion error = Poor non-beneficiaries/(Poor non-beneficiaries + Poor beneficiaries. We conduct this estimation both for families with and without children, and using different measures of poverty.

Table 6.1 presents the main findings related to the size of exclusion errors of FA. The first column presents the exclusion errors by different definitions of poverty for families with children (panel A) and all families (panel B). Exclusion errors for families with children range between 79.4% and 87%, depending on the type of poverty definition considered. For families with children under moderate income poverty, 87% do not receive FA. This figure is lower for families under extreme income poverty at 79.4%. When restricted to families with children under multidimensional poverty, the exclusion error is 77.9%. One possible reason for the lower exclusion errors for multidimensionally poor families may be that variables used to estimate multidimensional poverty are also used to estimate SISBEN scores, such as educational attainment, dwelling characteristics, and employment. However, even using this approach to measure poverty, exclusion errors remain high.

As panel B shows, exclusion errors for all families (regardless of having children or not) are even higher: between 85.9 and 93.8%. This is expected because by design, families without children are not eligible for FA.

One potential explanation for the high exclusion errors is that families may underreport receiving FA, either because they are unaware of the program or because they identify it under a different name, such as its rebrand as Renta Ciudadana. Some families might report not receiving FA while acknowledging benefits under Renta Ciudadana or Ingreso Solidario (another cash transfer implemented as a response to COVID-19 pandemic)[26]. To address this discrepancy, we recalculated exclusion errors by incorporating the new program name, estimating the coverage of FA, Renta Ciudadana or Ingreso Solidario (as shown in the last two columns of Table 6.1). Using this revised measurement, exclusion errors decreased by approximately 10 percentage points compared to the strict FA-only definition. For families with children, exclusion errors are reduced to 69% for those classified as multidimensionally poor and 71% for those identified as income poor or extremely poor. The same calculations were made with the GEIH, obtaining similar results for 2023. These results can be consulted in the Annexes.

[26] The Ingreso Solidario cash transfer program was launched in 2020 as a response to the COVID-19 pandemic. The Renta Ciudadana program was introduced in 2023. The ENCV 2023 survey includes specific questions regarding both programs.

Table 6.1. Coverage and exclusion errors of FA (2023)

Poverty Status	Receives FeA		Receives FeA or Renta Ciudadana	
	No (exclusión error) %	Yes %	No (exclusion error) %	Yes %
Families with children				
Extreme income poor (national poverty line)	79.44 [76.40 79.31]	20.56 [19.31 21.80]	71.33 [69.86 72.80]	28.67 [27.20 30.14]
Income poor (national poverty line)	79.63 [78.85 80.42]	20.37 [19.58 21.15]	71.10 [70.13 72.08]	28.90 [27.92 29.87]
Income poor (international poverty line)	87.84 [85.75 89.92]	12.16 [10.08 14.25]	84.04 [81.62 86.46]	15.96 [13.54 18.38]
Multidimensionally poor	77.86 [20.69 23.60]	22.14 [76.40 79.31]	69.37 [67.65 71.10]	30.63 [28.90 32.35]
All families				
Extreme income poor (national poverty line)	87.20 [86.41 87.98]	12.80 [12.02 13.59]	81.61 [80.66 82.56]	18.39 [17.44 19.34]
Income poor (national poverty line)	86.51 [85.99 87.02]	13.49 [12.98 14.01]	80.29 [79.63 80.95]	19.71 [19.05 20.37]
Income poor (international poverty line)	93.85 [92.80 94.90]	6.15 [5.10 7.20]	91.55 [90.29 92.80]	8.45 [7.20 9.71]
Multidimensionally poor	85.90 [84.96 86.84]	14.10 [13.16 15.04]	79.93 [78.77 81.08]	20.07 [18.92 21.23]

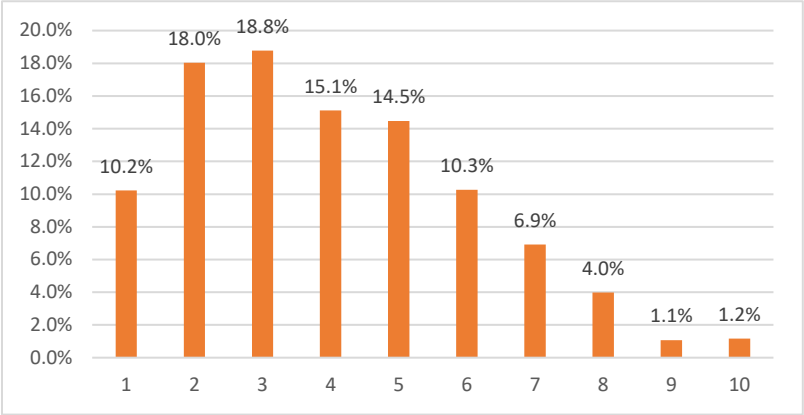
Notes: authors' estimations based on Encuesta Nacional de Calidad de Vida (ENCV) 2023. Standard errors in parentheses; Confidence intervals in square Brackets; Participation in the Familias en Acción program is based on a positive response from the respondent regarding receipt of subsidies from the program within the past 12 months

Distributive incidence: coverage according to income deciles

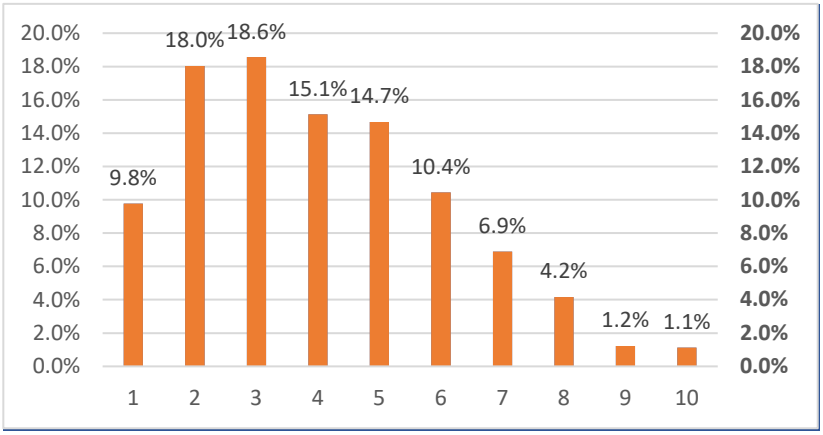
FA coverage varies across income deciles, as illustrated in Figure 6.2 below. As household per capita income increases, the proportion of FA beneficiaries decreases, indicating that the program is effectively targeting lower-income groups. However, it is crucial to note that the first decile has one of the lowest shares of beneficiaries among the lower income deciles. A significant jump is observed from 10.2% of households in the poorest decile being covered by FA to 18% in the second decile—a difference of 7.8 percentage points (Panel A). This suggests that the program does not sufficiently reach the most vulnerable households. Surprisingly, the sixth decile has a comparable share of beneficiaries, further highlighting inequalities in program access. Similarly, the tenth decile does not have the lowest share of FA beneficiaries. When examining data on coverage of FA, Ingreso Solidario, and Renta Ciudadana, similar patterns emerge (Panel B).

Figure 6.1. Coverage by Income Deciles

Panel A. Coverage FA



Panel B. Coverage FA, Ingreso Solidario, and Renta Ciudadana



Note: Values in PPP 2017 1 PPP = 1330 COP; authors' estimations based on Encuesta Nacional de Calidad de Vida (ENCV) 2023

When reviewing the income deciles by area—rural and urban—we observe a similar jump between the first and second deciles (from 11.6% to 21% in rural areas, and from 8.99% to 15.65% in urban areas). This highlights the unequal access to the program among the most vulnerable households.

Quantitative evidence of excluded groups and intersectionality issues

To better understand which groups are excluded from FA, we conducted two analyses. The first compared beneficiaries and non-beneficiaries across various socio-economic and demographic characteristics. The second employed multivariate analysis to identify factors strongly associated with exclusion from FA.

Table 6.2 outlines the differences between FA beneficiaries and non-beneficiaries among poor families with children, based on different poverty measures. In line with

targeting criteria, FA beneficiaries tend to live in larger households with more children. For instance, FA beneficiaries under extreme poverty have an average of 2.3 children, compared to 1.9 children among non-beneficiaries in the same category. Similarly, among families classified as multidimensionally poor, FA households have an average of 2.4 children, whereas non-FA households average 2.07 children. When reviewing the age composition of the group of children, households participating in FeA tend to have a higher proportion of children aged 6 to 17 compared to non-beneficiaries.

FA beneficiaries are more commonly found in households led by women compared to non-beneficiaries. Also, they are less likely to be in households headed by a grandparent, a pattern that remains consistent across all poverty groups. In addition, they are less likely to be in households where the household head (HH) is indigenous, although differences are small: for instance, among extreme poor, 11.3% of FA beneficiaries have an indigenous HH compared to 11.9% of nonbeneficiaries – less than 1 percentage point difference (likewise, for multidimensionally poor, 13.3% of beneficiaries have an indigenous HH vs 14.7% of nonbeneficiaries).

A notable distinction is the migration status of households: FA nonbeneficiaries are significantly more likely to reside in a household where the head is a migrant, irrespective of whether they experience multidimensional poverty or income poverty. While less than 1% of FA beneficiaries have a HH who is a migrant, between 8.4% and 13.8% of FA nonbeneficiaries have a HH who is a migrant (for the extreme poor and multidimensionally poor, respectively). Similarly, another key difference associated with FA coverage is not possessing an identification document. Less than 0.5% of FA beneficiaries report not having an identification document, in contrast to 7% to 9.7% of nonbeneficiaries (for the extreme poor and multidimensionally poor, respectively). This indicates that being a migrant and lacking the requisite documentation constitute barriers to inclusion in FA among impoverished families. This issue is particularly pertinent in Colombia, which hosts the largest number of Venezuelan migrants and refugees in Latin America. The country has received nearly 3 million individuals from Venezuela, representing more than a quarter of the total Venezuelan migrant population worldwide as of January 2024. [27]

[27] OIM (2024) - https://www.iom.int/es/news/estudio-de-la-oim-los-migrantes-y-refugiados-venezolanos-en-colombia-generan-un-impacto-economico-equivalente-5291-millones-de-dolares?utm_source=chatgpt.com

In terms of the educational attainment of the head of household, consistent with targeting criteria, beneficiaries of FA have lower educational attainment. For example, among multidimensionally poor families, 23.8% of beneficiaries have no schooling in contrast to 19.9% of non-beneficiaries; and 49.4% of beneficiaries have primary education compared to 43% of non-beneficiaries. However, it is also notable to have such a high proportion of households with low educational attainment among non-beneficiaries.

As highlighted earlier, FGDs and KIIs revealed that access to the internet, a telephone, and radio is vital for obtaining information about FA enrollment and related activities. Quantitative analysis further underscores the significance of these resources, showing differences in access between beneficiaries and non-beneficiaries. Interestingly, the type of internet access plays a role—non-beneficiaries tend to have easier access overall, which aligns with targeting rules since internet access can influence SISBEN scores. However, FA beneficiaries more frequently report accessing the internet through a friend's place, particularly among households classified under the Multidimensional Poverty Index (MPI) (1.5 percentage points) and extreme poverty (0.43 percentage points).Similarly, FA beneficiaries demonstrate higher usage rates of borrowed cellphones compared to non-beneficiaries, with notable differences across poverty categories: 4.14% for MPI, 3.41% for extreme poverty, and 2.36% for moderate poverty. This trend suggests the importance of social capital in enabling access to critical tools among vulnerable households. Additionally, FA beneficiaries are more likely to rely on radio for community-related information and news. Though the differences are relatively small, they are statistically significant across all three groups: 1.89 percentage points for MPI, 1.04 percentage points for extreme poverty, and 2.31 percentage points for moderate poverty. These findings highlight the crucial role of media access and social networks in facilitating program inclusion for the most vulnerable families.

Finally, it is evident that FA beneficiaries are more likely to reside in rural areas than non-beneficiaries, particularly among families experiencing income poverty and extreme income poverty. Among families under extreme income poverty, 49.2% of FA beneficiaries live in rural areas compared to 37.3% of non-beneficiaries. Similarly, among families facing income poverty, 50% of FA beneficiaries are located in rural areas, while only 32.5% of non-beneficiaries live in these regions. On average, FA beneficiaries tend to live farther away

from essential services such as transportation, healthcare, and educational institutions. While this is an overarching trend, qualitative data highlights significant disparities in access to FA in remote areas. These findings align with ongoing efforts to expand FA coverage in rural regions.

Table 6.2 Sociodemographic characteristics among beneficiaries and non-beneficiaries of FA for different groups of households, according to different measures of poverty (families with children)

Variable	FeA vs No FeA Households under different measures of poverty (with children)								
	With children + IPM			With children + Extreme income poverty			With children + Moderate income poverty		
	Mean No FeA	Mean FeA	Difference	Mean No FeA	Mean FeA	Difference	Mean No FeA	Mean FeA	Difference
# Household size	4.45	4.81	0.36***	4.06	4.48	0.43***	4.05	4.38	0.33***
	(0.002)	(0.003)	(0.004)	(0.001)	(0.002)	(0.003)	(0.001)	(0.002)	(0.002)
# Household members under 18 years old	2.07	2.43	0.36***	1.94	2.33	0.39***	1.85	2.20	0.35***
	(0.001)	(0.002)	(0.003)	(0.001)	(0.002)	(0.002)	(0.001)	(0.001)	(0.001)
# Household members under 5 years old	0.56	0.58	0.03***	0.61	0.61	0.00*	0.58	0.58	-0.01***
	(0.001)	(0.001)	(0.002)	(0.001)	(0.001)	(0.001)	(0.000)	(0.001)	(0.001)
# Household members under 6-12 years old	0.76	0.99	0.23***	0.78	1.01	0.22***	0.73	0.93	0.20***
	(0.001)	(0.002)	(0.002)	(0.001)	(0.001)	(0.002)	(0.000)	(0.001)	(0.001)
# Household members under 13-17 years old	0.60	0.78	0.18***	0.47	0.65	0.19***	0.45	0.64	0.19***
	(0.001)	(0.001)	(0.002)	(0.001)	(0.001)	(0.001)	(0.000)	(0.001)	(0.001)
Average household age	26.58	25.59	-0.99***	24.22	23.30	-0.93***	24.40	23.62	-0.79***
	(0.010)	(0.019)	(0.022)	(0.008)	(0.015)	(0.017)	(0.004)	(0.009)	(0.010)
Household head									
Women (%)	50.00%	56.70%	6.67***	54.30%	56.80%	2.53***	51.20%	53.60%	2.41***
	(0.05)	(0.10)	(0.11)	(0.04)	(0.09)	(0.10)	(0.03)	(0.05)	(0.06)
Grandparent-headed household (%)	0.09	0.05	-0.04***	0.06	0.03	-0.03***	0.05	0.03	-0.02***
	(0.000)	(0.001)	(0.001)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
Age	45.56	45.82	0.25***	41.51	41.74	0.23***	41.23	41.68	0.44***
	(0.017)	(0.031)	(0.035)	(0.012)	(0.024)	(0.026)	(0.007)	(0.014)	(0.016)
Migrant (%)	13.80%	0.83%	-12.96***	8.37%	0.65%	-7.72***	8.44%	0.57%	-7.87***
	(0.03)	(0.06)	(0.07)	(0.02)	(0.04)	(0.05)	(0.01)	(0.03)	(0.03)
Migrant from Venezuela (%)	13.70%	0.67%	-13.04***	8.30%	0.65%	-7.65***	8.37%	0.56%	-7.81***
	(0.03)	(0.06)	(0.07)	(0.02)	(0.04)	(0.05)	(0.01)	(0.03)	(0.03)
Indigenous (%)	14.70%	13.30%	-1.39***	11.90%	11.30%	-0.61***	7.32%	9.59%	2.27***
	(0.04)	(0.07)	(0.08)	(0.03)	(0.06)	(0.06)	(0.01)	(0.03)	(0.03)
Romani (%)	0.04%	0.00%	-0.04***	0.00%	0.00%	0.00	0.01%	0.00%	-0.01***
	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Afro (%)	13.10%	18.20%	5.06***	11.70%	16.10%	4.33***	10.60%	13.90%	3.33***
	(0.04)	(0.07)	(0.08)	(0.03)	(0.06)	(0.06)	(0.02)	(0.03)	(0.04)
Non-ethnic group (%)	72.20%	68.60%	-3.63***	76.30%	72.60%	-3.72***	82.10%	76.50%	-5.60***

	(0.05)	(0.09)	(0.10)	(0.04)	(0.07)	(0.08)	(0.02)	(0.04)	(0.05)
Foreign ID (%)	0.56%	0.00%	-0.56***	0.41%	0.00%	-0.41***	0.52%	0.02%	-0.50***
	(0.01)	(0.01)	(0.01)	(0.00)	(0.01)	(0.01)	(0.00)	(0.01)	(0.01)
No ID (%)	9.74%	0.24%	-9.50***	7.03%	0.32%	-6.70***	6.14%	0.20%	-5.94***
	(0.03)	(0.05)	(0.06)	(0.02)	(0.04)	(0.04)	(0.01)	(0.02)	(0.03)
Victim armed conflict (%)	0.17%	0.05%	-0.12***	0.21%	0.29%	0.08***	0.11%	0.12%	0.01**
Household head education	(0.00)	(0.01)	(0.01)	(0.00)	(0.01)	(0.01)	(0.00)	(0.00)	(0.00)
No schooling (%)	19.90%	23.80%	3.96***	7.47%	8.67%	1.21***	5.44%	6.87%	1.43***
	(0.04)	(0.08)	(0.09)	(0.02)	(0.05)	(0.05)	(0.01)	(0.02)	(0.03)
Preschool education (%)	0.23%	0.23%	0.00	0.12%	0.10%	-0.01**	0.10%	0.10%	0.00
	(0.01)	(0.01)	(0.01)	(0.00)	(0.01)	(0.01)	(0.00)	(0.00)	(0.00)
Primary (1-5) (%)	43.00%	49.40%	6.32***	30.80%	38.60%	7.78***	28.80%	39.10%	10.27***
	(0.05)	(0.10)	(0.11)	(0.04)	(0.08)	(0.09)	(0.03)	(0.05)	(0.06)
Secondary (6-9)	19.40%	15.70%	-3.70***	17.30%	16.70%	-0.58***	16.50%	17.30%	0.78***
	(0.000)	(0.001)	(0.001)	(0.000)	(0.001)	(0.001)	(0.000)	(0.000)	(0.000)
Upper secondary (10-13)	14.00%	10.10%	-3.94***	32.50%	31.30%	-1.22***	36.10%	31.40%	-4.66***
	(0.000)	(0.001)	(0.001)	(0.000)	(0.001)	(0.001)	(0.000)	(0.001)	(0.001)
Technical education - degree (%)	1.22%	0.64%	-0.59***	4.37%	2.93%	-1.44***	6.44%	3.55%	-2.89***
	(0.01)	(0.02)	(0.02)	(0.02)	(0.03)	(0.04)	(0.01)	(0.03)	(0.03)
Technological education - degree (%)	0.36%	0.03%	-0.33***	1.57%	0.54%	-1.03***	1.69%	0.60%	-1.09***
	(0.01)	(0.01)	(0.01)	(0.01)	(0.02)	(0.02)	(0.01)	(0.01)	(0.01)
University education - degree (%)	1.31%	0.12%	-1.19***	4.24%	0.52%	-3.73***	3.21%	0.57%	-2.64***
	(0.01)	(0.02)	(0.02)	(0.02)	(0.03)	(0.04)	(0.01)	(0.02)	(0.02)
Graduate education - degree (%)	0.13%	0.05%	-0.08***	0.55%	0.00%	-0.55***	0.33%	0.01%	-0.32***
	(0.00)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.00)	(0.01)	(0.01)
Household head's years of schooling	4.98	4.14	-0.83***	7.69	6.69	-1.00***	8.07	6.85	-1.22***
	(0.004)	(0.008)	(0.009)	(0.004)	(0.007)	(0.008)	(0.002)	(0.004)	(0.005)
Literacy (1 = can read and write) (%)	78.80%	74.40%	-4.39***	92.50%	90.80%	-1.64***	94.80%	93.00%	-1.72***
Technology and communication	(0.04)	(0.08)	(0.09)	(0.02)	(0.05)	(0.05)	(0.01)	(0.02)	(0.03)
Access to internet (1=yes) (%)	52.10%	48.50%	-3.65***	64.40%	59.80%	-4.65***	72.00%	66.30%	-5.75***
	(0.05)	(0.10)	(0.11)	(0.04)	(0.08)	(0.09)	(0.02)	(0.05)	(0.05)
Uses internet at a friend's place? (1=yes) (%)	5.40%	6.90%	1.50***	7.00%	7.43%	0.43***	8.47%	8.39%	-0.08**
	(0.02)	(0.05)	(0.05)	(0.02)	(0.04)	(0.05)	(0.02)	(0.03)	(0.03)
Uses internet for government procedures and news? (1=yes) (%)	7.12%	5.78%	-1.33***	10.60%	6.60%	-3.98***	12.10%	8.24%	-3.82***
	(0.03)	(0.05)	(0.06)	(0.03)	(0.05)	(0.06)	(0.02)	(0.03)	(0.04)
Uses a cellphone even if they don't own one? (1=yes) (%)	46.20%	50.30%	4.14***	47.70%	51.10%	3.41***	52.40%	54.80%	2.36***
	(0.11)	(0.22)	(0.24)	(0.11)	(0.21)	(0.24)	(0.08)	(0.15)	(0.17)
Listens to the radio for community matters and news? (1=yes) (%)	35.60%	37.50%	1.89***	35.10%	36.20%	1.04***	37.00%	39.30%	2.31***
	(0.05)	(0.10)	(0.11)	(0.04)	(0.09)	(0.10)	(0.03)	(0.05)	(0.06)
Distance to key locations									
Distance to educational facility (Minutes)	15.56	16.00	0.44***	14.50	16.08	1.59***	14.45	15.93	1.48***
	(0.018)	(0.034)	(0.038)	(0.013)	(0.026)	(0.030)	(0.008)	(0.016)	(0.018)
Distance to health center (Minutes)	22.78	24.40	1.62***	21.78	24.27	2.49***	23.39	24.72	1.33***
	(0.030)	(0.057)	(0.064)	(0.023)	(0.045)	(0.050)	(0.014)	(0.028)	(0.032)
Distance to police station (CAI) (Minutes)	19.20	22.19	3.00***	18.72	20.44	1.73***	19.78	22.14	2.35***

	(0.029)	(0.055)	(0.062)	(0.022)	(0.043)	(0.049)	(0.014)	(0.027)	(0.031)
Municipal category (0 to 6)	3.84	4.79	0.95***	3.42	4.67	1.25***	3.11	4.61	1.50***
	(0.002)	(0.005)	(0.005)	(0.002)	(0.004)	(0.005)	(0.001)	(0.003)	(0.003)
Rural area (1=Rural) (%)	47.20%	53.90%	6.73***	37.30%	49.20%	11.89***	32.50%	50.00%	17.48***
	(0.05)	(0.10)	(0.11)	(0.04)	(0.08)	(0.09)	(0.03)	(0.05)	(0.06)
Observations			1,145,993			1,652,853			4,325,864

Source: authors' estimations based on Encuesta Nacional de Calidad de Vida (ENCV) 2023 ; The variable "victim of armed conflict" refers to having experienced displacement due to the conflict during the past 12 months. Participation in the Familias en Acción program is based on a positive response from the respondent regarding receipt of subsidies from the program within the past 12 months.

In Colombia, municipalities are categorized based on their population size and financial capacity. This classification ranges from category 1 to 6, with category 6 representing the smallest municipalities and category 1 the largest. Additionally, a special category labeled "0" is reserved for major cities such as the capital, Bogotá D.C. According to Graph 6.3, FA beneficiaries are disproportionately concentrated in higher-numbered categories—meaning smaller municipalities—aligning with FA's goal of expanding coverage to less populated and remote areas. This distribution reflects government efforts to prioritize these regions. Figure 6.2 further illustrates this trend within the general population.

Figure 6.2. FA households by Municipal Category

Source: authors' estimations based on Encuesta Nacional de Calidad de Vida (ENCV) 2023

Table 6.3 outlines the findings from the multivariate analysis, focusing on the factors most significantly linked to exclusion errors and examining variables associated with the likelihood of receiving FA. The results compare households of varying poverty statuses, including all households (column 1), multidimensionally poor households (column 2), and households in extreme or moderate-income poverty (columns 3 and 4, respectively). Among the socioeconomic variables, the presence of children, particularly children 13-17 years old show a positive association with the probability of receiving FA. Also, a female head of household show a modest but positive association (less than 1 percentage point) with the probability of participating in FA, a trend consistent across most analyzed groups.

Table 6.3. Multivariate Analysis: socioeconomic characteristics associated with the probability of receiving FA (linear probability model)

	(1) General	(2) Multidimensionally poor	(3) Income por (extreme poverty)	(4) Income por (moderate poverty)
Household characteristics				
# of children under 5 years old	0.079***	0.055***	0.082***	0.076***
	(0.001)	(0.001)	(0.001)	(0.0001)
# of children 6-12 years old	0.096***	0.082***	0.082***	0.093***
	(0.000)	(0.001)	(0.001)	(0.001)
# of children 13-17 years old	0.133***	0.106***	0.127***	0.134***
	(0.001)	(0.001)	(0.001)	(0.001)
Grandparent-headed household	-0.020***	-0.016***	-0.054***	-0.036***
	(0.002)	(0.002)	(0.003)	(0.002)
Head of household demographic characteristics				

	(1) General	(2) Multidimensionally poor	(3) Income por (extreme poverty)	(4) Income por (moderate poverty)
Women	0.006***	0.048***	0.007***	0.001**
	(0.001)	(0.001)	(0.001)	(0.001)
Age	-0.0002***	-0.0001	0.0007***	0.0003***
	(0.0000)	(0.0000)	(0.0000)	(0.0000)
Migrant	-0.074***	-0.099***	-0.104***	-0.135***
	(0.010)	(0.016)	(0.022)	(0.014)
Migrant from Venezuela	-0.057***	-0.023	-0.034	-0.018
	(0.010)	(0.016)	(0.023)	(0.015)
Indigenous	-0.052***	-0.063***	-0.056***	-0.056***
	(0.001)	(0.001)	(0.001)	(0.001)
Romani Population	-0.145***	-0.111*	-0.253**	-0.192**
	(0.029)	(0.066)	(0.125)	(0.085)
Afro-Colombian	-0.026***	-0.023***	-0.010***	-0.038***
	(0.001)	(0.001)	(0.001)	(0.001)
No identification document	-0.029***	-0.050***	-0.059***	-0.044***
	(0.002)	(0.003)	(0.004)	(0.003)
Victim of armed conflict	0.125***	0.219***	0.625***	0.118***
	(0.013)	(0.017)	(0.026)	(0.016)
Employment status of household head				
Deprivation due to informal employment	-0.001	-0.216***	0.033***	0.021***
	(0.00099)	(0.01197)	(0.00577)	(0.00235)
Deprivation due to long-term unemployment	-0.010***	-0.008***	-0.018***	-0.008***
	(0.001)	(0.001)	(0.001)	(0.001)
Education of household head				
Literacy (1 = can read and write) (%)	0.003***	-0.025***	-0.024***	-0.009***
	(0.001)	(0.001)	(0.001)	(0.001)
Household head's years of schooling	0.001***	0.006***	0.005***	0.005**
	(0.001)	(0.000)	(0.000)	(0.000)
Technology and communication				
Access to internet (1=yes)	0.016***	0.032***	0.037***	0.016***
	(0.001)	(0.003)	(0.002)	(0.002)
Uses internet for government procedures and news (1=yes)	-0.030***	-0.043***	0.041***	-0.076***
	(0.003)	(0.009)	(0.008)	(0.005)
Uses internet at a friend's place (1=yes)	0.016***	0.048***	-0.077***	-0.016***
	(0.002)	(0.005)	(0.005)	(0.003)
Uses a cellphone even if they don't own one (1=yes)	0.004***	-0.003***	0.006***	0.001
	(0.001)	(0.001)	(0.001)	(0.001)
Listens to the radio for community matters and news (1=yes)	0.006***	0.001	-0.009***	0.008***
	(0.001)	(0.001)	(0.001)	(0.001)
Income and other transfers				
Per capita income ($COP thousands)	-0.00000***	-0.00001***	0.00034***	0.00013***
	(0.00000)	(0.00000)	(0.00001)	(0.00000)
Beneficiary of other social assistance programs	-0.0221***	-0.017***	-0.029***	-0.044***
	(0.000)	(0.001)	(0.001)	(0.001)
Distance to key locations				
Distance to educational facility (Minutes)	-0.0001***	-0.0005***	-0.0002***	-0.0002***
	(0.0000)	(0.0000)	(0.0000)	(0.0000)
Distance to health center (Minutes)	0.00007***	0.00097***	0.00053***	0.00015***

	(1) General	(2) Multidimensionally poor	(3) Income por (extreme poverty)	(4) Income por (moderate poverty)
	(0.00002)	(0.00003)	(0.00003)	(0.00002)
Distance to banking correspondent (Minutes)	-0.0001***	-0.0004***	-0.0005***	-0.0002***
	(0.0000)	(0.0000)	(0.0000)	(0.0000)
Distance to police station (CAI) (Minutes)	0.0004***	0.0002***	0.0008***	0.0006***
	(0.0000)	(0.0000)	(0.0000)	(0.0000)
Municipal context				
Municipal category (0 to 6)	0.015***	0.013***	0.015***	0.019***
	(0.000)	(0.000)	(0.000)	(0.000)
Rural area (1=Rural) (%)	-0.025***	-0.044***	-0.055***	-0.032**
	(0.001)	(0.001)	(0.001)	(0.001)
Constant	-0.001	0.228***	-0.098***	-0.075***
	(0.002)	(0.012)	(0.007)	(0.003)
Observations	1,268,910	444,441	408,149	812,913
R-squared	0.17312	0.15609	0.17213	0.16175
F-Stat	8855	2740	2828	5228
Prob > F	0	0	0	0

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Notes: Authors' estimations based on Encuesta Nacional de Calidad de Vida (ENCV) 2023;
The model was estimated using Ordinary Least Squares (OLS). The dependent variable is the probability of participation in *Familias en Acción* (FA). Participation in the program is based on the respondent's affirmative report of having received subsidies from *Familias en Acción* within the past 12 months (1=yes). The variable "victim of armed conflict" refers to having experienced displacement due to the conflict during the past 12 months (1=yes). "Beneficiary of other social assistance programs" =1 if household is recipient of other programs including *Adulto Mayor, Ingreso Solidario* and *Renta Ciudadana*.

However, when analyzing other socioeconomic characteristics, it becomes evident that households led by grandparents, immigrants, individuals from Venezuela, or those without official identification documents are less likely to participate in FA. A similar trend is observed in households headed by members of Indigenous, Romani Population, or Afro-descendant communities, indicating challenges in reaching these groups effectively. On the other hand, households led by those who have experienced events related to armed conflict within the past 12 months are more likely to be included in the program, which aligns with FA's targeting objectives.

In terms of educational attainment, there is a positive link between the HH's years of education and the probability of receiving FA. This connection is especially pronounced among poor households, where each additional year of education corresponds to an approximate 1 percentage point increase in the likelihood of participating in FA. This finding highlights that while FA beneficiaries generally have lower educational attainment than non-

beneficiaries—consistent with the program's targeting criteria—within poverty-stricken families, the HH's education level can significantly influence access to FA. Notably, extremely low educational attainment among HHs appears to act as a barrier to program inclusion, reinforcing earlier observations that the poorest families often face lower FA coverage.

Building on previous findings, the role of access to technology and communication reveals nuanced implications for participation in FA. Table 6.3 highlights that access to the internet is positively associated with a higher probability of receiving FA across all groups, with an estimated increase of approximately 1.6 to 3.7 percentage points. Similarly, owning or having access to a cellphone—even if the HH does not personally own one—shows a positive correlation with FA enrollment. Conversely, using the internet at a friend's place or for government procedures and news yields mixed results. Listening to the radio—one of the program's key strategies for broadcasting enrollment dates—demonstrates a modest positive association (less than 1 percentage point) with FA participation among families experiencing moderate income poverty. However, it exhibits a negative correlation for households facing extreme income poverty. This discrepancy may be explained by the association between owning a radio and a higher SISBEN score, which consequently reduces the probability of inclusion in FA.

According to the multivariate analysis, income reveals intriguing patterns. For the general population (column 1), higher income levels are associated with a lower likelihood of receiving FA. However, when focusing specifically on poor households, the results vary: income negatively impacts the likelihood of receiving FA among multidimensionally poor households but shows a positive association in income-poor households. This aligns with findings related to educational attainment and suggests that the most disadvantaged households face greater obstacles in accessing FA.

Geographical factors play a significant role in determining access to FA. While living in smaller municipalities (higher categories) is positively associated with the probability of participating in FA—aligning with the program's targeting criteria—residing in rural areas within these municipalities emerges as a challenge. Families in rural areas are 3.2 to 5.5 percentage points less likely to participate in FA compared to those in urban areas within the same municipality categories. Additionally, greater distances to educational facilities and

banking services reduces the likelihood of accessing FA. These findings suggest that despite efforts to prioritize less advantaged municipalities, living in very remote areas continues to pose barriers to FA participation.

6.3 Factors Contributing to Exclusion Errors

Building on the classification by Devereux et al. (2017), targeting errors—both exclusion and inclusion—can be divided into implementation errors and design errors (as illustrated in Figure 5). Implementation exclusion errors occur when eligible households or individuals do not receive the program, while design errors arise when the program rules fail to recognize poor households or individuals as eligible under the established criteria.

Table 6.4. Types of targeting errors

Errors	Implementation (eligibility criteria)	Design (poverty)
Inclusion	Beneficiary, not eligible	Beneficiary, not poor
Exclusion	No beneficiary, eligible	No beneficiary, poor

Source: Devereux et.al. (2017)

Design factors: targeting tools, geographical targeting, and others

Based on our systematic review, there are two primary causes of exclusion errors in FA related to design. First, the limitations of the SISBEN Index as a proxy means test mechanism for targeting FA. As discussed in Section 4, while this score has improved over time, even small adjustments can significantly impact a household's eligibility. Early versions of SISBEN were vulnerable to manipulation, both by families attempting to alter their responses to qualify for the program and by politicians prior to elections (Camacho & Conover, 2011; Nupia, 2011; García-Jaramillo & Miranti, 2015; Castañeda, 2005; Devereux et al., 2017). Additionally, SISBEN has traditionally struggled to capture real-time (short-term) poverty (Garda & Arnold, 2022) and, until recent updates, did not assess income-related poverty, making it more challenging to identify the extremely poor. These issues, along with potential statistical errors in score calculations, limit the index's ability to accurately identify all impoverished households or correctly classify them as eligible. Consequently, some poor individuals or households may receive SISBEN categories that

disqualify them from the FA program (Robles et al., 2019; Castañeda, 2005; Noriega et al., 2020; Paes-Sousa et al., 2013; Devereux et al., 2017; Villa, 2015; Vargas, 2015).

Focus group results aligned with several of these explanations. Many women participants from all three fieldwork sites reported being excluded from the program after SISBEN IV, despite still living in poverty or vulnerability. For instance, a woman from Soacha said: "*the truth is that I have gone several times [to apply for the program] and they have rejected me, why? Because when I was paying rent, due to the fact that the apartment where I lived was more or less organized, they went and looked and all of a sudden, they said 'you are rich' [meaning they assumed she had good living conditions] and gave me a score of C14 [vulnerable and not eligible for the program]*". This aligns with insights shared by one of the researchers we interviewed, who explained the challenges of identifying poverty in certain environments like Soacha, an urbanized area near Bogotá. The researcher noted: *"It is more difficult to catch extreme poverty in environments that are not so marginal and vulnerable, precisely because of the impact of these better contexts on the results of the [SISBEN] survey. Therefore, contexts that are not so marginal or poor but where there are deep pockets of poverty are populations that, due to the very nature of the inclusion criteria, could be left out [of the program].*"

The statistical errors in score calculations were also highlighted in our interviews. For example, a former contractor with the DNP, who worked on the SISBEN IV team, pointed out that certain population groups are underrepresented in the GEIH used to train the algorithm that determines SISBEN scores, potentially leading to these calculation errors.

Another major design-related cause of exclusion errors, as identified in previous studies, stems from the restrictions imposed by geographical targeting in the program's early phases. During its initial stage, FA prioritized municipalities equipped with essential infrastructure such as banking, healthcare, and educational services. However, this geographical limitation excluded potentially eligible households residing in municipalities lacking these facilities, such as those without banks (Stampini et al., 2012; Valencia, 2008; Vargas, 2015; Villatoro, 2005). This aligns with the findings from the quantitative analysis, while insights from the qualitative analysis further highlight this issue. One of the researcher interviewees explained that, due to the program's conditionalities, families living in areas with significant challenges face greater difficulty in meeting these requirements while

remaining eligible. Specifically, the researcher noted: *"There are places and families, there are contexts where children cannot attend school or do not live close to it, or where attending school incurs such high costs that the transfer does not compensate, and the same happens with nutrition and growth controls […] The identification and selection of people will be greatly affected if there is no infrastructure to offer state service provision, hospital schools and medical centers."* Thus, the conditionalities designed for the program can create private costs and burdens for impoverished families that are not outweighed by the amount of the transfer from FA. Meanwhile, families may also lack the capacity to meet the requirements because of where they live, such as an area without healthcare facilities to meet vaccine requirements, ultimately leading to their exclusion from the program.

Implementation factors: data quality, data manipulation, enrollment barriers, and others

Previous studies identified the main challenge to exclusion errors created during implementation as having to do with the registration (enrollment) process for the program. One prominent cause are communication barriers, which hinder outreach to eligible families. Entities responsible for registration must clearly communicate the dates, requirements, and enrollment locations. However, the communication strategies employed by implementers are often insufficient to reach all potential beneficiaries or fail to provide clear information (Paes-Sousa et al., 2013; Vargas, 2015; García-Jaramillo & Miranti, 2015). Interviews conducted by Paes-Sousa et al. (2013) revealed that many families were unaware of the program or critical details such as application deadlines or enrollment dates, leading to missed opportunities for enrollment. Some of the FGDs participants also mentioned this issue occasionally, although less frequently than other barriers described so far.

Another factor contributing to exclusion errors is the registration process itself. Once eligible families are informed and registration campaigns are organized, active participation is required to enroll in the program. This step can present significant barriers for some households due to the costs they would have to bear. For instance, families living far from registration sites may face transportation expenses or opportunity costs from missing paid work for a day. Additionally, obtaining required documentation such as birth certificates, can be a challenge (Paes-Sousa et al., 2013; Garda & Arnold, 2022; García-Jaramillo & Miranti, 2015; Vargas, 2015; Villa, 2015; Devereux et al., 2017).

Participants in FGDs recounted their experiences during various attempts to enroll in the program. Even those who ultimately became beneficiaries reported facing significant challenges. A woman from Bogotá, who successfully enrolled in FA, shared: *"It was very difficult for me to enter Familias because I did not have very clear information about where I could go to wait in line, because at that time there were lines, lines [to do the paperwork], to be there from three in the morning and to last almost the whole day."* This testimony highlights the arduous nature of the enrollment process, which imposed substantial time burdens on families, especially women, who made up the majority of participants in the FGDs.

Thus, enrollment was as crucial as identification for families seeking access to the program. According to former administrators, FA often held enrollment calls with significant gaps between calls for new enrollments: *"A person may have been classified as part of the program by their SISBEN survey, but if they did not show up [at the time of enrollment], that caused us to exclude them for the eight years that the phase lasted*". An enrollment call held in 2012 was followed by the next one only in 2021. Families who met the program's selection criteria at any point during those years were unable to benefit from it until the 2021 wave if they missed enrolling in 2012. This extended gap likely contributed to increased exclusion errors.

Additionally, another implementation-related issue was the quality of data. In earlier phases of FA, databases used to identify potential beneficiaries, particularly indigenous populations and internally displaced individuals, presented significant inaccuracies (Angulo, 2016). These data challenges have been progressively resolved in later versions of FA, with consolidated databases sourced from various reliable platforms.

Factors contributing to exclusion of people with multiple identities (intersectionality)

Qualitative fieldwork provided valuable insights into how individuals with multiple identities can sometimes face exclusion from FA. Certain populations struggle both with being identified by the program's targeting mechanisms and with navigating the administrative processes required for enrollment. Specifically, we found evidence regarding three groups: indigenous populations, women caregivers, and Venezuelan migrants.

Indigenous groups in Quibdó, Chocó, shared their experiences, highlighting the challenges they face in accessing the program, such as linguistic barriers. One non-beneficiary indigenous participant stated: *"We want the government to strengthen the indigenous liaisons [of the program] in the Social Prosperity office and in the SISBEN office, so that they can attend to us because there are some [of our] women who do not express themselves perfectly [in Spanish] and then they [the officials] discriminate against us, and they leave us at the last to attend to us, so we need them to strengthen that."* Although the office has an indigenous liaison, this is a temporary position[28], and the lack of a permanent contract prevents the liaison from providing consistent and adequate support to this population. Quantitative analysis further corroborates these findings, showing that households headed by an Indigenous person are statistically less likely to be included in the program.

For women caregivers, the challenges often stem from the administrative burdens that frequently lead to self-selection out of the program. A woman from Soacha, who had attempted to access the program, explained: *"I think that sometimes it is very annoying because it is a lot of paperwork and in the end they are always going to tell you no, because you have a television, because you have a stove, because you have something fairly good. So, in my case I prefer to avoid that kind of lines and pileups and all that, [if it is] so that they always say no to you."* This sentiment highlights the various costs—time, effort, and money—that potential beneficiaries, particularly women, face when seeking information or applying for the program. Another woman from Bogotá who has never succeeded in joining the program shared: *"One prefers to save oneself the bad temper, the stress, the traffic jams, the buses, the food, all that one spends to go and to be told no, or to be sent somewhere else, well, one prefers to say 'no, why do I apply?'"*. Many of the women who participated in FGDs also mentioned that these costs were even harder to bear when they had to care for their children or other household members. This underscores how, in some cases, people consciously choose not to apply for the program when they perceive that the costs of enrollment outweigh the potential benefits.

[28] The indigenous liaison is hired as an independent contractor by the Social Inclusion Secretariat of Quibdó, and these public contracts sometimes have delays for signing or approval, which leaves the liaison office vacant in those periods.

Our informants also emphasized the challenges faced by Venezuelan migrants. To enroll in SISBEN, individuals must have a stable residence and valid identification documents. These requirements often exclude migrants, even when their vulnerability matches that of the FA program's target population. A representative from the Social Integration Secretariat of Bogotá explained, *"There is a noticeable link between migrants and 'paga-diarios' [temporary lodging paid on a daily basis], as many arrive in the country without any permanent place to stay. They rely on these accommodations to avoid sleeping on the streets, which in turn disqualifies them from being eligible for social policies."* Additionally, the identification requirement poses another hurdle, as many migrants enter the country through irregular means and lack proper documentation. Consequently, migrants are not excluded due to administrative inefficiencies or poor outreach but because program requirements—such as documentation and fixed housing—create barriers that many cannot overcome. This situation highlights how formal eligibility criteria, while designed to ensure accurate targeting, can unintentionally perpetuate the exclusion of highly vulnerable groups.

It is also worth noting, according to quantitative analysis, that certain characteristics of the HH can lower the likelihood of a household being included in the program. This is particularly true for households led by Venezuelan immigrants, migrants, or individuals lacking formal identification documents. These exclusions often stem from challenges in meeting documentation requirements for enrollment or from the omission of these households in the SISBEN targeting lists, likely due to their migration status or the absence of legal identification documents.

1.3 Interventions to Address Exclusion Errors

The literature review, qualitative, and quantitative analyses identified key factors to address exclusion errors in FA. The program implemented various interventions to include populations likely to be excluded due to specific characteristics. Notably, changes in targeting and selection criteria led to the inclusion of indigenous and Afro-Colombian groups, as well as victims of armed conflict. These changes were driven by laws like Law 1532 of 2012 (Familias en Acción Law) and Law 1448 of 2011 (Victims Law), which aimed to include more vulnerable populations.

Insights from our KIIs shed further light on this topic. A former coordinator of the program at DPS who spearheaded one of the most significant retargeting efforts, notably expanding the program's reach in vulnerable areas such as the rural Pacific region, shared their experience: *"When one looked geographically, and if one were to make a heat map at that time, there was a concentration of program holders in the center, and the periphery was uncovered [...] the effort, the active strategy of putting people in and of enrolling operations, was made more in the center of Colombia and especially in Antioquia. There is a political issue involved, but there is also a technical issue, which is that when Familias en Acción was born, it was necessary to go to municipalities that had bank offices. However, this had already been solved and in the 2006 expansion of Familias en Acción, it was there where this great concentration of holders in the center and in Antioquia was generated. [...] then I begin to generate a debate: the rural zone is unprotected, has less coverage and also has an old SISBEN. If I cross it, there are people who are no longer poor because Familias en Acción has been there for ten years already."* This recognition of underserved rural zones prompted a critical retargeting effort, which subsequently allowed the program to extend its reach to more families in the Pacific region, rural areas, and other locations across the country that concentrated higher levels of vulnerability.

Design interventions regarding the improvement of targeting mechanisms

Early versions of SISBEN faced challenges, including manipulation by families trying to influence their survey responses to gain program access and political interference before elections (Camacho & Conover, 2011; Nupia, 2011; García-Jaramillo & Miranti, 2015; Castañeda, 2005; Devereux et al., 2017). To address these issues, later phases of FA introduced an anti-fraud team dedicated to auditing the targeting process, cross-checking databases with administrative records, and establishing guidelines to prevent fraud.

One innovative approach to improving targeting tools is the use of artificial intelligence (AI) for identifying individuals living in poverty. Noriega et al. (2020) demonstrated the potential of AI-based targeting to enhance accuracy. Their simulations compared the effectiveness of income-based targeting – the current status quo – with AI-driven targeting. While the status quo method relies on income data, AI-based targeting uses

machine learning algorithms. The study found that AI-based targeting reduced exclusion errors by 17.3% compared to the status quo. Similar strategies leveraging machine learning algorithms have already been implemented in Colombia within the frameworks of SISBEN, FA, and Renta Ciudadana, aiming to increase the precision of identification, as outlined earlier in section 6.2.4.

Implementation interventions regarding the improvement of registration process

A key insight from researchers and practitioners referenced in the systematic review is the importance of flexibility in the registration process, taking into account the real-life context of families. This includes maintaining permanent, easily accessible registration locations and minimizing overly stringent documentation requirements (García-Jaramillo & Miranti, 2015; Vargas, 2015; Angulo, 2016). In later stages of FA, the registration process was tailored to the technological capabilities and geographical accessibility of municipalities, employing modalities such as online, offline, and paper-based systems, as discussed in section 3.2.2. According to Angulo (2016) and insights from our KIIs, adapting the registration process to the conditions of each municipality significantly improved coverage in rural and impoverished areas.

Another intervention aimed at minimizing exclusion errors is ensuring timely communication from national and local governments to potential beneficiaries, as well as implementing active search strategies to identify eligible individuals (Vargas, 2015; García-Jaramillo & Miranti, 2015). Radio broadcasts can play a particularly important role in remote areas. Quantitative analysis shows that listening to community-related information or news on the radio is positively correlated with the likelihood of participating in FA.

Additionally, facilitating the registration process for families is another strategy to reduce access barriers. Our systematic review highlighted the introduction of subsidies to partially cover the opportunity cost of enrolling families (Vargas, 2015). For instance, some municipalities implemented a "commitment seed" (*semilla de compromiso*), providing small financial aid to support families with transportation costs or document processing fees required for registration.

Exclusion of people with multiple identities

As previously discussed, the program has evolved in its targeting criteria, successfully including and prioritizing certain populations as direct beneficiaries, such as indigenous communities, Afro-Colombians, and victims of armed conflict. However, both qualitative and quantitative analyses underscore the persistent challenges these groups face in accessing the program, as well as the exclusion of other groups, particularly migrant households and those lacking formal identification documents. Qualitative data from KIIs and FGDs did not identify specific strategies aimed at addressing exclusion errors for individuals with intersecting or multiple vulnerable identities, but there is evidence of differential focuses, as shown by the interventions implemented to include specific population groups.

Finally, the ongoing implementation of a RUI holds promise for reducing exclusion errors. This registry is designed to provide frequent, near real-time, and more accurate data on individuals' income levels, thereby facilitating improved targeting of the poorest populations—provided that comprehensive and reliable information is available. However, it remains crucial to address the challenges identified in the collection and use of accurate data for SISBEN and other targeting tools and sources of information for this new registry to be a useful tool for improving targeting.

Advisory Group Insights

As mentioned earlier in the methods section, the project conformed an Advisory Group (AG), called “Advisory Group for Inclusion”, with 5 women selected from the FGDs previously conducted. The AG was conceived from the beginning of research design and aimed to ensure the cultural appropriateness and relevance of the study and to validate results with the population potentially affected by the findings and policy recommendations. The group included two women from Bogotá, one from Soacha and two from Quibdó. Some of them were FA beneficiaries and some others had unsuccessfully tried to enroll in the program.

The AG first worked asynchronously through a WhatsApp chat group where the research team shared results from the qualitative component of the project in a clear language

for the participants and asked them questions oriented to know if they found the results similar to their experience or to that of others they knew. Later, two validation results sessions were conducted focusing on the quantitative results of the project. The researchers created a series of "fictional profiles" based on the estimation of probabilities of enrolling in FA using the ENCV data. The researchers presented the profiles to the participants, who had to answer if they considered that it was easier or harder to get into the program for each profile. One of these sessions was in-person with participants from Bogotá and Soacha and the other one was done via Zoom with participants from Quibdó.

The AG was useful to contrast and triangulate both quantitative and qualitative results. It allowed the team to confirm findings, refine hypotheses and raise new questions. The following aspects are worth noting from the exercise done with the AG:

- SISBEN is the most important element for getting into the program: As the FGDs results showed, SISBEN is considered the primary condition to successfully enroll in FA. Specifically, not having the required score is the most important barrier of access from the participants' point of view, and they expressed that it may not always measure living conditions accurately.
- Household composition influences chances of being in FA: KIIs and FGDs participants mentioned that household composition often excluded potential beneficiaries. In their perception, this happened because targeting tools like SISBEN do not integrate an individual assessment of the members of a household, instead considering living conditions in aggregate (for the household as a whole). In addition, the AG participants described that different family compositions may be excluded from the program. For example, when a caregiver different to the parents is the one responsible for children. If these caregivers do not have custody of the children, the household cannot participate in the program. This motivated additional analyses with the ENCV quantitative data.
- Care work must be considered to tackle exclusion errors: The AG confirmed the difficulties experienced by women in charge of the care of children, also seen in the

FGDs. The participants pointed out that logistic barriers, administrative burden and prohibitive costs are more difficult to overcome for caregiver women.

- Possible causes of underreport in quantitative data: With respect to the possibility of underreporting of beneficiaries in the ENCV data, one initial hypothesis was that there was confusion among beneficiaries about program names and the benefits they were receiving. However, the AG brought another possible reason why people underreport: fear of social sanctions or negative judgement from neighbors (i.e. horizontal sanctions) may help explain why some individuals refrain from reporting the benefits they receive.

7. Conclusions

The findings from the study on FA, Colombia's CCT program, emphasize substantial exclusion errors affecting eligible households. Despite ongoing efforts to refine program targeting and extend coverage, exclusion rates remain concerning, ranging between 79.4% and 84%, depending on the poverty measurement utilized. Even with the introduction of the new cash transfer initiative, Renta Ciudadana, exclusion errors persist at significant levels, between 69% and 71%.

This mixed-methods analysis, incorporating qualitative insights from KIIs and FGDs alongside quantitative data from the 2023 ENCV, sheds light on the socioeconomic and demographic barriers preventing eligible households from accessing FA. These findings underline the urgent need for community-based strategies, improved registration processes, and adaptive measures to ensure that the most vulnerable populations receive the support to which they are entitled.

Consistent with targeting criteria, households with a larger number of children are more likely to receive FA. Additionally, victims of armed conflict are significantly more likely to receive FA, showcasing the success of strategies aimed at prioritizing victims of the armed conflict. However, certain groups remain at higher risk of exclusion, particularly

immigrants. Immigrants face two major barriers: not having a fixed place of residence, which is required for registration in the SISBEN database, and lacking necessary documentation.

Rural households are generally more likely to receive FA than those in urban areas, especially households in smaller municipalities (categories 5 or 6). This reflects explicit strategies to improve targeting and reach rural areas. However, multivariate analysis indicates that, even within rural areas, households located farther from educational facilities and banking services are less likely to receive FA. This highlights persistent challenges in accessing families in more remote regions.

The poorest households still face significant exclusion. FA coverage among families in the lowest income decile is disproportionately lower. Among impoverished families, higher education levels are positively associated with the likelihood of receiving FA, suggesting that education can play a role in improving access. These findings emphasize that, despite targeting efforts, families in extreme poverty and those with minimal education remain the hardest to reach.

Implementation efforts that demonstrated success include campaigns to announce FA registration. Both quantitative and qualitative findings reveal that access to tools such as cell phones and radios significantly influence the likelihood of receiving FA. KIIs pointed to targeted efforts to disseminate information about FA registration processes.

The strategy of prioritizing certain groups, such as victims of armed conflict, has yielded notable results. Special units conducted registration processes to identify and include victims within relevant databases. These databases were subsequently utilized by FA to specifically target this population, demonstrating a higher probability of receiving FA among victims compared to non-victims.

Despite these successes, several design and implementation challenges remain. One key issue is the SISBEN targeting tool, which struggles to fully capture poverty. Although SISBEN has evolved to address inclusion and exclusion errors, its latest version still falls short in accurately reflecting poverty, particularly for households in the lowest income brackets. The focus on households' capacity to generate income often fails to account for

actual income or poverty conditions, disproportionately impacting those in extreme poverty. Additionally, SISBEN's reliance on stable housing excludes vulnerable groups such as the homeless and migrant households who lack stable residences.

Another significant barrier is the enrollment process, which is particularly burdensome for women caregivers. Excessive paperwork and complex procedures often impose prohibitive costs in terms of time, making it difficult for them to access the program while managing caregiving responsibilities.

8. Actionable Recommendations

We propose the following recommendations following the Colombia case study's findings and conclusions.

- **Incorporate community-based strategies to enhance targeting accuracy:** National and local governments should leverage social capital and community networks to reduce exclusion errors. Specifically, many interviewees suggested that community-based approaches can effectively identify eligible families or individuals and hold them accountable for complying with program co-responsibilities. This observation was also supported by quantitative analysis, which indicated that variables such as using a borrowed cell phone or accessing the internet at a friend's house were positively associated with program participation.
- **Develop tailored communication strategies designed for specific audiences and delivered through diverse media and channels:** our findings indicate that cell phones and internet access play a pivotal role in disseminating or seeking information about the program. Additionally, traditional communication channels such as radio remain essential, particularly for effectively reaching rural and remote areas. Interviewees emphasized that outreach efforts must include segmented communication approaches, ensuring that messages are adapted to the unique needs and characteristics of each population group. It is equally important to present program information in the clearest manner possible to ensure the target population can easily understand and act on it. To improve the clarity and relevance of program messages,

we recommend piloting them with representative groups from the target population—such as different age groups, urban and rural residents, Indigenous communities, and migrants. This allows for early identification of potential misunderstandings and ensures that the language and format are appropriate for each audience. Additionally, participatory exercises involving community members in the co-construction of messages can further enhance clarity, cultural relevance, and trust in the communication process.

- **Enhance means-tested tools to obtain more accurate and timely information regarding living conditions**: Our findings indicate that SISBEN, the main tool to measure poverty, may not accurately be capturing poverty contributing to exclusion errors. SISBEN's inaccuracies may be estimating index scores, used to determine eligibility, based on outdated information on income or living conditions. This concern has been previously raised by other authors. For example, Paes-Sousa et al. (2019) illustrate that owning a mobile phone was considered an indicator of wealth in the late 1990s (early stages of FA), but this is not the case today. Therefore, if ownership of a mobile phone increases the SISBEN index, it could unjustly exclude a family living in poverty if the algorithm is outdated or overly emphasizes this factor. Additionally, it is imperative to have targeting tools that can accurately capture short-term changes in poverty. Garda & Arnold (2022) emphasize the importance of real-time or frequently updated data to effectively capture short-term or sudden changes in income and poverty status. We endorse this recommendation and suggest that the national government continue its efforts to consolidate the universal income registry. Lastly, another improvement to SISBEN (or any new targeting tool implemented) would be to ensure the collection of data from household surveys to include individuals without residences. It is also essential to complement this with information that captures individual needs that may not be apparent when the household is the unit of analysis (for example, specific needs for children, the elderly, or people with disabilities).
- **Address access barriers for migrants:** Migrants, especially Venezuelans, face significant challenges accessing FA. We recommend including migrant communities in social assistance prioritization criteria and creating alternative mechanisms for households without formal identification to participate. Given migrants' transient nature, implement data collection methods that do not rely on home surveys.

- **Streamline enrollment and cover opportunity costs:** Enrollment is crucial for reducing exclusion errors. The process often involves prohibitive paperwork, especially for women caregivers. We suggest reinstating strategies like "*semillas de compromiso*"[29] providing stipends for transportation and time costs. Additionally, use digital tools to simplify registration.
- **Resume geographic targeting and consider universal transfers in high poverty areas**: Geographic targeting improved FA by prioritizing municipalities with high poverty levels. We recommend resuming this strategy and implementing universal cash transfers in these areas. This can reduce targeting costs and exclusion errors, while keeping inclusion errors minimal. If implemented, we also recommend developing and rolling out exit strategies.

[29] For instance, Vargas (2015) mentions that some municipalities implemented a "*commitment seed*" (*semilla de compromiso*), a small financial aid to facilitate the registration process for families (e.g. to pay for transportation costs or required documents processing).

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Appendix

Appendix 1. Exclusion errors analysis using GEIH

The following section presents the exclusion errors calculated using the GEIH:

Table A1. Coverage and exclusion errors of FA (2023)

Poverty Status	Receives FeA (%)		Receives FeA, Jovenen en acción or Colombia Mayor (%)	
	No (exclusión error)	Yes	No (exclusion error)	Yes
Families with children				
Extreme income poor (national poverty line)	76.73	23.27	71.12	28.88
	(0.485)		(0.523)	
Income poor (national poverty line)	79.74	20.26	74.60	25.40
	(0.276)		(0.300)	
Income poor (international poverty line: 2.15PPP)	80.88	19.12	76.75	23.25
	(0.897)		(0.964)	
Income poor (international poverty line: 3.65PPP)	76.49	23.51	71.35	28.65
	(0.647)		(0.690)	
Income poor (international poverty line: 6.85PPP)	74.35	25.65	68.70	31.30
	(0.401)		(0.426)	
All families				
Extreme income poor (national poverty line)	83.77	16.23	71.25	28.75
	(0.350)		(0.436)	
Income poor (national poverty line)	85.44	14.56	73.71	26.29
	(0.203)		(0.254)	
Income poor (international poverty line: 2.15PPP)	88.73	11.27	79.22	20.78
	(0.550)		(0.709)	
Income poor (international poverty line: 3.65PPP)	84.23	15.77	71.85	28.15
	(0.451)		(0.559)	
Income poor (international poverty line: 6.85PPP)	81.68	18.32	68.38	31.62
	(0.297)		(0.357)	

Source: authors' estimations based on Gran Encuesta Integrada de Hogares (GEIH) 2023

The following section presents a descriptive exercise comparing mean differences between households that participate in FA and those that do not, based on data from the GEIH.

VARIABLE	With children + Monetary Poverty			With children + Extreme income poverty		
	Mean FA	Mean no FA	Difference	Mean FA	Mean no FA	Difference
Household size	4.569	4.132	0.436***	4.673	4.152	0.522***
	(0.024)	(0.011)		(0.041)	(0.021)	
Average age of household members	23.621	24.516	-0.896***	22.850	23.619	-0.770***
	(0.105)	(0.068)		(0.166)	(0.123)	
Number of children under 18	2.380	1.955	0.425***	2.575	2.123	0.451***

VARIABLE	With children + Monetary Poverty			With children + Extreme income poverty		
	Mean FA	Mean no FA	Difference	Mean FA	Mean no FA	Difference
	(0.018)	(0.008)		(0.032)	(0.016)	
Average age of children under 18	9.643	8.675	0.969***	9.624	8.579	1.046***
	(0.053)	(0.036)		(0.081)	(0.059)	
Households with children under five (%)	46.1	48.3	-2.2***	47.0	50.3	-3.4**
	(0.008)	(0.004)		(0.012)	(0.007)	
Single-parent household (%)	34.7	34.9	-0.2	39.7	42.5	-2.8*
	(0.008)	(0.004)		(0.012)	(0.008)	
	[8887]	[33612]		[3602]	[11003]	
Household with extended family as head (%)	14.1	21.3	-7.3***	12.9	21.4	-8.6***
	(0.005)	(0.003)		(0.007)	(0.005)	
	[10595	[44683]		[4222]	[14605]	
Indigenous household (%)	12.4	8.7	3.6***	16.8	17.2	-0.5
	(0.005)	(0.002)		(0.009)	(0.005)	
	[8816	[39523]		[3358]	12438]	
Afro, Raizal or Palenque household (%)	16.9	10.6	6.3***	19.3	13.6	5.7***
	(0.006)	(0.002)		(0.010)	(0.005)	
	[9948	[43033]		[3847]	13360]	
Rural (%)	42.6	24.4	18.2***	48.2	36.8	11.4***
	(0.008)	(0.004)		(0.012)	(0.007)	
Venezuelan migrant household (%)	0.4	9.4	-8.9***	0.3	9.9	-9.6***
	(0.001)	(0.002)		(0.001)	(0.004)	
Conflict victim in household (%)	36.1	20.4	15.7***	39.4	22.9	16.6***
	(0.007)	(0.003)		(0.011)	(0.006)	
Female-headed household (%)	57.0	52.1	4.9***	59.4	56.5	0.029**
	(0.008)	(0.004)		(0.012)	(0.007)	
Age of household head	41.587	41.507	0.080	41.473	41.344	0.129
	(0.172)	(0.105)		(0.267)	(0.187)	
Literacy (%)	91.5	94.0	-2.6***	89.4	90.7	-1.3
	(0.004)	(0.002)		(0.007)	(0.004)	
Household head: Secondary education (%)	33.3	41.2	-7.8***	30.2	34.9	-4.8***
	(0.007)	(0.004)		(0.011)	(0.007)	
	[9727]	[38656]		[3908]	[12975]	
Household head: tertiary education (%)	7.0	12.6	-5.7***	6.3	10.1	-3.7***
	(0.004)	(0.003)		(0.006)	(0.004)	
	[10810]	[45669]		[4301]	[14933]	
Household head unemployed (%)	11.2	13.0	-1.9***	17.6	2.14	-0.038***
	(0.005)	(0.003)		(0.011)	(0.007)	
	[7892]	[33467]		[2862]	[9940]	

VARIABLE	With children + Monetary Poverty			With children + Extreme income poverty		
	Mean FA	Mean no FA	Difference	Mean FA	Mean no FA	Difference
Household head is an formal worker (%)	13.8	29.6	-0.158***	6.4	11.4	-0.051***
	(0.007)	(0.005)		(0.008)	(0.007)	
	[6310]	[27068]		[2052]	[7001]	
Observations	10810	45669		4301	14933	

Source: authors' estimations based on Gran Encuesta Integrada de Hogares (GEIH) 2023; Robust standard errors in parentheses. For household type variables, the comparison group is bi-parental households; for ethnicity variables, the comparison group is non-ethnic households. Because these groups lose some observations, the number of observations is reported in square brackets. Significance levels: * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.