

# **Social Protection Systems in Latin America's Southern Cone**

Impacts on Social Cohesion

Presented at the Symposium on  
“Social Protection Systems - Tying the Knots”

*5-6 September 2016*

by

**Gala Díaz Langou**  
[gdiazlangou@cippec.org](mailto:gdiazlangou@cippec.org)

## **List of Abbreviations**

**CCTs:** Co-responsibility Cash Transfer Programmes

AUH: Universal Family Allowance per Child

PBF: Bolsa Familia Programme

## Table of Contents

<b>Abstract</b> .....	<b>1</b>
<b>Keywords</b> .....	<b>1</b>
<b>1 Introduction</b> .....	<b>1</b>
<b>2 Analytical framework</b> .....	<b>3</b>
2.1 The ‘social protection’ concept.....	3
2.1.1 Social protection approaches.....	4
2.1.2 The practical manifestations of approaches to social protection.....	9
2.2 Co-responsibility Cash Transfer Programmes (CCTs) .....	11
2.3 Social cohesion .....	12
2.4 Social cohesion, social protection and CCTs.....	15
<b>3 Argentina and the Universal Allowance per Child</b> .....	<b>17</b>
3.1 Universal Child Allowance for Social Protection.....	17
3.1.1 Targeting criteria and entry mechanism.....	17
3.1.2 Benefit .....	17
3.1.3 Co-responsibilities.....	18
3.1.4 Exit Strategy .....	18
3.2 Approaches to social protection and the Universal Child Allowance .....	19
3.3 AUH and social cohesion.....	21
<b>4 Brazil and Bolsa Familia Programme</b> .....	<b>23</b>
4.1 Bolsa Familia Programme.....	23
4.1.1 Targeting criteria and entry mechanism.....	23
4.1.2 Benefit .....	25
4.1.3 Co-responsibilities.....	25
4.1.4 Exit Strategy .....	26
4.2 Social protection approaches and Bolsa Familia .....	27
4.3 Bolsa Familia and Social Cohesion .....	28
<b>5 Chile and Chile Solidario</b> .....	<b>30</b>
5.1 Background .....	Error! Bookmark not defined.
5.2 Chile Solidario .....	Error! Bookmark not defined.
5.3 Chile Solidario and social protection approaches	Error! Bookmark not defined.
5.4 Chile Solidario and social cohesion .....	Error! Bookmark not defined.
<b>6 Conclusions</b> .....	<b>36</b>
<b>References</b> .....	<b>44</b>
<b>Appendix</b> .....	<b>55</b>



## **Abstract**

Social protection is a dynamic concept that can take different meanings according to diverse contexts. In Latin America, and particularly in its Southern Cone, three countries (Argentina, Brazil and Chile) have instated social protection systems with different characteristics.

Argentina's social protection system has strong links to the labour market and is closer to Esping Andersen's corporativist ideal type. Brazil's system, especially since 1988, has a very rights based rhetoric which has permeated to specific policies. Finally, Chile's social protection scheme is closer to the liberal ideal type. These three countries have put in place Cash transfers with co-responsibilities that also, at least in certain aspects, refer to these approaches. This paper aims to discuss in which way do the distinct social protection approaches, represented in the CCTs of Argentina, Brazil and Chile contribute to social cohesion?

The paper presents an in depth analysis of the design and implementation of the three CCTs in Argentina (Universal Family Allowance), Brazil (Bolsa Familia) and Chile (Chile Solidario's Puente Programme) and their impact in terms of social cohesion. It concludes that due to the nature of inequality and exclusion present in these three countries, strongly related to labour market inclusion, it is Argentina's Universal Family Allowance that contributes most to social cohesion, due to its goal to equal informal workers' rights to formal workers.

## **Keywords**

Social protection, social cohesion, Latin America, Cash Transfers.

## **1 Introduction**

Latin America is the most unequal region in the world. Despite the unprecedented growth process the region underwent since the beginning of the 21st century, inequality rates remain and even increase. This context framed the beginning of the discussion on social cohesion in Latin America.

The concept of social cohesion is particularly interesting in the Latin American region, where social policies were mainly valued due to their contribution to the reduction of (income) poverty. Social cohesion, in spite of it being a not so clearly defined concept, is certainly linked to social integration which can enrich the debate on social policies.

Social policy in Latin America's Southern Cone was, in its inception around the mid-20th century, characterized by its links with the labour market and the predominance of social security policies and the weakness (or absence) of social assistance (Mesa-Lago, 1991). Therefore, the regimes were fragmented accordingly to the categories in the labour market, and reproduced differences in the type of welfare that was provided to different categories of workers.

Since then, the evolution of labour markets in the region tended to augment labour informality and consequently lower the coverage rate of welfare regimes. Huge sectors of the population (the most vulnerable ones) were excluded of social protection. These limitations of Latin-American welfare regimes were highlighted in the 1980s by severe and recurrent economic crises. The increased levels of poverty evidenced the gaps in welfare regimes.

Partly due to these developments, by the end of 1980s specific policies were put in place aimed at including these groups previously excluded, known as "combat poverty" policies. One of the main examples of these policies are Co-responsibility Cash Transfer Programmes (CCTs) built in order to combat poverty both in the short term (by transferring income to families living under poverty) and in the long term (by building human capital by promoting an increased access and use of social services).

CCTs present variations in their design that tend to respond to underlying social protection conceptions in each country. Broadly speaking, there are three major approaches to what can be conceived as social protection: one vision that limits social protection to the management of social risks; a second vision that links social protection to the insertion in the labour market; and a third vision that builds social protection from social, economic and cultural rights. In Latin America's Southern Cone the CCTs from Argentina, Brazil and Chile tend to respond, partially, to one of these three approaches each.

In this context, the main objective of this paper is to answer: In which way do the distinct social protection approaches, represented in the CCTs of Argentina, Brazil and Chile contribute to social cohesion?

## **2 Analytical framework**

### **2.1 The ‘social protection’ concept**

The social protection concept is relatively new to the field of social sciences. Despite multiple interventions that were framed under this concept in recent years, its meaning is still not clear. The growing interest around the social protection concept has not led to further consensus around its denotation. Today, there are substantial differences in how social protection is defined and approached in diverse realms (ideologically, political, geographical and even in different sectors of one same government). Cultures, traditions, political structures forge contexts that have defined social protection differently and, therefore, have divergent understanding of what the population may or may not receive under the social protection concept.

There is one definition that englobes the broad concept of social protection despite these different meanings:

Social protection refers to public actions taken in response to levels of vulnerability, risk, and deprivation which are deemed socially unacceptable within a given polity or society (Norton, Conway, and Foster, 2002).

The specific contents of what is defined to be ‘social protection’ will be constructed by each society (through their governments) depending on what risks are deemed “unacceptable” and on mechanisms put in place to face them. Risks can be related to the lack of wellbeing, defined in terms of absence or reduction of income, health, household, employment, education, and so on. This implies that social protection is designed in terms of a multiplicity of factors that may influence wellbeing and, since its inception, it is a multidimensional concept.

Social protection, as Barrientos and Hume (2008) emphasize, is based on consensus that poverty is naturally multidimensional and time-persistent, affecting multiple generations. Taking as cause of poverty risks and vulnerabilities, social protection promotes capacity building of families in vulnerable situations to improve their management of risk levels. Social protection refocuses social investment in human capital as key to promote productivity and, hence, reduce poverty. In this context, several authors identify three categories of

functions or basic instruments of social protection (Norton, Conway and Foster, 2002; Barrientos and Hulme, 2008; and Cecchini and Martínez, 2011):

- Deliver social assistance / non-contributive social protection
- Provide social security / contributive social protection
- Promote the acquisition of a livelihood (regulation of labour markets, employment policies, microfinances, etc.)

Each of these functions responds to one of the three objectives of social protection (Cecchini and Martínez, 2011):

1. Guarantee an income that would allow minimum living standards
2. Enable access to social services
3. Ensure universalization of decent work

These three objectives are closely related to three solidarity models that can adopt, as ideal types, welfare regimes according to Esping Andersen (2000) in terms of diverse levels of mercantilization or de-mercantilization attained. Practical manifestations of social protection incorporate these three functions, highlighting usually one above the other two. In all cases however, these three functions are present, which requires a great variety of actors, institutions, instruments and policies involved in the provision of social protection (Esping Andersen et alt., 2002).

### ***2.1.1 Social protection approaches***

Many of these notions have elements in common, and it is possible to group them into three broader categories, which correspond to three models of welfare regimes Esping Andersen (2000): liberal model, corporate model and social democratic model. It should be emphasized that three approaches to social protection, as well as three models developed welfare regimes Esping Andersen, are ideal types and their practical manifestations share attributes with more than one vision and are in constant dialogue with each other (Repetto, 2009).

The first approach to social protection, known as "**social risk management**" was the conceptualization that dominated in the early use of this notion. It was understood that social protection had as its main role the removal of constraints to human and economic development. In this line, the World Bank conceptualized social protection as social risk

management and proposed policies that sought to assist individuals, households and communities as a better way to manage risk income (Holzman and Jorgensen, 1999).

To achieve protection safety nets are proposed, including a set of policies and programs for poverty reduction, together with free access to social services. These networks are considered compensatory interventions that increase income and other assets through targeted transfers, specifically designed to maintain or improve welfare of poor and vulnerable groups in periods of transition or economic crisis. It is a residual intervention that seeks to respond (with mitigation and compensation measures), in the short term, sharp falls in income affecting the poorest households (Cecchini and Martínez, 2011).

The social risk management is part of a framework that includes: a) three strategies to address risk prevention, mitigation and overcoming negative events (shocks), b) three levels of formality in risk management (informal, market and public) and c) various actors (individuals, households, communities, NGOs, various levels of government and international organizations) (Repetto, 2010).

While initially the concept was based on the ability to respond *ex ante* and *ex post* to various risk scenarios, in recent years, a new concept that emphasizes new challenges that have emerged (such as labour informality). The new approach involves a greater emphasis on the role of promoting social protection. Protection is conceived as assistance and access to promotion, maintaining strong links with previous variant of this first approach.

The shift involves the combination of mitigation policies and overcoming risks with those of prevention and human capital accumulation. It is for this that the term modification 'springboard' emerges to characterize this function. Under this new approach, interventions have been promoted over the long term, which generally aim to mitigate inter-generational transmission of poverty and aggregate losses in welfare of families and their members. It is placed, so, to social protection policies assume the dual role of papers short and long term. In this sense, differs increasingly between promotional and protective actions, "while the latter are associated with concepts of risk and vulnerability, the first linked more with strategies of strengthening human capital and improving services related coverage and quality "(Cecchini and Martínez, 2011). This complementarity, as will be seen below, support of transfer programs with responsibility arises.

This first approach to social protection has been subject of criticism. On one hand, it is argued that the focus on risk and vulnerability may result in the exclusion of those who are in a situation of chronic poverty (Barrientos and Shepherd, 2003). On the other hand, also it argues that not all forms of vulnerability can be reduced to episodic shocks, nor can they be measured according to the fluctuation of consumption or income (Cook and Kabeer, 2009). These two criticisms are synthesized in the argument that the focus of social risk management in social protection has a very limited scope to transform economic and redistributive structures (Cecchini and Martínez, 2011).

Parallel to the rise of social approach to risk management, emerged a second approach to social protection in which access mechanisms posed by **labour market** are emphasized.

This approach is actually the oldest in terms of its presence in Latin America, since social security systems, under a Bismarckian approach, were created for employees who were in the formal labour market. In these systems varied to protect workers against unexpected and against risks arising circumstances lifecycle mechanisms are included.

The focus of this approach to social protection, linked to the labour market, is not placed on functions or objectives to be met by social protection, but how it is accessed. Differential subsystems for various categories existing in formal labour market (illustrated, for example, in unions) were generated. These mechanisms were highly stratifying in terms of coverage.

Stratification in the access to social protection of mid-twentieth century has been complemented with the exclusion of increasingly broad sectors of the population, specifically represented in unemployed workers or those who work in informal sector of economy. The result is a deeply inequitable regime where the bulk of the population is usually outside the system (Dotel and Gomez, 2008).

The second approach to social protection focuses on promoting the extension of coverage to the entire population, according to a human rights approach, depending on structural characteristics of employment (Tokman, 2006).

It is aligned with inputs from the International Labour Organization (ILO). This organization maintains that the essential challenge of social protection "is how to ensure that systems provide effective coverage to the entire population - particularly that presents vulnerability or already in a state of deprivation - pulling it out of poverty or preventing their fall, and

promoting social cohesion" (Bertranou and Vezza, 2010). It defines social protection for ownership to benefits that companies provide individuals and households through public and collective measures to protect against low life standards or declining, arising from various risks and basic needs (Van Ginneken, 2003).

A third approach to social protection is conceived as a **citizen guarantee**. Protection includes a set of rights that the State has an obligation to ensure, refining processes to better reflect risks, introducing changes in their operating logic, and setting minimum social standards incremental. It focuses on ensuring these minimum levels (reflected in concrete and egalitarian standards) protection to all citizens, providing basic guidelines for integrity and inclusion of social protection. It focuses on the realization of economic, social and cultural rights, on the basis of four principles argues that should be incorporated into conceptual and operational level in social protection systems: a) Equality and non-discrimination; b) Participation and empowerment; c) Accountability; and d) Transparency.

Strong links between social protection and normative framework of human rights are recognized. Right to security of a livelihood (livelihood) is recognized in several international documents, including the Universal Declaration of Human Rights and several ILO declarations (Norton, Conway, and Foster, 2002).

Protection as a citizen guarantee indicates a substantial shift in the way of conceiving policies, understanding the protection as a set of rights that the State has an obligation to guarantee. The state becomes the guarantor, combining a subsidiary, supplier and regulatory role. Processes are refined to provide better account of the risks and social minimum standards instrumentals that States must protect are made. It seeks to promote an integrated approach involving a proper understanding of risks affecting different groups of society, the definition of incremental minimum welfare and mechanisms of realization of economic, social and cultural rights.

This approach places the whole society as a recipient of public action, without any differentiation in access mechanisms (as opposed to the second approach). It is considered that all citizens must have equal rights and therefore access to public goods and services of the same (good) quality must be guaranteed. This, in turn, allows high socialization of risk, as they are shared among all members of society.

As synthesizes Ocampo (2008), this approach presupposes a strong foundation in the principles of universality and solidarity. However, this does not imply that universality should always be the means. Universality should be considered a guiding principle of public action. In this scheme, targeting should be seen as an instrument for achieving universal and not as a substitute for it. Selectivity can fulfil three basic functions: to develop social assistance programs for specific population groups, tailor programs to specific characteristics of certain sectors and serve as a bridge to universal programs (Ocampo, 2008).

It is in this approach that definitions of many United Nations agencies are inscribed. Social protection is defined as a set of policies and programs, public and private, which are carried out by companies in response to various contingencies to offset the absence or substantial reduction in labour income, to assist families with children as well as provide basic care and housing to people (UN, 2000).

It argues that to effectively achieve this ideal of universal social protection is made, it is essential that social and fiscal pacts are built among various actors and reflected in institutional and resource allocation frameworks. Only then you can move forward in the progressive expansion of access, financing and solidarity in social protection schemes (ECLAC, 2006).

The three social protection approaches presented here, and the discussion around them, shows that social protection is linked to the development prospects that are in competition. Each conception has implications in practical terms, in several respects.

In countries where an approach to social risk management (which have common elements with models of welfare regimes residual-liberal Esping Andersen) is prioritized, systems of social protection, end up being focused on individuals or households that have perverse risks. Only proving that situation of risk (usually through a verification of household income) is that access to benefits of welfare policies is obtained.

Second, in societies where occupational category in the labour market for access to social protection (which correspond to the corporate category Esping Andersen) is emphasized, all workers access to social protection system. However, this access is not equal for all, but provides differential benefits according to various categories. Therefore, a low level of solidarity in society is reached (between categories) but high within them. The State has the

role of administrator or manager of social security benefits, which are strongly affected by workers' organizations (such as unions).

Finally, the approach to social protection as a citizen guarantee prevails in societies where all citizens can access the system (which it approaches the social democratic model of Esping Andersen). Under this scheme, with universal policies, the State acts as guarantor of benefits that are designed to achieve socio-economic rights of all citizens.

The predominance of one or another approach to social protection is not casual. Social protection, like any public policy places clear the result of a process of political economy and struggle for power in a given society. In social policy, this process is defined in the tension between marketization and commodification, which is reflected in the contradictory nature of the state. Models of social protection are product of particular historical configurations through political processes; they were moulded from specific economic and social policies (Alonso, 2000).

### ***2.1.2 Practical manifestations of approaches to social protection***

Different ways to characterize welfare regimes in Latin America arise. While this approach excludes what happened with policies aimed at the population that was outside formal markets, as argued Fleury and Molina (2003), provides valuable lessons for understanding of the formation of social protection in the region.

Filgueira and Filgueira (2002) bring the three ideal models of Esping Andersen to Latin American reality, according to levels of social services and social security classification. To do so, they raise three schemes. The first, stratified universalism is characterized by having, by 1970, a solid state apparatus, with levels of social protection associated with entry into the labour market. Examples of stratified universalism can be found in Argentina, Chile and Uruguay. The second type, dual regimes are characterized by being highly heterogeneous in their territorial distribution, resources and levels of protection of the population. Reaching levels similar to those of universalism stratified coverage in urban areas, but coexist with almost zero levels of coverage in rural areas. Within this category are Brazil and Mexico. Finally, the third type of scheme, exclusive regimes are characterized as elitist social security systems and health, where elites benefit from state resources without there being any mechanism progressive redistribution of public resources. Examples of exclusive regimes are Bolivia, Ecuador, El Salvador, Guatemala, Honduras, Nicaragua and Dominican Republic.

The historical evolution of welfare regimes in Latin America, told in part by classifications presented, it has concluded the predominance of three forms of social protection today, according Cecchini and Martínez (2011). First, there are those countries that conceive social protection as assistance and access to promotion (identified with the variant "springboard" approach to social risk management). In these countries, social protection interventions with a non-contributory criteria and targeting initially observed, such as Ecuador, Guatemala and Honduras.

Secondly, it is possible to identify a group of countries where an intermediate position between assistance and access to promotion, on the one hand, and public security on the other predominates. In these countries can be found both non-contributory mechanisms and targeted social protection, as well as other policies of non-contributory social protection (more universal dye, especially in the area of pensions and health). In these cases, one can also find attempts progressive coordination between various elements. Examples of this are countries like Bolivia, Colombia and Mexico.

Finally, according to these authors, in the region there is a group of countries where a conception of social protection as a citizen guarantee predominates. These countries may find transfers and benefits as part of a subsystem of non-contributory social protection, as well as increasing attempts of coordination between contributory and non-contributory subsystems. Examples of this model are Argentina, Brazil, Chile, Costa Rica and Uruguay.

Considering three approaches to social protection, it will be argued in next chapters, why in each of these countries, dominated by a different approach to social protection. It should be noted, however, that social security systems in these three countries were built primarily on occupational-corporate schemes (especially Argentina and Brazil, although to a lesser extent, also was Chile). They tend to identify more with corporate approach to social protection. However, the three functions are present. Social protection is more inclusive and broader than social security, incorporating in its approach the other two functions, sometimes predominantly, especially in some interventions (such as CCTs). It is established that in Argentina, the dominant model is one that links access to social protection to insertion into the labour market; in Brazil prevailing approach guarantee citizen access to social protection (at least discursive, with a greater presence of the first approach in practice); and that Chile still outweighed social approach to risk management.

## **2.2 Co-responsibility Cash Transfer Programmes (CCTs)**

CCTs are designed with the goal of reducing poverty in the short and long term. In the short term, provide beneficiaries an income, and, in the long run contribute to the generation of human capital as a mechanism to break the inter-generational transfer of poverty. Therefore CCTs seek to have direct impacts in terms of poverty reduction. Although this first objective was fulfilled, this reduction does not always translate into changes in inequality or in terms of social cohesion (contemplating not only the income variable, but also multidimensional and qualitative variables that make the symbolic aspects of social exclusion).

CCTs' design was influenced by the concept of development of Amartya Sen, who criticizes approaches to poverty measures solely based on income. Sen argues that poverty is the lack of capacities, and that income presents an opportunity to build capacity, but not an end in itself (Sen, 1997). This view is part of the approach of the vulnerability of the poor, which postulates that this sector is most likely to be adversely affected to shocks in one country (e.g. economic crisis). Given the increased vulnerability of the unemployed sectors greatly affected by extreme poverty, in recent years it became necessary to protect these groups and to mitigate the effects that these situations have generated through social safety nets. These networks seek to protect the human capital of disadvantaged, and one of the best ways to achieve this is by CCTs (Braun and Chudnovsky, 2005)

The principles underlying this innovative design are the integrity and multidimensionality in the approach. These two principles are reflected in the recognition of the heterogeneity of the phenomenon of poverty (which seek to reduce CCTs), seeking to overcome the economic approach that links purely to shortage in revenue. This approach is seen, for example, in the last two objectives of CCTs identified by Cecchini and Martinez (2011):

1. Protect and secure income. The first objective of CCTs is focused on ensuring minimum socio-economic conditions through an income transfer to traditionally excluded populations.
2. Identify the demand and ensure access. CCTs are also intended to improve access to social services and programs by the poorest groups, through requirements in health and education.
3. Promoting decent work. Finally, in some cases, CCTs also have to contribute actively to the promotion of decent work purpose, through various alternatives linked to

workplace incorporated into their designs (e.g.: the job training, remedial education, employment generation, promotion of self-employment, among others).

CCTs are characterized for money transfers to some households selected through a targeting mechanism, requiring compliance responsibilities in return (Bastagli, 2009). A subsidy to the demand for public services (rather than supply), for the poorest sectors of society occurs.

CCTs have not been immune to criticism. Despite their results, there are several authors who have criticized his performance. Barba Solano and Valencia Lomeli (2011) made a good systematization. These authors question the role of CCTs as mechanisms to promote greater citizenship and equity. Their central point is that CCTs are generated in a dual frame and residualists values that limit their role. As it will be argued later in this paper argue that this depends on how you take each CCT in practice.

### **2.3 Social cohesion**

Social cohesion is a concept as or more succinctly defined social protection, which has led to undergo a process of "semantic inflation" (Sojo and Uthoff, 2007). In fact, it is characterized by a fundamental indeterminacy that makes it adaptable to a variety of very broad and likely to take the form that public interventions required to justify their actions situations, so it constitutes a 'quasi concept' (Bernard, 1999) . Social cohesion also presents crucially the question of social unity and modalities in which is formed constitutively a society, since come into play representations that a society has of itself (Guibet Lafaye, 2011).

In Latin America social cohesion is recent. As mentioned in the introduction, its increasing use is due to the prevailing concern, despite the improvement in the poverty situation at the regional level, by social inequality understood broadly (and not defined solely by revenue). Resolving this issue requires the development of citizenship and universal social rights (Barba Solano and Cohen, 2011) regimes.

Between 2006 and 2008 important work was done from ECLAC to reach a definition of social cohesion that is relevant in the sense that it can be used to monitor and serve as input for the design of public policies in Latin America and Caribbean. A task that started from a rather conceptual discussion, referring to the various discussions in the various epistemic communities around social cohesion which led to a first definition of the term was made.

Then he proceeded to operationalize this definition achieved by developing a system of indicators that would allow measuring social cohesion.

The definition of ECLAC (2007) is as follows: "Social cohesion is defined as the dialectic between established mechanisms of inclusion and social exclusion and responses, perceptions and attitudes of citizens towards the way they operate (such as sense of belonging)".

This definition poses three major advantages. First, it is a comprehensive definition that is not limited to a single dimension of social reality, and based on a systemic approach to development. Second, the postulated definition avoids excessively functionalist considering the views and perceptions of citizenship bias. This approach reflects well (at least partially) the degree of confidence of citizens, their commitment and support for the political system in question and its socio-economic system. Third, this definition puts social cohesion in the dual role of being an end and a means at the same time. Social cohesion is positioned as an end in itself in the sense that the aim of public policy is to contribute to their achievement. This is part of the new paradigm of the information society (Castells, 1999), and the changes that precipitated (along with globalization) lead to ensure the sense of belonging and inclusion as an end. However, social cohesion is also positioned as a medium, and in several ways. Social cohesion provides a better framework for economic growth, for democracy, for the equalization of opportunities and at the same time to generate greater social cohesion (ECLAC, 2007).

ECLAC incorporated into the definition material and symbolic dimensions of social cohesion. A key point to consider is the need to link social cohesion with social inequality to reflect on the problems of social integration in Latin America, not limiting the possibility of ensuring that the poorest are inserted into the world market (Barba Solano, 2011).

This is how the concept of social cohesion, as defined by ECLAC (2007) goes beyond social inclusion, as placed in the centre of analysis the problem of cooperative action. Social cohesion comes into play when the content inevitably lacks adequate regulatory interactions continents (Filgueira, 2007). Following this author is possible to state that:

"Among multiple bases that allow the construction of identity and common spaces regulatory frameworks, are those related to collective risk protection that occurs due to the interaction of individuals in markets, families and communities in a given territory. The risks of losing a breadwinner in the household, unemployment, disease, school failure and many others that

determine access of individuals to their present and future well-being are not random, nor is its distribution and intensiveness a nation and between different sectors and social categories. They are the product of the operation of markets, families and states. Therefore, social policies play a key role on this production risk. The system's ability to integrate individuals into a common regulatory framework, depends on a large extent on the degree to which these same individuals perceive the fact of belonging to a set system of interaction, cooperation, negotiation and conflict entitling them also to enjoy, at least partially, social protection against the various risks that the system generates and distributes interaction. "

Social cohesion is linked with two resources: material (that collectively protect against social risks) and symbolic (that generates identifying spaces and common regulatory frameworks). It is possible to assess now to what extent social protection systems a) improve the welfare of its target population and b) contribute to the integration of individuals into a common regulatory framework?

While it is logical that all social protection systems are designed to promote better social situation of (at least some sectors of) a company (hence increasing their welfare and promoting their role "material" ), it is possible that not all tend to greater social cohesion. For example, in the context of structural inequality, where formal social protection mechanisms are not available for most of the population, social protection tends to exacerbate rather than reduce social cohesion (Norton, Conway and Foster, 2002 ). Social protection systems are designed to improve / alleviate the social situation of certain population groups, excluding the bulk of the population. The clearest example of this is the over-protection of workers in the formal sector, where most workers (including the poorest) working in the informal sector. This situation is both referred De Ferranti et al (2004) when they coined the concept of "State of truncated welfare", i.e., one in which redistribution was conducted primarily among those who were in better condition, excluding who had higher needs (Ferreira and Robalino, 2010). In this paper the relevance of regressive nature in social security spending in Latin America is emphasized. Ocampo (2008) also addresses this issue and concludes, after a strong statistical work which the redistributive effects of public social spending are more important the higher the coverage and tend to diminish in cases of political (and expense) more focused.

## **2.4 Social cohesion, social protection and CCTs**

In order to assess to what extent the different approaches to social protection, enshrined in the systems of Argentina, Brazil and Chile, through its transfer programs contribute to social cohesion, a more precise determination of the effect CCTs can have on social cohesion is required.

To measure social cohesion Feres and Vergara (2007) propose a system consisting of components and indicators. Three major components are defined: distance, institutions and membership. In the components of distance measures that establish inequity in the structure of opportunities that could lead to the accumulation of disadvantages by certain population groups (e.g., gender, ethnicity, differences in geographic residence or included socio-economic) situation and distances from regulatory thresholds satisfaction of basic needs or guaranteeing rights. Second, the institutional component incorporates consideration of aspects relating to the functioning of the main institutions and organizations, governmental or private that could contribute to the inclusion or cause social exclusion. And third and finally, the component sense of belonging must accommodate the dimensions and indicators that allude to the link between individuals, institutions and society as a whole, and expressing the reactions of the community regarding the operation mechanisms of inclusion and exclusion. The components and indicators of social cohesion according to these authors are presented.

These components and indicators can also be conceived as a means to channel the impact of social protection on social cohesion. For example, a training and employment (as a device of social protection system) can influence the distance component (indicators of poverty and extreme poverty and employment), on the institutional component (in market functioning, if achieves enough) and the component of membership (in the expectation of mobility and social solidarity) scale.

In this instance, given the question that guides this work, it is essential to consider the particularities of CCTs. This is essentially because the extent to which social protection systems of Argentina, Brazil and Chile contribute to social cohesion, it will be analysed through their transfer programs. These programs can have an impact on several indicators of social cohesion, and may favour the consolidation or weakening in each national context.

This is useful to return to the definition of social cohesion and contemplate their material and symbolic dimensions. Building on the three components used by ECLAC, it is possible to

categorize the contribution they can make CCTs material and symbolic factors, contributing (or not) to social cohesion.

Among the material factors, CCTs can generate impacts affecting the degree of social cohesion. In this aspect, are most ECLAC indicators used to measure the distance component. For example, a CCTs can improve the situation of households reaching in terms of poverty, can also reduce inequality (income) in society, you can improve the educational level of their homes target and can improve their situation on habitat and housing. These are all mere logical possibilities and far from asserting that CCTs effectively produce these effects.

CCTs can also affect social cohesion, although less evident and measurable way. In this regard, transfer programs can reach influence on several of the indicators used to measure ECLAC the other two components (institutional and ownership). These factors, in turn, is essentially linked to what Filgueira (2007) refers to as the generation of a common regulatory framework, and what Forrero Mota Diaz and Sandoval (2011) refer to as solidarity. The most obvious case is that CCTs to include populations that have traditionally been excluded from social protection systems, generate equalization in the ownership of these population groups and contribute to social cohesion. Moreover, CCTs may also impact on the expectations of mobility (due to the approach of these programs to break the cycle of intergenerational transmission of poverty), but could also affect confidence and social solidarity.

It would be possible for different approaches to social protection, enshrined in social protection systems, through its responsibility transfer programs with an impact on the degree of social cohesion in a particular context. It is that clear measure this impact is a challenge, and even more, it will be difficult to attribute this impact. Considering these limitations, what is sought in this paper is to analyse to what extent they contribute or not to a greater or lesser degree of social cohesion without waiting to say that really has changed that situation (whereas it is also affected by other exogenous factors to this analysis).

This paper aims to analyse how that link is given in Argentina, Brazil and Chile, considering its three CCTs. To do this in the next chapters, these cases will be presented. First, the background will be analysed both in terms of social situation as regards the general context of social protection policies in each country. Then they presented each CCT in question. In this regard various aspects related to design and implementation will be discussed: targeting criteria and input mechanism, delivery, requirements for permanence (referring to the co-

responsibilities), exit strategy and management model. Finally, the possible contribution of each of the programs under the approaches to social protection, social cohesion will be explored.

### **3 Argentina and the Universal Allowance per Child**

In this chapter the Universal Child Allowance for Social Protection (AUH, due to its Spanish acronym) is presented, Argentina's main CCT.

#### **3.1 Universal Child Allowance for Social Protection**

The Universal Child Allowance general objective is to address the situation of children belonging to households that are not covered by the Family Allowance Scheme instituted by Law 24,714 for formal workers. It is recognized that AUH is not a way out of poverty but simply is a palliative to this situation of vulnerability.

##### ***3.1.1 Targeting criteria and entry mechanism***

AUH represented a turning point from previous programs for various reasons. One of these, and perhaps most important, was the spirit of equal rights of informal workers and the unemployed with those of their peers who worked in the formal market. AUH is directed to universalize the benefits of Family Allowance Scheme through targeting the groups not included. However, in practice, there have been some groups that have been excluded from both benefits: a specific tributary category known as “monotributistas”.

AUH meant a considerable expansion of the number of holders (one per household) covered by family allowances (even compared with previous CCTs) (Repetto and Diaz Langou, 2010).

AUH does not have quotas and anyone who meets the requirements for registration, is incorporated.

##### ***3.1.2 Benefit***

AUH also represents a turning point with respect to the pre-existing in Argentina with regard to benefits PTC. On the one hand, AUH only provides a cash benefit (without providing training, modalities of school completion or workshops for holders): simply a monthly bank account transfer is made. On the other hand, the amount, nominally, is much greater.

The provision of AUH is 100% of Family Child Allowance under Law 24,714 (formal Family Allowances), currently (august 2016) equivalent to 65 USD. The amount is transferred directly to holders, according to the number of beneficiaries who are in charge, monthly. With a magnetic card holders can withdraw the money transferred at any bank ATM network. Through AUH, holders were also included in the banking system.

### ***3.1.3 Co-responsibilities***

AUH requires compliance responsibilities in health and education. In health, up to 4 years of age -inclusive- must demonstrate fulfilment of health and compulsory vaccination plan controls (where possible, by registration at birth Plan). In education, from 4 years old and up to 18 years, it must also credit the concurrence of children to public schools. These requirements must be corroborated by the effectors of health and managers of educational establishments and submitted with an affidavit by the holder (in the Book of Social, Education and Health Security, see section Information Systems).

The verification of compliance with the responsibilities depends charging 20% of the monthly amount. This percentage (equivalent with updating September 2011 at \$ 54 per month), accumulates and is accessible once a year, once control responsibilities performed. The fact that only 20% of the amount of the transfer be subject to compliance with these requirements in health and education implies to some extent a recognition of the responsibility between the State and families to the development of human capital of children / and adolescents. That is, although it is the family which has the primary responsibility to send their children to school and ensure that doctors and vaccinations checks are carried out, it is the duty of the State to ensure that these services are available (they are accessible all households) and to provide quality services.

### ***3.1.4 Exit Strategy***

AUH has no explicit exit strategy. However, there is an implicit exit criteria, which actually does not refer to an "out" per se, but a migration to the formal family allowance scheme. Thus, holders achieve AUH incorporated into a job registered in the labour market, will automatically charging the equivalent AUH (child allowance) of the tax system.

### **3.2 Approaches to social protection and the Universal Child Allowance**

Argentina has been a country with a strong corporatist tradition in terms of access to benefits provided by the welfare state (not so much in regard to social services that have had a more universalist approach in their access) . That approach was maintained in some PTC main features of the country. For example, in the Heads of Household Plan in order to promote the (re) employment of their holders (beyond addressing their social vulnerability) was present. This objective, which is specifically embodied in the requirement of labour considerations, an underlying belief evidence of the link between a decent entry into the labour market as a sustainable solution to a situation of vulnerability. This belief was illustrated on numerous occasions, by the repeated phrase by Social Development Minister Alicia Kirchner that "the best social policy is working." This approach is still present in the universal child allowance.

Thus, in the Universal is also present, with force, the positioning of formal employment as the main channel of access to social protection. However, despite what is stated in the preamble, it can be said that this recognition is made differently from how it had been done in previous policies form Argentina. In the past, such as the Jefes program, this recognition is embodied in the promotion of registered job. That is, it is promoted, as an exit strategy; holders of the PTC are inserted in the formal market and to find a more sustainable long-term situation. AUH, however, recognizes the existence of certain sectors that have failed to be inserted into a position of employment registered by limiting them dynamic labour market. Thus, what you want is to equalize the rights of formal and informal workers, based on the belief that no worker would seek, by choice, a place of informal employment can access formal one. To do this, equates the benefits of Family Child Allowance of the tax system to the Universal Child Allowance (non-contributory system). This articulation is contributory tax-not a truly innovative social policies in Argentina, only proceeded by the case of non-contributory pensions and the Pension Inclusion Plan (Alonso and Di Costa, 2011).

Linking the case of AUH to social protection approaches presented in the previous chapter, it is part of a social protection approach from the labour market, as understood by the ILO, maintaining the existing corporatist tradition in Argentina. Thus, the focus of the focus is on the mechanisms of access to social protection by occupational category in the (formal and informal) labour market, seeking to guarantee a floor of decent social protection for all.

Access to AUH is determined by the occupational status of the head or head of household: is explicitly aimed at households headed by informal workers or unemployed. The objective of equalizing rights between different categories of workers, giving rise to the recognition of the situation of social vulnerability caused by a context of high labour informality and conditioning formal occupational status as a means of access to social protection, is in within this second approach to social protection. This is where it is possible to recognize in AUH the influence of the work of the ILO to strongly promote decent work which becomes more relevant the fact of having social protection, labour rights, adequate income, freedom of association and collective bargaining capacity (among others), that being properly registered in the formal economy and / or make contributions to the labour.

Beyond this strong linkage of AUH with the second approach of social protection, it is also possible to recognize elements of the other two approaches. On the one hand, social approach to risk management is present especially in the requirement responsibilities in health and education. The responsibilities are strongly based on the notion of springboard. While it not explicitly recognizes the fact that attendance at schools and doctors and vaccinations controls required, and further, that this requirement is actually controlled, denotes a certain belief that this could constitute a mechanism to strengthen the human capital of children and adolescents beneficiaries of AUH. While the real impact of the co-responsibilities on overcoming the situation of social vulnerability, as seen in the previous chapter, may be questionable, it is undeniable that the fact that is required and evidence is controlled, at least one bet for their effectuation.

On the other hand, are also elements that respond to the third approach social protection as a citizen right. AUH is part of the System of Integral Protection of the Rights of Children and Adolescents established by Law No. 26,061. In fact, this rule is also mentioned in the preamble and explicitly states:

"That by Article 3 of that rule [No. 26,061 Law] is understood interests of those it protects the maximum satisfaction, comprehensive and simultaneous rights and guarantees that they are recognized, among which are the right to obtain a good quality of life, education and reap the benefits of Social Security. "

Therefore, by referring to the Integral Protection of Children, reference to the right of all children and adolescents to "get the benefits of social security" is done. Consequently, under

this approach, the guarantee of this right should not depend on the occupational status of the head or head of household in which each child / a but should be ascertained by other means, for which AUH is established are. The Universal is regarded as a "civil right" and has its origin in the concept of equating the rights of all workers, regardless of their occupational category.

### **3.3 AUH and social cohesion**

Now, what are the implications of AUH are considering their approaches to social protection, social cohesion? As mentioned in the previous chapter, social protection systems can contribute to social cohesion, by material and symbolic factors.

As regards the first group of factors, materials, despite the incipient nature of AUH, they have developed some estimates about its impact. A first evaluation assesses the anticipated impact of AUH on four dimensions: poverty, extreme poverty, inequality and relative vulnerability (Agis, Cañete and Panigo, 2010). The assessment I concluded that AUH should reduce poverty from 32% to 14%, reduce indicators of poverty between 55% and 70%, reduce inequality by more than 30% and improves the situation of relative vulnerability (given AUH that mean that the most vulnerable population groups historically have a lower likelihood of poverty and improving all social welfare indicators analyzed especially in the most disadvantaged regions of the country).

Another simulation developed by Cruces and Gasparini (2010) estimates the impact of AUH on three dimensions: coverage, poverty, and inequality. As regards coverage, the authors conclude that AUH despite not being truly universal, in practice universalized social help to minors. As for poverty, this (depending on the scenario of implementation of AUH) would experience a decrease of between 8.3% and 2.1%, while extreme poverty would also be reduced between 3.7% and 4.1%. Finally, with regard to inequality, it is argued that AUH imply a reduction of about 2 points in the Gini coefficient, which is significant.

Finally, a third estimate, assesses the impact of AUH coverage, poverty, destitution and inequality (Bertranou, 2010). As regards coverage, it is argued that the inclusion of the previous scheme implies that reach to cover 98% of children and adolescents under 18 years. The impact on other dimensions also incorporated into the analysis contributory family allowances. Thus, the authors emphasize, first, the strong impact of family allowances (contributory and non-contributory) on homelessness (approximately 77% of children and

adolescents would achieve out of this situation), reducing it by 12%. On the other hand, their impact on poverty also highlights: an initial stage with a poverty rate of 17.6% in households a rate of 15.6% is achieved by implementing the tax AAFF, and 13.1% with AUH. Finally, inequality also reduce AUH, according to this analysis, it would be reflected in a reduction of the Gini coefficient of 1 point with the tax AAFF and an additional point with AUH.

Even considering the limitations of these studies (because they are not simulations and impact assessments of fact), it would be feasible to expect AUH implies an improvement in poverty indicators, poverty and inequality.

Additionally it could be argued, still referring to the first component (away), AUH has the potential to generate impacts on the situation in education and health of households (co-responsibilities), housing (by having more income) and employment (both in quality, to discourage the production of precarious employment for less than AUH salary, as to improve human capital to obtain decent employment for children / as / as holders). Resta clarify that these impacts are unproven and not even have been simulated. Only they included because, given the design of AUH, could reach generated.

Turning to the second group of factors (symbolic) AUH could produce various kinds of effects in this regard. This is because AUH includes a population that had traditionally been excluded from a benefit: informal workers and unemployed family allowances. Thus, by incorporating this group into the precise regulatory framework Contributory Family Allowances formal labour market (Law No. 24,714), a situation of greater social cohesion than before, contributing to membership it is generated. However, we must remember the existence of groups that remain excluded from the Family Allowance Scheme, which incorporates both formal worker's family allowance and AUH. Groups excluded from these benefits are essentially the sons and daughters of monotributistas. It is estimated that in Argentina there are about 350,000 workers monotributistas. While this number is small, it constitutes an obstacle to the consolidation of a common regulatory framework covering the whole of society.

This would need to look deeper into these opposing effects generated through the symbolic factors. On the one hand, AUH tends to contribute to social cohesion as it incorporates an important group within the common regulatory framework for the vast majority of society. But on the other hand, there is a small contingent that is excluded from the benefit. The

estimates presented between material factors lead me to believe that it is really very small in terms of size the weight of this population is excluded (2% according Bertranou, 2010) and, additionally, one would assume that is not the sectors most vulnerable.

In short, AUH, strongly marked by the approach of social protection linked to the labour market, entailed the inclusion system of large population groups through the equalization of rights between formal and informal workers and unemployed under a common regulatory framework. However, the fact still remains that a small group of workers excluded from the benefits of Family Allowances illustrates that the journey is not complete on social cohesion.

Evidence shows that AUH contributes to social cohesion, both in the material and symbolic dimensions. In the material dimensions various impact simulations that show how AUH is expected to generate significant reductions in poverty and inequality in Argentina. In regard to symbolic issues, the most obvious element is constituted by its spirit of equal rights among all workers. Thus, by including the unemployed and informal under the exact regulatory framework Contributory Family Allowances formal labour market (Law No. 24,714), a situation of greater social cohesion than before, contributing to membership is generated.

## **4 Brazil and Bolsa Familia Programme**

This chapter introduces Brazil's Bolsa Familia Programme (PBF, due to its Portuguese acronym), the main CCT in the country.

### **4.1 Bolsa Familia Programme**

Bolsa Família was created with the triple core objective of: a) immediate poverty alleviation through direct transfer of income; b) contribution to the reduction of poverty between generations, through the fulfilment of co-responsibilities; and c) articulation with other public policies to develop the capacities of beneficiary families (MDS, 2010).

#### ***4.1.1 Targeting criteria and entry mechanism***

Bolsa Familia is aimed at "families", defined as a group of people related living under the same roof. Families whose incomes fall below the poverty line are eligible for the programme.

To focus the benefits, PBF uses the concepts of "poverty" and "extreme poverty", defined according to the monthly per capita household income and making differentiated treatment of the two situations. However, it is recognized that poverty is a multidimensional phenomenon that is not restricted to income deprivation, and that is why joint action with other public policies is sought. The programme considers as potential beneficiaries families in two situations:

- Families with monthly per capita income of up to R\$ 164, about USD 164, composed of children and / or adolescents up to 17 years, pregnant or lactating mothers.
- Families with monthly per capita income of up to R\$ 82, almost USD 26 (extreme poverty) regardless of their composition.

The permanence of these families in the programme is associated with the fulfilment of certain responsibilities, while the socioeconomic situation that gave rise to their incorporation is maintained.

For the selection of beneficiaries, Bolsa Família is based on information contained in Brazil's Central Administration Unique Registry (named CadÚnico). Despite having been created in 2001, only in 2003 it gained momentum by the decision to unify the income transfer programmes in PBF. CadÚnico became then a key instrument to identify and locate poor families. In June 2007, the concepts considered essential for quality assurance of the registration process defined, became mandatory use by all federal government policies aimed at poor families and access policy was regulated to information to preserve aspects of ethics and privacy (Decree No. 6.135) (Cunha: 2009).

Guided by the concern of reducing targeting errors, the selection of families articulates four main instruments:

- a) An estimate of the number of poor families in each municipality, which serves as a reference for registration;
- b) Individual identification and registration of the poorest families by the municipalities, which functions as a pre-selection;
- c) A process of enabling records for generating sheet payments; Y
- d) Audit mechanisms and external control.

#### **4.1.2 *Benefit***

Bolsa Família provides a transfer to households in exchange for the fulfilment of co-responsibilities. The amount of this transfer has a fixed base (for all households) and a variable amount (depending on the composition of each household).

The basic benefit is paid to families in extreme poverty and amounts to R\$ 82 (USD 26).

Variable benefits are of two types: variable and variable-linked to the teenager. These are assigned according to family income per capita (poor or extremely poor family) and according to their composition (presence and number of children and / or youth). For this concept, families can receive between R\$ 38 and R\$ 190 (USD 12 and USD 60) per month, according to their characteristics. From 2003 until July 2008, each family received a benefit for each child / a child under 15 years, with a maximum of 3 per family. Since then, the variable benefit was expanded to include adolescents up to 16 years (under 17 years), and in 2011, the maximum limit of children / as beneficiaries increased from 3 to 5.

While there is no mechanism for indexing the pre-set amount, there have been periodic updates of benefits for the actual value of the transfer is not eroded by inflation (Soares, 2012).

The benefits are granted for a period of two years, which can then be renewed from a visit municipal agents and the subsequent update CadÚnico. The benefits can be renewed for as long as necessary, as long as the family continues to meet the eligibility criteria. This is, in addition to visits by municipal agents, controlled through the annual crossing of data records CadÚnico with social security and labour market formally.

#### **4.1.3 *Co-responsibilities***

The law which created the programme (No. 10.836) states that families must register their children in schools, meeting attendance, and conduct health check-ups and vaccinations. The responsibilities are understood as a contract that involves three complementary responsibilities: a) by the family as it is responsible for complying with a minimum agenda in the area of health and education to improve the welfare of their children and youth; b) by the State, as responsible for providing education and health services (co-responsibilities are linked to policies defined as universal in the Federal Constitution and accountability of public power); and c) support and monitoring for compliance responsibilities.

The responsibilities that must show the beneficiaries of the programme are:

- a) Enrolment and attendance of a minimum of 85% for children and adolescents between 6 and 15 years and a minimum of 75% for 16- and 17;
- b) Vaccination day and controls growth and development of children up to 6 years old and controls pregnancy, childbirth and postpartum;
- c) Commitment from families that children not be exposed to child labour.

Since the programme is carried accompaniment to families regarding compliance considerations. Thus, compliance is monitored, any difficulties are identified in access to services and, in cases of default, more vulnerable situations that require more intensive assistance are detected.

In cases of default, the first time, the family receives a warning, but not the perception of benefit is altered. On the second occasion, he blocks the benefit to the family for 30 days (but that amount is accumulated for the following month). On the third occasion, the benefit is suspended for 60 days (accumulated amount). The fourth failure leads to the benefit is suspended for 60 days, but the amount accumulating. Finally, the fifth time he fails, it will cancel the benefit to the family.

#### ***4.1.4 Exit Strategy***

As with AUH, there is no explicit exit strategy in the Bolsa Família programme. In the programme they have been rejected time limits and "exit strategies" per se, but it has left the door open for public policies that can help overcome poverty. This line of intervention is implemented through supplementary programmes, which means that holders of Bolsa Família, to stop receiving the benefit, may receive other benefits (e.g., job training, job placement, subsidized electricity or microcredit, among others). The key to making these joints is in CadÚnico. Enrolees are there priority to perceive the benefits of these other programmes. Such is the paradigmatic case of PlanSeQ / Next Step. This intervention is an initiative of qualification and employability specifically designed for users of Bolsa Família. It is jointly implemented by the Ministry of Social Development and Hunger Alleviation and the Ministry of Labour and Employment. The programme provides training, professional internships and job placement, serving local demand for labour, also providing transportation and food subsidies (Cecchini and Madariaga, 2011).

The programme output can be produced in three ways: when the eligibility conditions are lost when responsibilities are not met, and when waiving the benefit.

First, when eligibility is lost, this is detected in rectifying held every two years, or through the annual crossing CadÚnico data with other databases. Second, the fifth time that conditionality is breached; the family can see their benefit cancelled. Finally, you can waive the benefit.

#### **4.2 Social protection approaches and Bolsa Família**

The Brazilian Constitution of 1988, with the definition of human and social rights as public and state responsibility, was established as a pillar that allowed structural changes in social protection policy. As Sposati (2009) states, the constitution of 1988 was a historical landmark in establishing non-contributory social protection based on rights, legally extend social protection beyond the link with formal employment. Since then, the human rights approach was a common element of all state policies and especially in social protection. The Bolsa Família is no exception in this regard.

The prevailing principle the introduction of this CCT is universal, even when targeting is used as means to that end. The Bolsa Família is, above all, a guaranteed minimum income for families in poverty and indigence (Bastagli, 2009).

The design of the Bolsa Família is understood that policies to reduce poverty and inequalities presuppose a choice of public power by favouring the poorest. This implies therefore a differentiated treatment to reduce inequalities experienced in this and promote equality, in the future. From this perspective, it is conceived as universal rights of all policies but still recognizes the need for a differentiated approach to the poorest, giving priority attention. That is why importance is given to the definition of "access criteria" and working with "targeting mechanisms". Targeting is understood as applying prioritization criteria, in particular to ensure the inclusion of those rights they were historically outside of public policy (Cunha, 2009).

What we see, in short, it is a strong presence of the rights approach to discursive level in the Bolsa Família. However, this implies that the approach or is effectively applied. In fact, several authors, for example Madeiros, Britto and Soares (2008), refer to the Bolsa Família as a "quasi-law". This is mainly due to eligible families are not necessarily benefiting because the number of holders must be adjusted to the available budget. Once the budget is exhausted,

new families can enter only if they leave other families in the programme, unless Congress passes a supplementary credit. As Anete Ivo (2011) points out, the Bolsa Família is not a social right, as it reinforces comprehensive monitoring individual managers on families, contrary to the principle of autonomy required in the exercise of citizenship.

Thus, due to the existence of targeting mechanisms, quotas, and eligibility criteria, these elements of the approach of social risk management are also made. While the argument of "focus to prioritize" seems enrol in the human rights approach, the fact is that undermines the universalistic nature of the programme and actually produces a situation in which the Bolsa Família rather placed as a safety net than as a citizen intervention income. In this sense, Anete Ivo (2011) argues that the Family has reinforced a trend of segmented model of citizenship in relation to public social protection is stratified into three: a) private insurance for the wealthiest sectors, b) insurance for the segment of public employees, c) public assistance programmes for the poorest sectors.

Thus, it appears that the Bolsa Família falls within the third approach of social protection from a rights-based conception in the discursive, but not so well in the concrete operations. To say this is not to deny the fundamental role that the programme has had in reducing inequality, and the expansion of non-contributory social protection in Brazil.

### **4.3   Bolsa Família and Social Cohesion**

What are the implications of Bolsa Família, considering their approach to social protection, social cohesion? Following mentioned again, social protection systems can contribute to social cohesion, by material or symbolic factors.

Among the material factors it has been shown the impact of Bolsa Família in inequality, poverty, education, nutrition, and work. Sergei Soares (2012) makes an excellent systematization of impact assessments of Bolsa Família and the results that throw in all these dimensions. First, evidenced by at least 8 impact evaluations show that Bolsa Família contributed to the reduction of inequality that Brazil experienced since 2001. Despite variations between these documents, the general lesson is always the same: Bolsa Família extremely contributed to the reduction of inequality, but is far from being the main source of this phenomenon (Soares, 2012).

Secondly, impact assessments also reveal that Bolsa Família has had a more modest impact poverty and indigence, but still significant. For example, according to the assessment developed by Soares and Satyro (2010), Bolsa Família programme involved a reduction in the poverty rate from 21.7% to 20.0% (8% of households in poverty ceased to be thanks to the programme).

Third, in terms of schooling, evaluations are also very slim. In fact, the general conclusion in this regard is that Bolsa Família schooling increases between two and three percentage points. Fourth, some evaluations show that Bolsa Família has had no impact on nutritional status (Soares, 2012).

Fifth and finally, and despite some differences on the quantity and statistical significance, at least 6 impact evaluations show that Bolsa Família does not affect participation in the formal labour market. Thus, the argument that money transfers produce disincentives to formal labour market weakens.

Turning to the programme's contribution to social cohesion through the symbolic factors, it is also possible to argue that it exists. On the one hand, from a review of a series of qualitative studies on the effects of Bolsa Família, it can be said that the programme had an impact strongly on empowerment and citizenship, as well as gender relations to empower women in decision-making within the household, and thus helping to reduce the social isolation of women (Suarez and Libardoni, 2007 in Soares, 2012).

Overall, Bolsa Família allowed households living in poverty they saw integrated into the social protection system and, in a way, also society in general. An example of this is the fact that these households, thanks to Bolsa Família, have access to the financial system through their bank cards, although this is still in unequal conditions. Another example is constituted by the impact of Bolsa Família in documentation (such as birth certificates and identity documents), especially in the notion that the holders have citizenship.

In short, the Bolsa Família Programme, contributed to social cohesion, both through material factors as symbolic. The programme, discursively marked by a (still limited in practice) rights approach, involved, like the AUH, including the system of large population groups through greater equalization of rights by guaranteeing a minimum income to sectors most vulnerable. However, the fact still remain excluded groups mark rights approach is not yet fully implemented, and that the Bolsa Família is an "almost right".

## **5 Chile and Chile Solidario**

This chapter presents Chile Solidario's "Puente" (meaning in Spanish "bridge") Programme, as Chile's main CCT.

### **5.1 Chile Solidario System**

Chile Solidario is established as the Chilean Social Protection System devoted to the care of families, people and territories that are vulnerable. Its focus is on incorporating families living in extreme poverty network of social protection of the state. The system takes the family as the unit of intervention from a multidimensional concept of poverty, which presupposes a comprehensive approach.

Chile Solidario was created in 2002 and is, above all things, a management model. Innovation focuses on coordinating institutions responsible for delivering social benefits, making the creation of a network of care provided by a comprehensive approach in the territories. The system must work closely linked to local governments (municipalities) that have the responsibility to exercise the main functions required by the system.

To achieve its objectives, Chile Solidario is focused on generating devices linking and support for the incorporation of users to the network of social protection, through effective use of the programs, services and cash benefits are provided. These interventions are essentially four programmes aimed at different populations and managed with something different modalities.

Through these interventions, Chile Solidario provides psychosocial support, and, in cases where pre-established conditions are met, cash benefits. Chile Solidario also generates facilities and preferences in access to the network of social programmes and services of the local institutional network, many of them in direct agreement with the system. Chile Solidario overcomes the programmatic and institutional fragmentation and lays the groundwork for inter-sectorial intervention through a single access point for all social programmes and services with the implementation of a "one-stop care." This is embodied in the figure of the "family support" which is constituted by professionals working in psychosocial aspects aimed at promoting and facilitating the connection of the demand and supply of social services (Raczynky, 2008; Cecchini and Martinez, 2011).

Chile Solidario works with families in a tailor made fashion, promoting initiatives to prevent, mitigate and / or cope with the risks faced by their members, giving priority to investment in human capital (health, education, job training), support for micro-enterprises and access services social care situations including disability, alcoholism, drugs and isolation and conflict in family relationships. Its mode of operation defines minimum quality of life, understood as floor necessary so that the family can face itself risks lives, using their personal / family resources and the opportunities and benefits provided by the social network (Raczynski, 2009).

### ***5.1.1 Chile Solidario's Puente Programme***

Puente Programme is the largest and the oldest component of the Chilean social protection system, to the extent that combines elements of assistance and promotion from an integrated perspective. This component was created with Chile Solidario system in 2002, from diagnosis of the persistence of a hard core of extreme poverty in the country.

Within the institutional structure established rules of articulation of the programmatic supply that is reflected in Chile Solidario, Puente Programme was established as its gateway. Through this programme a social worker develops custom work "family support" or "psychosocial support" with each participating family.

The programme involves a contract with families in which compliance with a set of 53 conditions considered as minimum to overcome extreme poverty is required.

### ***5.1.2 Targeting criteria and entry mechanism***

To fulfil its purpose of contacting families and people who are most vulnerable in Puente program, like the other components of Chile Solidario, use the Social Protection file. This instrument can identify vulnerable families considering a dynamic conception of poverty (can be present or future). The file gives a score that measures the income generating capacity of household members, adjusted to the level of economic necessity considering the number of people living in each household and their characteristics. The application of the card is "on demand" and must be requested.

The file consists of a questionnaire that is posed to the family group, at their home by a certified surveyor. The questionnaire is organized into eight modules that can collect data on:

the geographical location of the family, identification, health, education, employment status, income, expenses, housing and heritage.

Selected families are contacted and invited to participate in the system. Those who accept must sign a "Family Contract" to improve living conditions in which a compromise between the government (which assumes the responsibility to serve the family a set of supports and resources) and the family settled (which you are committed to working to overcome the more precarious aspects).

### ***5.1.3 Benefits***

Chile Solidario and Puente Programme differ from others because it emphasizes the need to address family dynamics over money transfers. The focus of the intervention is placed on "family support", and transfers are considered a consequence of the extra costs involved for family of the insertion into the network of public services and programs.

The central provision of Puente Programme has a dual core function of bringing public offering families and address the psychosocial aspects and family dynamics that negatively impact their situation of social exclusion (FOSIS 2004 Cecchini and Martínez , 2011). In the 24 months that the program lasts, families are outperforming stages in their psycho-emotional development and integrating the institutional nets. Performance can vary throughout the Programme, depending on the characteristics of each household.

Benefits framed in Puente Programme are provided as appropriate in accordance with the provisions of the Manual Management Support Community Services. Each household can access a range of services, which can vary between 27 benefits to households. Overall, these benefits can be classified into cash benefits, psychosocial support and preferential access to social services:

- The guaranteed cash benefits are understood as guarantees and supplements to generate income security in the most vulnerable individuals and families. The benefits to which holders can access Puente Programme are: Social Protection ‘bonus’, basic allowance, and additional allowance.
- Psychosocial support that focuses on having a professional in charge of creating motivational processes with families and support their willingness and commitment to change.

- Preferential access to social programmes implies that holders of Chile Solidario are more likely to reap the benefits and supports that require the areas of Health, Education, Labor, Housing and Justice, among others. Its main objective is focused on ensuring access of users to services that have a demand for greater intensity.

The main bonus that families can access is the Social protection ‘bonus’. The benefit is provided to households, is relatively low, and can vary between 10 and 20 dollars per family in the two years that households remain in the program. Social protection bonus is transferred to all selected families in the programme. However, it is important to highlight the existence of the exit bonus is awarded to all selected families.

#### ***5.1.4 Co-responsibilities***

Puente Programme lasts two years, and may include two transfers (the bond of social protection and social allowance).

Families that want to continue to receive the social protection bonus must fulfil the commitments made in the Family Contract. Family Contract in compliance with the "minimum 53" in the eight dimensions (education, health, identification, habitability, family dynamics, monetary income and employment), as deciding what areas to prioritize. Based on the priorities established in the Family Contract, family support provides guidance and support to know and come to the networks of public services and programmes available to allow minimum quality of life, according to your needs. If this commitment is repeatedly breached, bonus payments can be blocked for six months and eventually cancelled.

Families that want to continue receiving the social allowance must meet more specific co-responsibilities (depending on the type of additional allocation that each household receives):

- In Health: Fulfilling health checks of children / as under 6 years.
- In education: enrol children / and adolescents aged 6 to 18 years and that have 85% attendance.
- Employment: three continuous contributions between April and October for women over 25 years.

Failure to comply with these requirements may result in permanent suspension. Sanctions apply when there is a repeated breach of the commitment of participation.

### **5.1.5 Exit strategy**

Puente Programme has an explicit exit strategy through two mechanisms: (a) the minimum and 53 families are reached "beyond extreme poverty", or (b) at the end of 24 months in the program. This output is reflected in Puente Programme graduation, but does not involve the departure of the families of Chile Solidario system. The system has a graduation strategy appropriate to its objectives, where participation in the various components is regulated by a scheme which includes the progressive decrease in visits from family support and money transfers, complemented by the extension of some benefits (Cecchini and Madariaga, 2011).

In the case of Puente Program, when a Home graduates, it continues to receive a monetary benefit (bonus egress) and maintains preferential access to promotion programs. In some cases, families reaching all minimum even may continue to receive support, especially those related to employment, income and housing (because they are the dimensions that pose the greatest risk of kickback once produced the programme output) (Cohen and Villatoro, 2006).

## **5.2 Approaches to social protection and Chile Solidario**

Chile has been a country with stronger "liberal" tradition in terms of its approach to social protection. This primarily liberal approach resulted in the system design Chile Solidario, and specifically in Puente Program, as evidenced in their focus on households in extreme poverty.

If it should be reduced to a focus on social protection, Chile Solidario to model social risk management resembles (in two versions: safety nets and springboards), rather than the model based on the labour market or citizen security. This is seen, for example, in its focus and criteria for access (by requiring "means test" of families with individuals with "bad risks"). It is also observed in the constant reference to the need to generate social "networks" to which must incorporate their "beneficiaries" to access better living conditions.

However, its innovative design and its focus on ensuring access to basic social services by promoting an integrated approach to programme offerings, brings about a much closer to the model of citizen security approach. The Chilean State is placed in a role of guaranteeing minimum certain to be met, and supports and accompanies households (families) to which they are achieved. The component of psychosocial support and family support are constituted as a milestone that marks the influence of this approach in the system and the program. So much so that Chile pioneered the incorporation of these elements into a social protection

program, placing the state as directly responsible for achieving a better quality of life, measured by specific indicators (53 minimum), which is opposed strongly the role of "minimal state" conceived in the more liberal approach.

Puente programme of Chile Solidario has a combined approach between social risk management (in its focus and entry criteria) and citizen guarantee (in its benefits and in the role of the state).

### **5.3 Chile Solidario and Social Cohesion**

Now, what does Puente Programme Chile Solidario, with this background of approaches to social protection, in terms of social cohesion? Taking up the discussion in the theoretical framework, it is recalled that social protection systems and programmes responsibility transfer can contribute to social cohesion through material and symbolic effects.

On the one hand, with regard to the material effects, some differences in the results produced by impact evaluations arise (Galasso et al., 2009). Chile Solidario has little effect in terms of inequality, since only the Gini coefficient is reduced by 0.1 points (Soares et al, 2007). This difference is due, according to these authors, the small scale of the program, especially compared to the magnitude (of the programme and the impact on inequality) in other national contexts. Chile Solidario has narrower impact also on poverty, which is limited to households in rural areas. The results of the impact evaluations also show that Chile has no impact on schooling (with the exception of 2004). In addition, it was shown that the beneficiaries of Puente programme are more likely to access other subsidies (Soares and Silva, 2010). Other evaluations (such as by Larranaga et al, 2009) show positive results of Chile Solidario in terms of employment and housing (especially in younger households).

In addition, these evaluations reveal that most of positive impacts are sustainable focused during the stage of family support of Puente Programme and are difficult to maintain after that.

With regards to the symbolic effects, Puente Programme contributes to social cohesion, and this is supported by some research. For example, it has shown an impact in terms of the attitudes of beneficiaries, especially with regard to optimism about the future. On the other hand, Larranaga et al (2009) also reveal a number of positive effects that would produce Chile Solidario in terms of empowerment of women: a) increase in confidence as an individual and

not just as a mother or wife; b) the possibility of going to public places and not spend all day in the domestic sphere; and c) change in the image of itself as the protagonist of the change in the circumstances of his life. This good news, however, does not imply that there is a fairer redistribution of responsibilities within households.

Finally, through its components through psychosocial support and preferential access to social services, it tries to equalize the rights of the most vulnerable families with those of the rest of society. Given the restrictive approach on access to the system (means test, poverty), this symbolic contribution to social cohesion is greatly diminished, since it only manages to reach a very small universe (in 2008 It amounted to a little over 50% of households in poverty).

In short, Puente programme marked by a combination of social protection approach of social risk management with citizen security, promotes inclusion (through access to basic social services) of a particularly vulnerable population group. However, since this population is relatively limited, it would be expected that the program's contribution to social cohesion in Chile is not too substantive.

## 6 Conclusions

### 6.1 Social protection and prevailing approaches in Argentina, Brazil and Chile and in their CCTs

The specific content that takes the social protection depends on what is considered socially unacceptable in every context, from a recognition of the multidimensionality of social problems that cause risks, vulnerability and deprivation levels (which are persistent in time and across different generations).

These specific forms of social protection can be classified into three broad categories that have been presented in the conceptual framework. The three approaches to social protection are often simultaneously present in the concrete expressions of welfare regimes.

Argentina is a country with strong corporatist tradition. This approach is still present in AUH to recognize de facto that certain sectors are excluded from the formal labour market and require alternative mechanisms for attaining non-contributory social protection. Elements arising from ILO's conception emphasize the need for a social protection floor for all, regardless of their employment status, for what it is necessary to broaden the contributory

social protection to informal sector and unemployed workers. Some elements of the other two approaches also are present: the requirement of responsibilities refers to the springboard approach of social risk management and registration AUH within the System of Integral Protection of the rights of Children and Adolescents refers to rights-based approach.

Brazil also has a strong corporatist tradition, combined with the human rights approach (especially since the 1988 Constitution). This charter involved a kick start in the non-contributory social protection in Brazil (Sposati, 2009). This trait is seen in the Bolsa Família to stand as a universal guarantee. However, as emerges from the analysis, the increased presence of the rights approach in the Bolsa Família is mostly at the discursive level. Specific programme elements are not consistent with this view by tending to a more limited nature, and tend to reflect elements of the approach of social risk management arise.

The Chilean case is closer to the liberal model, translated in the approach to social risk management (in both versions). This has been reflected both in the Chile Solidario generally and in the Puente Programme more specifically. An example of this is the targeting criteria used and conviction of generating social safety nets. However, Chile also has elements of rights-based approach, and to seek to ensure access to basic services and promotes a comprehensive approach to social programs, placing them (at least in some cases) as citizens guarantees. The combination of these two approaches is given in the Chile Solidario which has a management approach social risk (in its focus and entry criteria) and citizen security (in performance and the role of the state).

These differences in approaches to social protection are evident in some basic features of the operation and management of specific transfer programmes with responsibility. As seen in the first chapter, these programmes were designed with the goal of reducing poverty in the short and in the long run: by transferring a subject to compliance with a number of responsibilities that should tend monetary income to strengthen the human capital of their beneficiaries.

These programmes are some of the most recognized internationally, either for its innovative design (as in the case of Chile Solidario), having been a pioneer and scale (such as Bolsa Familia) or its coverage and benefits (such as AUH). The three programmes make monthly transfers to households, demanding verification responsibilities in health and education (in the case of Brazil, child labour is added and in the case of Chile continuous labour contributions for women). The amount that is transferred is substantially higher in the cases of Argentina

and Brazil than in the case of Chile. At least part of this difference is based on the contrasts in the focus of the three programs. For example, in Puente Programme a very small cash benefit is provided because it is not considered the central element, but simply an adjunct to psychosocial support is the core of the intervention.

The responses for the lack of compliance in the co-responsibilities also vary between countries. In the cases of Argentina and Brazil, sanctions tend to be more lax: no automatic suspension and the amount is accumulated. In the case of Chile, the penalty may be a bit tougher, since the suspension occurs before.

The differences between the three programmes are also seen in its objectives and in the definition of the target population. The main objective of the AUH is to address the situation of children / and adolescents who were not covered by the scheme contributory family allowances. The Chile Solidario, meanwhile, aims to incorporate families living in extreme poverty to the network of state protection. Finally, Bolsa Familia presents a more complex objective: to provide the transfer, contribute to reducing inter-generational poverty (referring to the co-responsibilities) and develop the capacities of families (articulating with other programs). Thus, in Argentina and Chile, the aim of the intervention is marked by the target population to which it is addressed, while in Brazil the target is specified in terms of the benefits provided by the program.

It is in the case of Argentina where the target is more narrowly defined population. In contrast, in Brazil and Chile, the target population are families living in poverty or vulnerability respectively. However, this apparent flexibility in defining the target population in cases of Brazil and Chile is restricted by implementing the corresponding targeting criteria.

The differences between the three programmes can also be seen in their exit strategies. The only case raises an explicit exit strategy is Chile where permanence is limited in the programme to 24 months and to meet that deadline output is encouraged, as well as to overcome the poverty threshold defined by the minimum 53. In the other two cases, it occurs to overcome the vulnerability defined in Argentina and insertion in the formal labour market or in coordination with other programmes of social protection in Brazil.

In terms of the targeting mechanism, in the cases of Brazil and Chile, there is indeed a criterion which leads to the CCTs holders to receive differentiated benefits from the rest of society. In contrast, in the case of Argentina, AUH has as targeting criteria precisely the

exclusion of the tax system, but incorporated into the same regime, thus equating benefits holders receive.

In all three cases it is recognized, at least discursively, the existence of a shared responsibility between the State and families in strengthening their human capital through access to social services basic. Compliance in the co-responsibilities is controlled in the three cases, and there are penalties if verification is not achieved. These sanctions tend to be rather "soft" in all cases, although with a gradient. The cases of Brazil and Argentina are more flexible, since when detecting an event of default is not immediately suspends the benefit and the amount is accumulated separately and can be charged to verify responsibilities at a later stage. In the Chilean case, although it is also suspended with the repeated (and not immediately detect non-compliance for the first time) failure, it differs by not collect payment for six months.

## **6.2 Social cohesion in Argentina, Brazil and Chile's CCTs**

These differences between the three CCTs influence the way in which they, framed in specific approaches to social protection, can contribute to social cohesion.

Following ECLAC, social cohesion means the dialectic between established mechanisms of inclusion and social exclusion and responses, perceptions and attitudes of citizens towards the way they operate (such as sense of belonging). Thus, ECLAC incorporated into the definition of social cohesion public policies, in the role of being mechanisms of social inclusion, as well as valuations and behaviours of individuals who are part of society. Not only is the effect that may come to have policies per se, but how they are perceived by the subjects that make up society, especially in how it affects your sense of belonging. The definition incorporates the material dimensions of social cohesion, with those symbolic of the same, which are equally essential to the full development of a society.

These two aspects should be present in any analysis of social cohesion because, taking it to an extreme, there may be mechanisms to improve the social situation of certain population groups but on how they are perceived by the majority of citizens do not tend to social cohesion.

To analyse the way in which CCTs contribute (or not) to social cohesion, it is also essential to consider these two facets, as has been done in the previous chapters.

As regards the material channels, the evidence on the three programmes reviewed here, tends to coincide. AUH, Bolsa Familia and Chile Solidario have resulted in a better social situation: poverty has decreased, even extreme poverty, and inequality also, together with other positive effects.

In the case of the Universal Child Allowance, there hasn't been yet an impact evaluation, due to its relatively young life. However, it does have developed simulations on impact highlighted in the three studies analysed the substantial effects that would have the AUH in reducing poverty and destitution income (although the exact amount of this decrease varies between jobs), and in reducing inequality (around to 2 points).

The impact of Bolsa Família is much better documented. In the many impact assessments have been conducted on this intervention is evidence that has contributed to the reduction of inequality, poverty and destitution. In addition, from these studies it can be said that the programme increases school attendance, and does not affect the labour participation of the owners (rejecting the argument that money transfers are constituted as a disincentive to formal employment).

The impact of Chile Solidario tends to be much more moderate. The Chilean case is far from the other two in terms of the contributions to the reduction of inequality. The incidence of poverty is also more limited, being effective only in rural areas.

With regards to the symbolic channels, the three CCTs also made contributions, although of a different nature, to social cohesion.

Universal Child Allowance has advanced strongly in the generation of a common regulatory framework for society, contributing to the sense of belonging. In the founding spirit of AUH the equalization of rights between workers belonging to different occupational categories can be found.

Meanwhile, Bolsa Família programme also contributes to social cohesion through the symbolic factors. This can be seen particularly in some effects of the programme that have been evidenced: the empowerment and the exercise of citizenship, or reducing social isolation of women (Suarez and Libardoni, 2007 in Soares, 2012). Moreover, it has also contributed the Bolsa Familia broader social cohesion by allowing households living in poverty they saw

integrated into the social protection system form and in a way, also society in general (which illustrated, for example, access to the financial system through their bank cards).

Finally, the Puente Programme Chile Solidario also produces some components that contribute to social cohesion. This programme generated some concrete effects (linked to women's empowerment and optimism for the future), which could be linked with the sense of belonging in regards to the expectation of social mobility and the existence of social solidarity. Moreover, the programme also seeks to promote the achievement of the most vulnerable families (through its components of psychosocial support and preferential access to social services), trying to equate them with the rest of society. However, this symbolic contribution to social cohesion is greatly lessened, since only manages to reach a very small universe.

The three CCTs contribute to social cohesion. However, the ways that do are different AUH and Bolsa Família contribute to social cohesion to a great extent through the material channels. This may be due mainly to the scale of these two programmes both in terms of the universe reached as to the offered benefit. Both programmes are of a much greater magnitude than Chile Solidario's Puente Programme and this could explain the differences in this regard.

Taking a step back, we might ask what these differences should be: why is that the Chile Solidario provides lower benefits and smaller than the other two programmes universe? Surely at least part of the answer to this question can be found in the underlying approach to social protection. AUH and Bolsa Familia, the breaking (at least in discourse) of a social protection approach based on rights, placed the state in the role of guarantor transferring amounts to contribute more substantially to overcoming poverty and a population universe wider.

On the other hand, Puente Programme parts from a liberal tradition based on an approach to social protection social risk management. From this perspective it is not surprising that the scale of the programme is more limited, since this approach promotes the concentration of public resources in the most vulnerable sectors of society and also has itself a vision that restricts transfers to these sectors at specific times of risk.

Thus, the effects of the three CCTs on material factors of social cohesion seem to reveal that based on a human rights approach are more likely to contribute to it.

On the other hand, from the analysis of the symbolic effects of CCTs on social cohesion, although there is no evidence on the impact of fact (not simulated) of the Universal Child Allowance, it seems that the policy contributor. This is because it is the only one that manages to generate a common regulatory framework between the holders of AUH and the rest of society. AUH is the only intervention that generates a common framework that materially equal benefits they receive their holders with their peers workers in the formal market, which may have the potential to mean an allegorical equation. In addition, also it achieves a symbolic effect by incorporating all workers, regardless of their status, under the same scheme of equal Family Allowances.

The other two programs, Bolsa Familia and Puente Programme also achieve a contribution to the more intangible aspects of social cohesion, though not to the point of equating their holders with the rest of society. By remaining that difference, an asymmetry that can even lead to stigmatization of the holders occurs. Even in cases where it will not come to that end, it is essential to note that the common regulatory framework which referred Filgueira (2007) is generated. This does not mean that it cannot contribute through other channels (such as women's empowerment, or expectations of social mobility) to social cohesion. The implication is that this effect will be mediated by other factors and will be less direct and probably less effective in achieving greater social cohesion.

CCTs are part of a system based on the labour market that achieves greater the symbolic aspects of social cohesion by creating a common regulatory framework contribution approach. Given the structure of asymmetries in our region, much of the high levels of inequality are maintained by the mechanisms that are generated in the (De Ferranti, 2004) labour market. Thus, on the basis of this analysis it could be argued that trying to settle these asymmetries creating a common ground for all citizens regardless of their occupational category may be the most effective way to promote greater social cohesion in the region.

In short, the ability of CCTs to contribute to greater social cohesion depends on the approach predominant social protection and, therefore, the underlying programme logic. In the dual framework of most welfare institutions in Latin America, with a strong stratification marked by membership (or not) to a specific occupational category, it is essential that CCTs consider these asymmetries. Such has been the case in Argentina, where access to social protection was traditionally conditioned to status in the labour market. In the design of the universal child

allowance she was taken into account this aspect as a foundational core, and from there manages to generate common ground on social protection for the vast majority of society.

## References

- Adato, M., and Bassett, L. (2008). What is the potential of cash transfers to strengthen families affected by HIV and AIDS? A review of the evidence on impacts and key policy debates. *IFPRI, Paper Prepared for the Joint Learning Initiative on Children and HIV/AIDS*.
- Agis, E. Cañete, C. and Panigo, D. (2010). *El impacto de la Asignación Universal por Hijo en Argentina*. CENDA / PROFOPE / CEIL-PIETTE. Buenos Aires.
- Alonso, G. (2000). *Política and seguridad social en la Argentina de los '90*. Miño and Dávila Editores. Madrid-Buenos Aires.
- Alonso, G. and Di Costa, V. (2011). “Cambios and continuidades en la política social argentina, 2003-2011”. Presented in the *VI Congreso Argentino de Administración Pública*. Resistencia.
- Andrenacci, L., Ikei, L., Mecle, E. and Corvalán, A. (2006). “La Argentina de pie and en paz: acerca del Plan Jefes and Jefas de Hogar Desocupados and del modelo de política social de la Argentina contemporánea” in Andrenacci, L. (comp.): *Problemas de política social en la Argentina contemporánea*. UNGS-Editorial Prometeo. Buenos Aires.
- Arenas de Mesa, A. and Guzmán Cox, J. (2003) “Política fiscal and protección social en Chile”, *Revista de la CEPAL*, No. 81: 123-141. Santiago de Chile.
- Banco Mundial. (2000). *Un pueblo pobre en un país rico. Informe de la pobreza en la Argentina*. World Bank. Buenos Aires.
- Banco Mundial. (2001). *Social protection sector strategy: from safety net to springboard*. The International Bank for Reconstruction / The World Bank. Washington DC.
- Barba Solano, C. (2011). “Revisión teórica del concepto de cohesión social: hacia una perspectiva normativa para América Latina”. En Barba Solano, C. and Cohen, N. (coord.) *Perspectivas críticas sobre la cohesión social. Desigualdad and tentativas fallidas de integración social en América Latina*. CLACSO. Buenos Aires.

Barba Solano, C. and Cohen, N. (2011). “Hacia una visión crítica de la cohesión social en América Latina”. En Barba Solano, C. and Cohen, N. (coord.) *Perspectivas críticas sobre la cohesión social. Desigualdad and tentativas fallidas de integración social en América Latina*. CLACSO. Buenos Aires.

Barba Solano, C. and Valencia Lomelí, E. (2011). “Hipótesis no comprobadas and espejismos de las transferencias monetarias condicionales”. En Barba Solano, C. and Cohen, N. (coord.) *Perspectivas críticas sobre la cohesión social. Desigualdad and tentativas fallidas de integración social en América Latina*. CLACSO. Buenos Aires.

Barrientos, A., and Hulme, D. (2005). Chronic poverty and social protection: Introduction. *The European Journal of Development Research, Vol. 17*, 1-7. Ginebra.

Barrientos, A., and Hulme, D. (2008). Social Protection for the Poor and Poorest: An introduction. En A. Barrientos, and D. Hulme, *Social Protection for the Poor and Poorest: Concepts, Policies and Politics*. Palgrave Macmillan. Basingstoke and Nueva York.

Barrientos, A., and Shepherd, A. (2003). *Chronic poverty and social protection*. University of Manchester. Manchester.

Barros, R. P., Carvalho, M., Franco, S. and Mendonça, R. (2007). ‘A Queda Recente da Desigualdade de Renda no Brasil’, *Ipea Discussion Text Series, No. 1258*. Rio de Janeiro.

Bastagli, F. (2009). “From social safety net to social policy? The role of conditional cash transfers in welfare state development in Latin America. *IPC Working Paper number 60*. Brasilia.

Bertranou, F. (coord.). (2010). *Aportes para la construcción de un piso de protección social en Argentina: El caso de las asignaciones familiares*. Oficina de la Organización Internacional del Trabajo (OIT) en Argentina. Proyecto ARH/06/01M/FRA Una respuesta nacional a los desafíos de la globalización. Cooperación técnica para el desarrollo de la República Francesa. Buenos Aires.

- Bertranou, F. and Maurizio, R. (2012). "Semi-conditional cash transfers in the form of family allowances for children and adolescents in the informal economy in Argentina". *International Social Security Review*, Vol. 65, 1/2012. Oxford.
- Bertranou, F. and Vezza, E. (2010). *Iniciativa del piso de protección social*. Oficina de la Organización Internacional del Trabajo en Argentina. Buenos Aires.
- Braun, M. and Chudnovsky, M. (2005). *Transferencias condicionadas en efectivo como estrategia de reducción de la pobreza: un estudio comparativo en América Latina*. Miemo: Red para la reducción de la pobreza and la protección social. Diálogo Regional de Políticas, Banco Interamericana de Desarrollo. Buenos Aires.
- Castells, M. (1999). *La era de la información: economía, sociedad and cultural. La sociedad red*. Vol. 1. Editorial Alianza. Madrid.
- Cecchini, S. and Madariaga, A. (2011). *Programas de transferencias condicionadas. Balance de la experiencia reciente en América Latina and el Caribe*. CEPAL / ASDI. Santiago de Chile.
- Cecchini, S. and Martínez, R. (2011). *Protección social inclusiva en América Latina: Una mirada integral, un enfoque de derechos*. CEPAL. Santiago de Chile.
- CELS. (2003). *Plan Jefas and Jefes: ¿Derecho social o beneficio sin derechos?* Centro de Estudios Legales and Sociales (CELS). Buenos Aires.
- CEPAL. (1999). *El panorama Social de América Latina 1998, Número especial de notas de la CEPAL nº 4*. CEPAL. Santiago de Chile.
- CEPAL. (2006). *La Protección Social de Cara al Futuro: Acceso, financiamiento and Solidaridad*. Naciones Unidas. Santiago de Chile.
- CEPAL. (2007). *Cohesión Social. Inclusión and sentido de pertenencia en América Latina and el Caribe*. CEPAL, AECH and Secretaría General Iberoamericana. Santiago de Chile.
- Cohen, E. and Villatoro, P. (2006). 'Chile: Puente-Chile Solidario' en Cohen E. and Franco, R. (eds), *Transferencias con corresponsabilidad. Una mirada latinoamericana*. FLACSO-SEDESOL. Ciudad de México.

- Cohen, L., and Franco, R. (2006). *Transferencias con Corresponsabilidad: Una mirada latinoamericana*. México DF: Fondo de Cultura Económica.
- Conway, T., de Haan, A., and Norton, A. (2000). *Social Protection: A new direction for donor agencies*. Department for International Development. Londres.
- Conway, T., and Norton, A. (2002). Nets, ropes, ladders and trampolines: the place of social protection within current debates of social protection. *Development Policy Review*, No. 20, Vol. 5 , 533-540. ODI. Londres.
- Cook, S., and Kabeer, N. (2009). *Socio-economic security over the life course: A global review of social Protection*. Centre for Social Protection, Institute of Development Studies. Brighton.
- Cunha, R. (2009) “Transferencia de renta con condicionalidad: la experiencia del programa Bolsa Familia”, en UNESCO – Ministerio de Desarrollo Social and Combate al Hambre, *Concepção e gestao da proteção social nao contributiva no Brasil*, UNESCO – Ministerio de Desarrollo Social and Combate al Hambre. Brasilia.
- De Brauw, A. and Hoddinott, J. (2008). *Must Conditional Cash Transfer Programs Be Conditioned to Be Effective? The Impact of Conditioning Transfers on School Enrollment in Mexico*. IFPRI Discussion Paper 00757. Washington DC.
- De Ferranti, D., et al. (2004). *Inequality in Latin America: Breaking with history?* World Bank Series. World Bank. Washington DC:
- Deveraux, S. (2002a). Can social safety nets recude chronic poverty? *Development Policy Review*, No. 20, Vol. 5 , 657-675. ODI. Londres.
- Deveraux, S. (2002b). “Social protection for the Poor: Lessons from recent international experience”. *IDS Working Paper*, No. 142. Institute for Development Studies, University of Sussex. Brighton.
- Dotel, O., and Gómez, F. (2008). *Protección Social: Seguridad Social and Asistencia Social*. PNUD. Santo Domingo.
- Esping Andersen, G. (1990). *The three worlds of welfare capitalism*. Polity Press. Cambridge.

- Esping Andersen, G. (2000). *Fundamentos sociales de las economías post- industriales*. Editorial Ariel. Barcelona.
- Esping Andersen, G., Gallie, D., Hemerijck, A., and Myles, J. (2002). *Why We Need a New Welfare State*. Oxford University Press. Nueva York.
- Espinoza, M. (2003). *Trabajo decente and protección social. Eje para la acción sindical*. Organización Internacional del Trabajo. Santiago de Chile.
- Feitosa de Britto, T. (2004). “Conditional Cash Transfers: Why have they become so prominent in recent poverty reduction strategies in Latin America?” *Working Paper Series No. 390*, Institute of Social Studies. Brighton.
- Ferreira, F. H., and Robalino, D. (2010). “Social Protection in Latin America: Achievements and Limitations”. *Policy Research Working paper 5305, The World Bank*. Washington DC.
- Filgueira, C., and Filgueira, F. (2002). Models of Welfare and Models of Capitalism: The Limits of Transferability. En E. Huber, *Models of Capitalism. Lessons from Latin America*. The Pennsylvania State University Press. Pennsylvania.
- Filgueira, F. (2007). “Cohesión, riesgo and arquitectura de protección social en América Latina”. *Serie Políticas Sociales – CEPAL*. Santiago de Chile.
- Filgueira, F., Molina, C.G., Papadópolos, J. and Tobar, F. (2006). “Universalismo básico: Una alternativa posible and necesaria para mejorar las condiciones de vida en América Latina”. *Documentos de Trabajo del INDES*. Banco Interamericano de Desarrollo. Washington DC.
- Fiszbein, A., and Schady, N. (2009). *Conditional Cash Transfers: reducing present and future poverty*. The World Bank. Washington DC.
- Fleury, S., and Molina, C. G. (2003). Modelos de Protección Social. *INDES*. Washington DC.
- FUNASUPO. (2009). “Umbráles Sociales para Chile. Hacia una futura política social”, Fundación para la Superación de la Pobreza, Santiago de Chile.

- Gallaso, E., Carneiro, P. and Ginja, R. (2009). ‘El Impacto de proveer apoyo psico-social a familias en extrema pobreza and aumentar su acceso a servicios sociales: evaluando Chile Solidario.’ Presentación de powerpoint. Santiago de Chile.
- Gentilini, U. (2009). “Social protection in the 'Real World': Issues, Models and Challenges”. *Development Policy Review, No. 27, Vol. 2*, 147-166. ODI. Londres.
- Gentilini, U., and Were Omamo, S. (2011). Social protection 2.0: Exploring issues, evidence and debates in a globalizing world. *Food Policy Journal, Volume 36, Issue 3, June 2011*, 329-340. IFPRI. Washington DC.
- Grinspan, A. (2009). “Three models of social protection”. *One pager No. 17, International Centre for Inclusive Growth (IPC-IG)*. Brasilia.
- Groosh, M., del Ninno, C., Oureghi, E., and Oureghi, A. (2008). *For protection and promotion. The desing and implementation of effective safety nets*. The International Bank for Reconstruction/ The World Bank. Washington DC.
- Hoffmann, R. (2007). ‘Transferências de Renda e Redução da Desigualdade no Brasil e em Cinco Regiões, entre 1997 e 2005’ en Barros, R. P., Foguel, M. N. and Ulyssea, G. (eds), *Desigualdade de Renda no Brasil: Uma Análise da Queda Recente*, Vol. 2. IPEA. Brasilia.
- Hofmann, R. (2010). ‘The evolution of income distribution in Brazil: what promotes and what restricts the decline in inequality’. Presentado en la conferencia ‘*A comparative analysis of growth and development: Argentina and Brazil*’, University of Illinois, 22–23 April 2010. Champaign-Urbana.
- Holzman, R., and Jorgensen, S. (1999). Social protection as social risk management: conceptual underpinnings for the social protection sector strategy paper. *Journal of International Development Vol. 11, No. 17*, 1005-1027. Londres.
- Infante, R. and Sunkel, O. (2009). “Chile: hacia un desarrollo inclusivo”, *Revista de la Cepal, No. 97, Abril 2009: 134-154*. Santiago de Chile.
- Infante, R., and Sunkel, O. (2009). “Chile: hacia un desarrollo inclusivo”. *Revista de la CEPAL, No. 97*, 134-154. Santiago de Chile.

- Ivo, A. (2011). “Bolsa Família: Caminhos de formaçao da coesa social ou segmetaçao da pobreza?”. En Barba Solano, C. and Cohen, N. (coord.) *Perspectivas críticas sobre la cohesión social. Desigualdad and tentativas fallidas de integración social en América Latina*. CLACSO. Buenos Aires.
- Kidd, S. (2008). *Universal values: universal social protection*. HelpAge International. Londres.
- Künnemann, R., and Leonhard, R. (2008). *A human rights view of social cash transfers for achieving the millennium development goals*. Brot Für Die Welt, Evangelischer Entwicklungsdienst. Stuttgart, Bonn.
- Larrañaga, O., Contreras, D. and Tagle, J.R. (2009). *Evaluación de Impacto de Chile Solidario para la Primera Cohorte de Participantes*. UNDP. Mimeo. Santiago de Chile.
- Leiva, A. (2007). “The Chilean Path to a Social Protection System”. *Presentación de powerpoint para la Conferencia Bianual sobre Pobreza and Protección Social*. Ciudad del Cabo.
- Madeiros, M., Britto, T., and Soares, F. (2008). “Targeted Cash Transfer Programmes in Brazil: BPC and the Bolsa Família”, *IPC Working Paper Series*, No. 46, Brasilia.
- Martínez Franzoni, J. (2006). *Regímenes de bienestar en América Latina: ¿cuáles and cómo son?*. Instituto de Investigaciones Sociales Universidad de Costa Rica. San José.
- Martínez Franzoni, J. (2008). Welfare regimes in Latin America: Capturing constellations of markets, families and policies. *Latin American Policies and Society*, Vol. 50, No. 2, 67-100. Miami.
- Mesa Lago, C. (1978). *Social Security in Latin America. Pressure Groups, Stratification and Inequality*. University of Pittsburg. Pittsburg.
- MIDEPLAN. (2004). “Conceptos fundamentales Sistema de Protección Social, Chile Solidario”, Gobierno de Chile, Ministerio de Planificación and Cooperación. Santiago de Chile.

MIDEPLAN. (2004). *Conceptos fundamentales. Sistema de Protección Social. Chile Solidario*. Gobierno de Chile, Ministerio de Planificación and Cooperación. Santiago de Chile.

Mota Díaz, L. and Sandoval Forero, E.A. (2011). “Acción social solidaria, confianza and diversidad cultural en América Latina”. En Barba Solano, C. and Cohen, N. (coord.) *Perspectivas críticas sobre la cohesión social. Desigualdad and tentativas fallidas de integración social en América Latina*. CLACSO. Buenos Aires.

Norton, A., Conway, T., and Foster, M. (2002). Social Protection: Defining the Field of Action and Policy. *Development Policy Review Vol. 20*, 541-567. Londres.

OCDE. (2009). *Promoting pro-poor growth. Empleo and social protection*. Organización para la Cooperación and el Desarrollo Económico. Paris.

ONU. (2000). *Enhancing social protection and reducing vulnerability in a globalizing world*. Report of the Secretary General to the 39º session of the Economic and Social Council. Washington DC.

Palma, J. and Urzúa, R. (2005). “Políticas contra la pobreza and ciudadanía social: el caso de Chile Solidario”, *Colección Políticas Sociales*, No. 12, Departamento de Políticas Públicas, Instituto de Asuntos Públicos, Universidad de Chile. Santiago de Chile.

Palma, J., and Urzúa, R. (2005). “Políticas contra la pobreza and ciudadanía social: el caso de Chile Solidario”. *Colección Políticas Sociales No. 12, Departamento de Políticas Públicas, Instituto de Asuntos Públicos, Universidad de Chile*. Santiago de Chile.

Pereyra Iraola, V. (2010). *Rendición de cuentas and programas sociales: los programas de transferencias condicionadas en América Latina*. Fundación CIPPEC. Buenos Aires.

Raczynski, D. (2009). El Sistema Chile Solidario en la Trayectoria de la Política Social de Alivio and Superación de la Pobreza de Chile en las dos últimas Décadas. *Asesorías para el Desarrollo, Seminario MIDEPLAN*. Santiago de Chile.

Raczynsky, D. (2008). “Sistema Chile Solidario and la política de protección social de Chile. Lecciones del pasado and agenda para el futuro”. Instituto Fernando Henrique

Cardoso, iFHC, Corporación de Estudios para Latinoamérica, CIEPLAN. San Pablo and Santiago de Chile.

Repetto, F. (2010). “Protección social en América Latina: la búsqueda de una integralidad con enfoque de derechos”. *Revista del CLAD Reforma and Democracia*. No. 47. Caracas.

Repetto, F. and Díaz Langou, G. (2010). “Desafíos and enseñanzas de la Asignación Universal por Hijo para Protección Social a un año de su creación”, *Documento de Políticas Pùblicas / Recomendación N° 88*, CIPPEC. Buenos Aires.

Repetto, F. and Díaz Langou, G. (2010). “El papel de la Asignación Universal por Hijo en la Construcción de un sistema de protección social integral”. *Documento de Trabajo de CIPPEC N°55*.

Repetto, F., Dborkin, D. and Díaz Langou, G. (2009). *Cómo alcanzar mejores sistemas de protección social en la región: un análisis de los retos de coordinación*, CIPPEC, Buenos Aires.

Repetto, F., Díaz Langou, G. and Marazzi, V. (2009). “¿Hacia un sistema de protección social integral? El ingreso para la niñez es sólo la punta del ovillo”. *Documento de Políticas Pùblicas N° 67*, CIPPEC. Buenos Aires.

Riesco, M. (2007). *Latin America. A new developmental welfare state model in the making?* United Nations Research Institute for Social Development, Palgrave Macmillan. Basingstoke, Nueva York.

Robles, C. (2009). “América Latina and la protección social: Avances and desafíos para su consolidación”. Documento preparatorio para el taller de expertos “Protección social, pobreza and enfoque de derechos: vínculos and tensiones”. Santiago de Chile.

Sen, A. (1997). *Resources, Values and Development*. Harvard University Press. Massachussets.

Serrano, C. (2005). *La política social de la sociedad global en América Latina. Nuevos programas de protección social*. CEPAL, Unidad de la Muker, Proyecto Gobernabilidad e Igualdad de Género. Santiago de Chile.

Soares, F. V., Soares, S., Medeiros, M., and Osório, R. G. (2006). ‘Programas de transferência de renda no Brasil: impactos sobre a desigualdade’, *Ipea Discussion Text Series*, No. 1228. Brasilia.

Soares, S. (2006). ‘Análise de bem-estar e decomposição por fatores na queda da desigualdade entre 1995 e 2004’ en *Econômica: revista do programa de pós-graduação em Economia da UFF*. UFF, Vol. 8, No. 1, 83–115. Rio de Janeiro.

Soares, S. (2012). “Bolsa Família, its design, its impacts and possibilities for the future”. *IPC Working Paper n. 89*. Brasilia.

Soares, S. and Satyro, N. (2010). “O programa Bolsa Família: Desenho institucional, impactos e possibilidades futuras”. *Ipea Discussion Text Series N° 1424*. IPEA. Brasilia.

Soares, S., de Souza, P. H. G. F., Osório, R. G. and Silveira, F. G. (2010) ‘Os Impactos do Benefício do Programa Bolsa Família Sobre a Desigualdade e Pobreza’ en de Castro, J. A. and Modesto, L. (eds), *Bolsa Família 2003–2010: Avanços e Desafios – Volume 2*. Ipea, 27–52. Brasilia.

Soares, S., Ribas, R. P. and Soares, F. V. (2010). ‘Targeting and Coverage of the Bolsa Família Programme: Why Knowing What You Measure Is Important In Choosing the Numbers’ in *IPC Working Paper Series, No. 71*. Brasilia.

Sojo, A. and Uthoff, A. (2007). *Cohesión social en América Latina and el Caribe: una revisión perentoria de alguna de sus dimensiones*. CEPAL. Santiago de Chile.

Sposati, A. (2009). “Modelo brasileiro de proteçao social nao contributiva: concepções fundantes”, *Concepção e gestao da proteçao social nao contributiva no Brasil*, UNESCO – Ministerio de Desarrollo Social and Combate al Hambre. Brasilia.

Tokman, V. (2006). *Inserción laboral, mercados de trabajo and protección social*. CEPAL. Santiago de Chile.

- Tokman, V. (2007). “Informalidad, inseguridad and cohesión social en América Latina”. *Serie políticas sociales n° 130. CEPAL*. Santiago de Chile.
- Vaitsman, J. and Paes-Sousa, R.(coord.) (2007). *Avaliação de Políticas e Programas do MDS – Resultados*. Volume II Bolsa Família e Assistência Social. Ministerio do Desenvolvimento Social e Combate a Fome. Brasilia.
- Van Ginneken, W. (2003). Extending Social Security: Policies for developing countries. *ESS Paper 13*. ILO. Ginebra.
- Veras Soaers, F. (2009). *Conditional Cash Transfers: A vaccine against poverty and inequality*. One pager 3, International Centre for Inclusive Growth (IPC-IG). Brasilia.
- Veras Soares, F. and Silva, E. (2010). “Conditional cash transfer programmes and gender vulnerabilities: case studies of Brazil, Chile and Colombia”. *IPC Working Paper number 69*. Brasilia.
- Zepeda, E. (2009). “Do CCTs reduce poverty?” *One pager 21, International Centre for Inclusive Growth (IPC-IG)*. Brasilia.

## **Appendix**

[Text]



**SOCIAL  
PROTECTION  
SYSTEMS**

TYING THE KNOTS

**Presented Paper**  
at the Symposium on  
Social Protection Systems

September 5 & 6, 2016