

## How Does Avancemos Work?

### Best Practices in the Implementation of Conditional Cash Transfer Programs in Latin America and the Caribbean

Karla Hernández Romero

Social Protection and  
Health Division

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# How Does Avancemos Work?

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Karla Hernández Romero<sup>1</sup>

### Abstract

The Avancemos conditional cash transfer (CCT) program, which has operated since 2006 in Costa Rica, focuses on families living in extreme poverty and social vulnerability with adolescents and youth between the ages of 12 and 25. In August 2015, nearly 157,000 students received the cash transfer upon meeting certain co-responsibilities associated with school attendance and completing the school year in secondary school. Beneficiaries are eligible based on their score in the Target Population Information System (*Sistema de Población Objetivo* - SIPO), calculated through the Social Information Record (*Ficha de Información Social* - FIS). To receive the benefit, the mother or guardian of the student needs to sign a contract with the Joint Institute for Social Welfare (*Instituto Mixto de Ayuda Social* - IMAS) in which they commit to meeting the above-mentioned co-responsibilities. Verification of the co-responsibilities is carried out by the IMAS in conjunction with the education centers. The payments are made monthly through a prepaid card issued by the National Bank of Costa Rica (*Banco Nacional de Costa Rica* - BNCR).

This document is part of a series of studies carried out in several countries of Latin America and the Caribbean with the objective of systematizing understanding of the operations of CCTs. The other case studies are available on the [IDB's Conditional Cash Transfers website](#).

**JEL classification:** I38, N36

**Key words:** conditional cash transfer programs, Costa Rica, Avancemos, eligibility, targeting, enrollment of beneficiaries, payment systems, verification of co-responsibilities, recertification, registration of beneficiaries, exit strategies, support for beneficiaries, information systems, monitoring, evaluation.

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## Contents

<b>List of acronyms</b> .....	<b>3</b>
<b>List of boxes, figures, tables and annexes</b> .....	<b>4</b>
<b>Introduction</b> .....	<b>5</b>
<b>I. Project cycle</b> .....	<b>7</b>
a) Identification of beneficiaries .....	7
Eligibility.....	7
Targeting.....	7
b) Enrollment of beneficiaries .....	10
c) Payment process.....	11
Payment mechanisms.....	13
d) Verification of co-responsibilities .....	16
e) Linkage with other social programs and services.....	17
f) Updating of the roster of beneficiaries (recertification) .....	18
g) Exit criteria .....	19
h) Client services for beneficiaries .....	20
<b>II. Cross-cutting issues</b> .....	<b>21</b>
i) Management information systems.....	21
j) Monitoring and audit systems .....	22
Monitoring.....	22
Auditing.....	24
k) Evaluation policy .....	24
l) Coordination with other sectors (education).....	25
m) Presence of the program nationwide .....	26
n) Implementation challenges.....	26
<b>References</b> .....	<b>31</b>
<b>Annexes</b> .....	<b>34</b>

## List of acronyms

ARDS	Regional social development area ( <i>Asociación Regional de Desarrollo Social</i> )
BNCR	National Bank of Costa Rica ( <i>Banco Nacional de Costa Rica</i> )
CCSS	Costa Rica Social Security Fund ( <i>Caja Costarricense de Seguro Social</i> )
CCT	Conditional Cash Transfer
CGR	Comptroller General of the Republic ( <i>Contraloría General de la República</i> )
CUC	University College of Cartago ( <i>Colegio Universitario de Cartago</i> )
DESAF	Social Development and Family Allowances Directorate ( <i>Dirección de Desarrollo Social y Asignaciones Familiares</i> )
ECLAC	Economic Commission on Latin America and the Caribbean
ED	Executive Decree
FIS	Social Information Record ( <i>Ficha de Información Social</i> )
FISI	Social Information Record for Institutionalized Persons or without a Fixed Address ( <i>Ficha de Información Social para Personas Institucionalizadas o sin Domicilio Fijo</i> )
FONABE	National Scholarship Fund ( <i>Fondo Nacional de Becas</i> )
IMAS	Joint Institute for Social Welfare ( <i>Instituto Mixto de Ayuda Social</i> )
INA	National Learning Institute ( <i>Instituto Nacional de Aprendizaje</i> )
INEC	National Statistics and Census Institute ( <i>Instituto Nacional de Estadística y Censos</i> )
MDHIS	Ministry of Human Development and Social Inclusion ( <i>Ministerio de Desarrollo Humano e Inclusión Social</i> )
MEP	Ministry of Public Education ( <i>Ministerio de Educación Pública</i> )
MIVAH	Ministry of Housing and Human Settlements ( <i>Ministerio de Vivienda y Asentamientos Humanos</i> )
MPI	Multidimensional Poverty Index
SABEN	Beneficiary Services System ( <i>Sistema de Atención de Beneficiarios</i> )
SGDS	Deputy Management Office for Social Development ( <i>Subgerencia de Desarrollo Social</i> )
SIPAS	Social Action Information System ( <i>Sistema de Información para la Acción Social</i> )
SIPO	Target Population Information System ( <i>Sistema de Información de la Población Objetivo</i> )
UCR	University of Costa Rica ( <i>Universidad de Costa Rica</i> )
UNED	State University of Distance Education ( <i>Universidad Estatal a Distancia</i> )
UNICEF	United Nations Children's Fund

## List of boxes, figures, tables and annexes

### Boxes

Box 1. National Scholarship Fund (Fondo Nacional de Becas - FONABE).....	18
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### Figures

Figure 1. Enrollment process for Avancemos beneficiaries .....	10
Figure 2. Avancemos prepaid card.....	13
Figure 3. Process for issuing prepaid cards .....	14
Figure 4. Application form in SABEN for the prepaid card .....	15
Figure 5. Catalog of Accounts with pre-requested prepaid cards .....	15
Figure 6. Avancemos program client services .....	20
Figure 7. Avancemos information systems .....	22
Figure 8. Example of qualitative information.....	23
Figure 9. Interaction between actors of Puente al Desarrollo .....	29

### Tables

Table 1. Changes in Avancemos .....	6
Table 2. Variables of the Social Information Record.....	9
Table 3. Amount of Avancemos monthly transfers .....	11
Table 4. Example of annual payments by Avancemos to families .....	12
Table 5. Calendar of Avancemos payments, 2015 .....	12
Table 6. Call center services .....	21
Table 7. Example of quantitative information.....	23
Table 8. Weighting for Social Information Record factors, subfactors and variables.....	38
Table 9. Quantity of prepaid cards according to status and balance in colons.....	39
Table 10. Outstanding withdrawals on prepaid cards according to the regional social development areas (ARDS) .....	39

### Annexes

Annex 1. Social Information Record (Ficha de Información Social - FIS).....	34
Annex 2. Weighting of the Social Information Record (Ficha de Información Social - FIS) .....	38
Annex 3. Prepaid cards.....	39

## Introduction

Avancemos is a conditional cash transfer (CCT) program whose objective is to promote the retention and return of secondary-school-age adolescents and youth in Costa Rica's formal education system. The program targets 12-25 year olds from families living in conditions of poverty and social vulnerability. Avancemos consists of a conditional cash transfer that is provided to the mother or guardian of the student. To participate, the mother or guardian must sign a contract<sup>2</sup> in which commits to comply with the co-responsibilities defined by the Joint Institute for Social Welfare (*Instituto Mixto de Ayuda Social - IMAS*), which is the current executing unit for the program.<sup>3</sup>

The CCT program was established in May 2006 with the goal of attaining universal, quality secondary education. The program began as a pilot that year with the aim to contribute to increasing family incomes and promote universal secondary education. By 2007, Avancemos had been expanded to a national-level policy.

The target population for Avancemos is youth from families living in poverty, vulnerability, risk, and social exclusion, or that correspond to groups 1, 2 and 3 under the classification of the Target Population Information System (*Sistema de Información sobre la Población Objetivo - SIPO*).

When it started, Avancemos had two categories of co-responsibilities and three fundamental components. The main condition was school attendance and satisfactory academic performance. The second requirement was to undergo at least one comprehensive health evaluation by the Costa Rica Social Security Fund (*Caja Costarricense de Seguro Social - CCSS*). In addition to this condition, Avancemos added a saving incentive that involved the creation of a fund for the student to be able to continue his or her university studies, study languages, or open their own business. Avancemos also added a component to support educational and training offerings.

However, as the years passed the program put aside some of its initial components and conditionalities and acquired new matrixes in accordance with the needs of the Costa Rican population. **Table 1** shows the change over time in the different aspects and characteristics of the program.

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<sup>2</sup> Students who are of legal age can sign the contract themselves.

<sup>3</sup> When Avancemos started, it was administered by IMAS and the National Scholarship Fund (*Fondo Nacional de Becas - FONABE*). Since 2009 IMAS has been the sole executing unit for the program.



**Table 1. Changes in Avancemos**

Category	Creation – Pilot phase	2007	2008	2009–2012	2013–
Executive Decree (ED)	(ED-33154, ED-33203)	(ED-33677)	(ED-34210)	(ED-34768)	(ED-37765)
<b>COMPONENTS</b>					
Transfer	✓	✓	✓	✓	✓
Saving incentive	✓	✓	✓		
Support for education and training offering	✓	✓	✓		
<b>CONDITIONALITIES</b>					
Medical evaluation of families	✓	✓			
School attendance	✓	✓	✓	✓	✓
Optional: participate in volunteer activities					✓
<b>OTHERS</b>					
Executing unit	IMAS	IMAS and FONABE	IMAS and FONABE	IMAS	IMAS
Number of class repetitions allowed	1 time	1 time	1 time	1 time	2 times
Age of beneficiaries	13-17	12-21	12-21	12-25	12-25
Socioeconomic condition	Poverty	Poverty, vulnerability, risk, and social exclusion	Poverty, vulnerability, risk, and social exclusion	Poverty, vulnerability, risk, and social exclusion	Poverty, vulnerability, risk, and social exclusion

Source: Hernández and Mata (2013).

Note: FONABE = *Fondo Nacional de Becas* (National Scholarship Fund); IMAS = *Instituto Mixto de Ayuda Social* (Joint Institute for Social Welfare).

In 2014, Avancemos had expenditures of nearly 49 million colons, the equivalent of US\$90 million,<sup>4</sup> and accounted for 0.2% of gross domestic product for that year. By August 2015 the program had national coverage that benefited approximately 157,000 students. Since 2007, when the program officially began, the number of beneficiaries has been around 165,000 students, which represents approximately 40% of the total number of secondary school students.

<sup>4</sup> The exchange rate used is the average selling rate as indicated by the Central Bank of Costa Rica for 2014: 544.69 colons per US\$1.

## I. Project cycle

### a) Identification of beneficiaries

#### *Eligibility*

The target population for Avancemos is students between the ages of 12 and 25 who are enrolled in any type of formal secondary education system, who come from families living in conditions of conjunctural poverty, extreme poverty, risk, vulnerability, and social exclusion, and who, in addition, need economic support to stay or re-enter the education system at the secondary level. Specifically, the eligible target population is that which has been classified under the Target Population Information System (*Sistema de Información sobre la Población Objetivo - SIPO*) in group 1 (extreme poverty), group 2 (basic poverty), and group 3 (vulnerable population). The latter group is eligible as beneficiary only in accordance with criteria of the IMAS officials, which are not expressly delineated.

The SIPO is a targeting tool that is used to identify, characterize, qualify, and select persons and families that, given their impoverished condition, need intervention or are eligible for social programs under both the IMAS and other institutions (Benavides, Solano and Soto, 2012). This targeting process uses the Social Information Record (*Ficha de Información Social - FIS*), which collects socioeconomic information on families.

For its part, the SIPO is part of the Social Action Information System (*Sistema de Información para la Acción Social - SIPAS*). This system was designed to cover the social information needs of the IMAS in order to address the population living in poverty, as well as to manage the available resources. While the SIPO provides information to central government institutions linked to the provision of social programs, the Beneficiary Services System (*Sistema de Atención de Beneficiarios - SABEN*) provides electronic information on the beneficiary population regarding welfare, services, social programs, documentation, forms, requirements, etc.

It is important to note that the unit of analysis for the SIPO is the family and not the household. A “family” is defined as a group of persons who are related on kinship or in a situation of economic dependency (while a “household” is comprised of one or more related or non-related persons who live together and share the family budget).

In addition, adolescents and youth in the sixth and final grade of primary education who have regularly received scholarships from the National Scholarship Fund (*Fondo Nacional de Becas – FONABE*) will become beneficiaries of Avancemos. The FONABE target population, as mentioned in Mata (2015), is eligible based only on income (that is, with different criteria than those used by the SIPO).

#### *Targeting*

The SIPO is the targeting mechanism used by Avancemos and other Costa Rican government programs. The system makes possible to define the target population and goal groups for the social programs in terms of socioeconomic, demographic and housing aspects, as well as qualify and select families in accordance with levels of priority (Trejos and Sáenz, 2007). Information from SIPO, available since 1994, supports the development and implementation of plans, programs and projects of the IMAS and other public institutions in Costa Rica.

Socioeconomic information on families is collected through the Social Information Records (FIS), which have 10 sections and 65 variables, and which gather general information on identification and control, housing and services, identification of residents of households, family relationships,

economic activity, health, social security, education, technical training received, and assets. In addition, there is a special questionnaire that does not include information on housing, known as the Social Information Record for Institutionalized Persons or Without a Fixed Address (*Ficha de Información Social para Personas Institucionalizadas o sin Domicilio Fijo* - FIS). The FIS is applied to persons who reside in social welfare institutions (such as asylums or shelters), or who are indigent or homeless.

One of the requirements to include variables in the FIS is their verifiability. The FIS is completed through a direct interview and the collection of basic information, but it also requires supporting documents such as a property title for the home, proof of social security, and a receipt of payments for water, electricity or telephone services, among others. Otherwise, the information must be obtained through a sworn statement. Specifically, the FIS is completed through face-to-face interviews by survey staff, who carry out a comprehensive tour of the household for purposes of assembling the information needed (Benavides, Solano and Soto, 2012). The information is valid for seven years.

The FIS is generally conducted on demand or at the request of those who express interest once they learn about the opportunities available through the education centers, the media or other forms of dissemination used by the IMAS. In addition, census sweeps have been conducted in communities in accordance with poverty maps of the National Statistics and Census Institute (*Instituto Nacional de Estadística y Censos* - INEC) that identify concentrations of population living in conditions of poverty. According to Trejos and Sáenz (2007), census sweeps using questionnaires were conducted in 1999 and 2006 in all households in certain areas of the country. The last large-scale data collection process was conducted in 2013–2014 at a cost of 280 million colons (US\$533,000). The University of Costa Rica (*Universidad de Costa Rica* - UCR) was contracted to carry out this process, which involved conducting, digitizing, evaluating and verifying residences corresponding to some 35,000 Social Information Records (FIS). The approximate cost per family of collecting information via the FIS using census sweeps was approximately 8,000 colons (the equivalent of US\$15.23).<sup>5</sup>

However, it should be clarified that since the census sweeps are conducted infrequently, this database does not contain all persons living in conditions of poverty, risk, or social vulnerability. Rather, it primarily includes families that sought out the IMAS in an effort to become beneficiaries of one of its social programs. For this reason, the strategy known as *Puente al Desarrollo* was implemented in 2015. The strategy focuses on 75 of the poorest districts in Costa Rica according to the INEC poverty map. Part of this strategy involves seeking out people living in conditions of poverty rather than just waiting for them to come to the institutions. For this purpose, the social co-managers position was established, whose role is to provide direct and personalized guidance to families.

The SIPO well-being index was constructed using information from the FIS. In 2005 and 2006, a review of the statistical model of SIPO resulted in the SIPO-2005 (Ramírez, Villegas and Pacheco, 2006). The SIPO-2005 well-being index is the weighted average of six factors shown in **Table 2**.

Trejos and Sáenz (2007) explain the process of creating the SIPO-2005 index or scoring. The methodology first requires validating the variables in the FIS with the Multipurpose and Household Survey (*Encuesta de Hogares y Propósitos Múltiples*) with the aim of identifying variables that are comparable. A score is then assigned to the qualitative variables that reflects the level of well-being, and then converted into quantitative variables. For the SIPO-2005, these scores were the

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<sup>5</sup> The exchange rate used is the average selling rate as indicated by the Central Bank of Costa Rica for 2013 and 2014: 525.14 colons per US\$1.

average percentile of the distribution of per capita family income of households that have this characteristic. The scores were established by urban-rural zone. Afterward, through the principal component analysis method, the weightings of each of these variables and their groupings for each of the (urban-rural) zones are determined. **Table 8 in Annex 2** shows the derived weightings from this exercise. The SIPO itself establishes the poverty lines for each zone.

**Table 2. Variables of the Social Information Record**

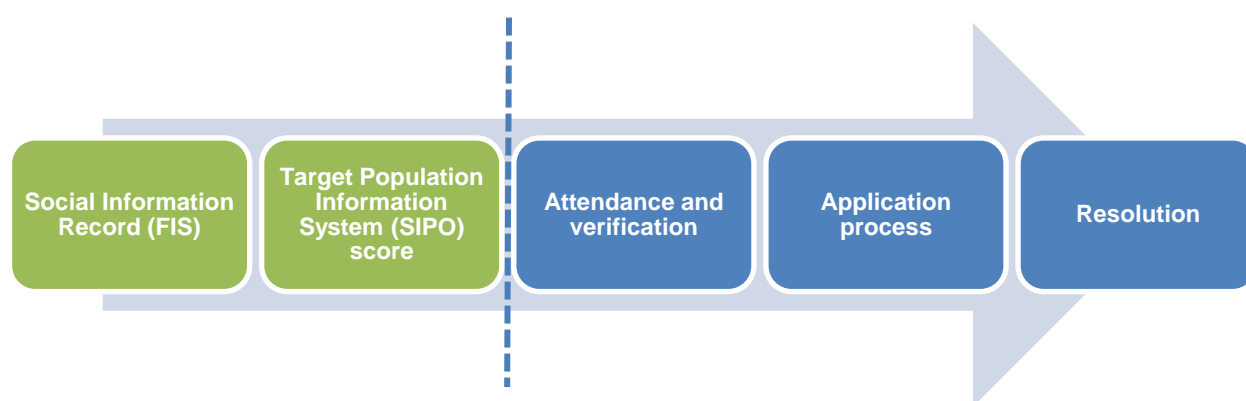
Factor	Subfactor	Variable
<b>Housing</b>	Environmental protection	Walls material
		Floor material
		Roof material
	Overcrowding	Persons per room
	Sanitation and convenience	Water supply
		System for the elimination of excreta
		Availability of bathrooms
		Electricity supply
		Fuel for cooking
		System for garbage disposal
<b>Education</b>	Schooling of household head	Level of studies of the head of household
	Schooling of other household members	Other household members with at least nine years of schooling
<b>Income</b>		Independent family income per capita
<b>Occupation</b>	Occupation of the household head	Occupational activity and category of household head
	Occupations of other household members	Occupation group of other household members 18 or older
<b>Assets</b>	Housing	Home ownership
	Furnishings: 1	Color TV
		Refrigerator
		Washing machine
		Residential telephone
	Furnishings: 2	VHS player
		Cell phone
		Hot water
		Water storage tank
		Computer
Vehicle		
	Microwave oven	
<b>Insurance</b>		Category of insurance of the household members

Source: prepared by the author based on data from Trejos and Sáenz (2007).

## b) Enrollment of beneficiaries

The enrollment of beneficiaries in Avancemos continues after the enrollment of potential beneficiaries in the SIPO. This is done through the Beneficiary Services System (*Sistema de Atención de Beneficiarios – SABEN*), which uses the score established by SIPO as a basis to measure poverty status and indicate whether the beneficiary qualifies for the incentive. Moreover, it records all benefits extended to a person or family and generates the accounting, financial, and budgetary processes involved. The principal objective of SABEN is to support the technical-administrative procedures handled by the regional offices for the granting of benefits and the follow-up on beneficiaries of social programs, facilitating and improving the quality of service. Although this system does not directly make the transfers, it provides the necessary information for these to be done, as will be explained later in this document.

**Figure 1. Enrollment process for Avancemos beneficiaries**



Source: prepared by the author.

Once the SIPO score is determined, the process begins to corroborate that the needs of the families requesting benefits can be met by Avancemos (**Figure 1**). To do this, the requested documents are reviewed and the case is opened. The requirements are: having a FIS and qualifying as living in a condition of poverty, risk or social vulnerability; being enrolled in one of the different types of secondary schooling;<sup>6</sup> and presenting certification from the education center attended by the student between the age of 12 and 25. In addition, photocopies must be presented of identity cards for all adults in the family, birth records for all minors, a photocopy of an electricity, water or telephone bill to show the address of the residence, and proof of salary or a sworn statement of family income. The beneficiary must also sign a contract in which the family commits to accept the co-responsibilities defined by the IMAS. Additionally, IMAS (2009) has established that upon its discretion it can request other documents in order to determine the socioeconomic situation of the family and to verify the information included in the above-mentioned documents.

The regional social development areas (*Asociaciones Regionales de Desarrollo Social - ARDS*) are IMAS agencies in charge of handling requests presented to the program and of carrying out

<sup>6</sup> The types of secondary education that can be submitted to become an Avancemos beneficiary are the following: daily high school attendance, night-school high school attendance, technical professional high schools (*Colegios Técnicos Profesionales - CTP*), *Nuevas Oportunidades*, *IPEC-Académica*, pre-vocational workshops, high school equivalency exam, open education, formal distance education, televised high school education (*tele-secundaria*), Comprehensive Adult Education Centers (*Centros Integrados de Educación de Adultos - CINDEA*), Comprehensive Centers for Adults with Disabilities (*Centros de Atención Integral para Personas Adultas con Discapacidad - CAIPAD*), and private education centers.

the socioeconomic study of the families to verify that the information included in the FIS is correct. Currently, there are 10 ARDS located throughout Costa Rica.

After receiving requests, the IMAS processes them. During this stage, it is determined what benefits can be granted to the applicants taking into consideration cuts to the program budget made at the start of each year by the central government. Finally, it is determined how many families can be covered by the amount previously established, and the families are then informed that they have been selected to receive the benefit.

### c) Payment process

#### *Benefit structure*

Families that participate in Avancemos receive transfers associated with the fulfillment of educational co-responsibilities. The amounts of the transfer are defined by the Governing Board of the IMAS following consultation with the Steering Committee for the Social Sector and the Fight against Poverty. To date, the amounts of the transfers have been adjusted three times.

The amounts as of 2015 were 22,500 colons per month for the third cycle of the Costa Rican education system, that is, the first three levels of secondary education (7<sup>th</sup>, 8<sup>th</sup>, and 9<sup>th</sup> years), and 35,000 for the fourth cycle<sup>7</sup> (10<sup>th</sup>, 11<sup>th</sup> and 12<sup>th</sup> years, which are taken in high schools that have an international baccalaureate<sup>8</sup> and in technical high schools<sup>9</sup>). In other words, the payment involves staggered sums that increase according to the study cycle completed by the beneficiary students (**Table 3**). In addition, all the students in the family can apply for the Avancemos program when they meet the established requirements. There are no limits on the number of students from a given family.

**Table 3. Amount of Avancemos monthly transfers**

Study cycle	Educational level	Approximate age upon taking the course	Amount of transfer (in colons)	Amount of transfer (in U.S. dollars)
Cycle III	7 <sup>th</sup> year	13	22,500	42
	8 <sup>th</sup> year	14	22,500	42
	9 <sup>th</sup> year	15	22,500	42
Cycle IV	10 <sup>th</sup> year	16	35,000	65
	11 <sup>th</sup> year	17	35,000	65
	12 <sup>th</sup> year	18	35,000	65

Source: prepared by the author based on data from [http://www.imas.go.cr/ayuda\\_social/avancemos.html](http://www.imas.go.cr/ayuda_social/avancemos.html).

Note: the exchange rate used is the average of the selling rate as indicated by the Central Bank of Costa Rica for the first eight months of 2015: 540.77 colons per US\$1.

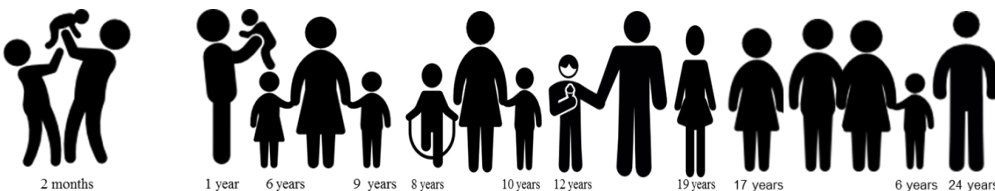
<sup>7</sup> The Costa Rican education system is divided into two large categories: primary education and secondary education. Primary is for children between the ages of 7 and 12 years old and is divided into six grades, which in turn are divided into two cycles (1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> grades constitute the first cycle and 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> grades constitute the second cycle). Secondary is for youths between the approximate ages of 13 and 18 years old and is divided into the third cycle (7<sup>th</sup>, 8<sup>th</sup> and 9<sup>th</sup> grades) and the fourth cycle or diversified education (10<sup>th</sup> and 11<sup>th</sup> grade, and in certain special cases the 12<sup>th</sup> grade).

<sup>8</sup> Public high schools that develop an international studies plan that applies an internal and external evaluation.

<sup>9</sup> High schools in which students can obtain a double diploma: a bachelor's in secondary and technical education at the medium level in one of the 33 specialties, which are grouped into three large categories or modalities: agriculture, industry and commerce, and services.

**Table 4** presents examples of families that could be beneficiaries of Avancemos. The Mosquera and Pinzón households do not have family members of secondary school age, so they receive no benefits under the program. The López family has a 12-year old son (Marco), who was a beneficiary of FONABE and now will become a beneficiary of Avancemos upon entering the 7<sup>th</sup> grade, and a 19-year old daughter (Marta) who is studying in the 12<sup>th</sup> grade in a technical college. This family receives a monthly amount of 22,500 colons for Marco and 35,000 colons for Marta. The Fernández family has a 6-year old son (Mario) who will be starting the 1<sup>st</sup> grade, a 17-year old daughter (Ana) who is in the 11<sup>th</sup> grade, and a 24-year old son (Juan) who recently returned to school to finish his secondary studies and will be in the 10<sup>th</sup> grade at a night school. This family receives a monthly amount of 35,000 colons for Ana and 35,000 colons for Juan.

**Table 4. Example of annual payments by Avancemos to families**



Type of Transfer	Mosquera family	Pinzón family	López family	Fernández family
Health	0	0		
Pre-school		0	0	
Basic primary		0	0	
Basic secondary			270,000	
Average			420,000	840,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>690,000</b>	<b>840,000</b>

Source: prepared by the author.

The payments are made monthly and all beneficiaries receive their transfer on the same date. The dates of payment for 2015 are shown in **Table 5**. The IMAS makes the request for payment when sending the information on each beneficiary to the entity in charge of carrying out the transfers on the days indicated in the column titled “date of request,” and the transfer is paid the next day.

**Table 5. Calendar of Avancemos payments, 2015**

Month	Day	Date of request	Day	Date of transfer
<b>January</b>	Monday	26	Tuesday	27
<b>February</b>	Tuesday	17	Wednesday	18
<b>March</b>	Tuesday	17	Wednesday	18
<b>April</b>	Tuesday	21	Wednesday	22
<b>May</b>	Tuesday	19	Wednesday	20
<b>June</b>	Tuesday	16	Wednesday	17
<b>July</b>	Tuesday	21	Wednesday	22
<b>August</b>	Tuesday	18	Wednesday	19
<b>September</b>	Tuesday	15	Wednesday	16
<b>October</b>	Tuesday	20	Wednesday	21
<b>November</b>	Tuesday	17	Wednesday	18
<b>December</b>	Tuesday	9	Wednesday	10

Source: prepared by the author based on information provided by officials from the IMAS.



### Payment mechanisms

Since 2009 all payments to Avancemos families have been made via a prepaid card issued by the National Bank of Costa Rica (*Banco Nacional de Costa Rica* - BNCR) (**Figure 2**). The sole function of this card is to serve as the vehicle for the transfer payment. It should be noted that the charges involved in issuing the cards and making the monthly transfers are incurred by the IMAS, not by the beneficiary.

The prepaid card works as a debit card, as no interest is paid on funds in the account. The card can be obtained from any of the many BNCR branches nationwide. In addition, it is possible to withdraw cash from the more than 650 ATMs across the country and to obtain account balances at no additional charge. Account balances can also be checked 24 hours a day/365 days a year via the BNCR platforms: BN Telephone Banking (*BN Banca Telefónica*), BN Mobile (*BN Móvil*) and BN Internet Banking. The prepaid card also features a year-round fraud monitoring and detection service. There are certain restrictions on locations where it is not possible to use the card, such as liquor stores.

The prepaid card is issued in the name of the mother or the household head, or in the name of the student if he or she is of legal age. The card is not associated with any specific bank account of the beneficiary, so neither the beneficiaries nor third parties can make deposits. This enables the IMAS to recover deposited funds in the event that they are not used by the beneficiaries.

The BNCR holds prepaid cards with outstanding balances for a period of six months, after which time the IMAS proceeds with cancelling them and reverting the amount deposited into IMAS accounts. Similarly, if the card was issued but remains inactive for a period of six months, the IMAS proceeds with reverting the funds into its accounts.

**Figure 2. Avancemos prepaid card**



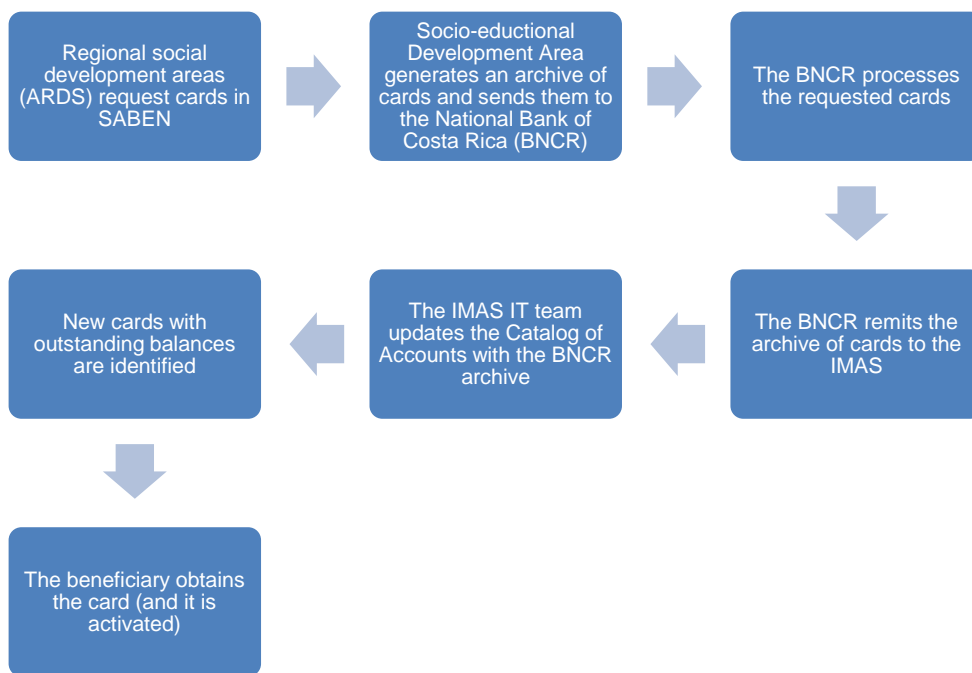
Source: information provided by officials from the IMAS.



**Figure 3** shows the process of generating a new prepaid card. This process begins with the request by the ARDS, which obtain the information from the SABEN account catalog and send it to the Socio-educational Development Area (*Área de Desarrollo Socioeducativo*), which is the area of the IMAS where Avancemos is carried out. **Figure 4** shows the request form that needs to be filled out by the ARDS to request the cards via the accounts catalog.

The Socio-educational Development Area is the entity responsible for compiling the requests from the ARDS and sending them to the BNCR. In the SABEN catalog of accounts, officials can prepare an archive that shows all of the prepaid cards requested by the ARDS, as can be seen in **Figure 5**. The BNCR processes the requests and returns them in cases where there are inconsistencies so that they can be clarified by the Socio-educational Development Area of the IMAS.

**Figure 3. Process for issuing prepaid cards**



Source: prepared by the author based on information from the IMAS (2014b).  
Note: IT = Information Technology Area (*Área de Tecnologías de Información*).

Figure 4. Application form in SABEN for the prepaid card

Source: information provided by officials from the IMAS.

Figure 5. Catalog of Accounts with pre-requested prepaid cards

Tipo Id.	Identificación	Nombre	Tipo Pago	Cuenta	Estatus	Estado	Bitácora	Probi
001	01071706360107170636		PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex
001			PREPAGO		Inactivo	Presolicitada	Bitácora	No ex

Source: information provided by officials from the IMAS.

The BNCR sends the archive with the prepaid cards that need to be generated to the IMAS, and the Information Technology Area (*Área de Tecnologías de Información*) of the IMAS is responsible for updating the catalog of accounts in SABEN and changing the status of the cards to “confirmed by the bank.” Then, prepaid cards with outstanding balances are identified and the beneficiaries are notified through a call center or by telegram so that they can proceed to pick up their prepaid card. Once the beneficiary picks up the card, it is declared to be in active status.

In addition, in order for families to be able to continue receiving the transfers, information on their compliance with conditions and other administrative requirements is verified. That information is verified in the SABEN, where the amounts to be transferred are also calculated.

It should be emphasized that transfers are made during every month of the year and the verification of co-responsibilities is carried out three times a year. However, the directors of the education centers can update the attendance lists of beneficiary students at any time in the SABEN system by way of the website designed for them. For this reason, before undertaking the request for payment, the Socio-educational Development Area takes the verification information contained in the SABEN – which can constitute either official final verification or have been updated by the directors – and send the catalog of accounts to the BNCR so that it can make the deposit onto the prepaid card.

#### **d) Verification of co-responsibilities**

The verification process allows the identification of families that have met the co-responsibilities of the program and as a result have the right to receive payments. Avancemos transfers are only linked to educational conditions associated with academic attendance and performance.

The attendance co-responsibility is met by attending 80% of classes. In terms of performance, youths can only repeat each secondary level two times. If the student repeats a course year up the maximum two times, the monthly transfer is provided normally; if the student repeats a third time, the benefit is suspended. The student can re-apply for benefits once he or she passes the school year.

Education centers are responsible for verifying co-responsibilities, and they do so with the help of an online information system created in 2009. Toward that end, a code is assigned to the director (or the person assigned by the director in each education center) by way of a restricted-access website for which the access code should be updated every three months. To receive that password, the corresponding documentation needs to be completed with the IMAS. In addition, those involved must receive training from the institution regarding the use of the system.

On the website, the directors will find a list, obtained from the SABEN, of their students who receive the Avancemos benefit. The education centers need to indicate what grade the student is in and whether the student attended a minimum of 80% of classes. In the event that the student dropped out, the reason should be indicated. Among the options listed in the system as reasons for dropping out are economic situation, transfer to another education center, illness, work, lack of interest, family problems, the student does not correspond to this education center or did not enroll, and death. For its part, the IMAS is responsible for updating the list of students from each education center on Mondays of each week (if that day is a holiday, the updating is done on the day immediately following).

The school calendar in Costa Rica runs from February to December of each year, and verification is carried out three times during that period. In March, it is confirmed that the students have

registered or enrolled and the grade level is recorded. In July, the continued attendance of students is confirmed following the mid-year vacation break. Finally, in November, student enrollment is reconfirmed. In addition to the three official verifications conducted during the course of the year, education centers can update information on students whenever they feel it relevant to do so.

Reports verifying the conditions of beneficiaries obtained through the online information system are sent by the IMAS to the ARDS. This is done in order to corroborate that the education centers at least carry out the three official verifications. Based on the information provided by the education centers, the IMAS proceeds automatically with suspension of the benefit if the student has dropped out. On the other hand, the education centers can recommend students who are living in poverty to the IMAS so that they can become Avancemos beneficiaries.

### **e) Linkage with other social programs and services**

The IMAS has established several agreements with higher education institutions so that Avancemos beneficiaries can access scholarships if they wish to continue their studies.

One of these agreements is with the University College of Cartago (*Colegio Universitario de Cartago* - CUC), which is part of the higher education system at the parauniversity level.<sup>10</sup> The agreement gives Avancemos beneficiaries the opportunity to access scholarships to study at the CUC. The goal is to create the conditions for them to overcome poverty by improving their chances of accessing higher education at the parauniversity level. The CUC offers seven technical careers in which students from families living in poverty can enroll.<sup>11</sup>

The number of scholarships provided by the CUC for Avancemos beneficiaries is five students per career and per quarter, that is, 35 students per quarter. By 2014 (IMAS, 2014a), the CUC had enrolled some 150 youths. The scholarship consists of a fee waiver for fees per credit taken.<sup>12</sup> The student pays a registration fee<sup>13</sup> and any other expenses such as books, food, and transportation. However, the Department of Student Life at the CUC carries out a socioeconomic evaluation of students and requests that the IMAS examine the possibility of adding a family welfare subsidy for students in special circumstances.

To receive the CUC scholarship, Avancemos beneficiaries need to meet the following requirements: attend an informational meeting every four months, attend a workshop every four months that addresses several topics, have a weighted average of 80 out of 100 in each quarter, and pass all the courses in which they are enrolled in their program of studies each quarter.

In 2008, another agreement was established with the State University of Distance Education (*Universidad Estatal a Distancia* - UNED) in order to enroll Avancemos beneficiaries living in poverty into courses offered by the UNED. Ten students from each ARDS can apply every quarter, that is, some 300 students annually. Students who come in under this agreement are exempt from enrollment, registration and book fees that correspond to the career they have selected.

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<sup>10</sup> One possibility is tertiary education, which is shorter than a university education and emphasizes technical training (Esquivel, 2011).

<sup>11</sup> Electronics, business administration, dental technician, criminology, bilingual secretary, and system programming.

<sup>12</sup> A fixed fee whose total depends on the number of courses the student takes.

<sup>13</sup> A fixed fee paid at the start of each course cycle regardless of the number of courses the student takes, and which is paid when the student enrolls with at least one subject.

However, students are responsible for paying for replacement exams, copies, student cards, graduation packages, food and transportation.

### **Box 1. National Scholarship Fund (*Fondo Nacional de Becas - FONABE*)**

The National Scholarship Fund (*Fondo Nacional de Becas - FONABE*) was established in 1996, 10 years before the creation of Avancemos. The main purpose of FONABE is to serve as a mechanism for social mobility in Costa Rica by providing scholarships, generating concrete actions and policies to help low-income students stay in the educational system.

This scholarship program is focused only on retaining students at the primary school level. Since 2006, low-income students at secondary level have received support from Avancemos. For this reason, a special link between these two programs was needed so that students who received support from FONABE during their first years of education continued to receive this type of support, in this case from Avancemos.

The statutes of the IMAS clearly establish that within the beneficiary profile, “the IMAS will have as beneficiary families those with adolescents and youth who have completed primary education and who meet the eligibility requirements established by the IMAS. Students coming from FONABE are exempt from the prior document application process [FIS], according to Article 10 of this Decree.”

In this way, the transition from FONABE to Avancemos occurs automatically, that is, students who receive the scholarship during their primary education go on to automatically receive benefits under the second program, without needing to complete the FIS. Instead, they must complete the FISI in the name of the student and, as the student’s domicile, indicate the education center that he or she attended. According to the Article 12 of Executive Decree No. 34786, “with the objective of avoiding delays in the payment of benefits to the detriment of beneficiary families, the IMAS can rotate the payment of transfers to beneficiary families each year based on the budget availability and on information in its records and information systems from the previous year that determines students who are active, on the condition that there is no evidence of modification in the original conditions upon which the provision of the benefit was based. The IMAS, in coordination with the Ministry of Public Education, will verify that the students are enrolled in the education system, for which the IMAS will also have six months for the formalization of the contract with the family with the same time frame” (Executive Decree No. 34786).

However, the FISI lasts for a period of one year in terms of registration and eligibility and will be subsequently terminated when the FIS goes into effect. If evidence is found that errors were made in completing the FISI, it can lead to revocation of the conditional cash transfer.

Specifically, beneficiaries of FONABE who want to apply to Avancemos upon starting their secondary education must present a document that establishes their enrollment and grade level; a photocopy of an electricity, water, or telephone bill to verify residency; and a photocopy of the identify card of the student’s mother, father, or guardian, or the student him or herself if the student is of legal age. The process will be completed with the FIS or FISI profile card and the document for the authorization of payment, duly completed in order for the transfer process to take place.

#### **f) Updating of the roster of beneficiaries (recertification)**

There are two types of recertification of beneficiaries. First, every seven years the entire FIS must be redone for each family household, including re-asking questions that cover all aspects of the record. Second, a partial update of the record of beneficiary families is carried out every two-and-a-half years.

With respect to the complete update of the household record every seven years, households should request the update from the regional offices of the IMAS or ARDS. An IMAS official will then complete the FIS for the household indicated, and will process the data in the IMAS systems

in order to calculate the SIPO score and finalize an interview with the household members in order to communicate the score results with them.

The updating of the specific variables of the beneficiary family without a family visit is carried out every two-and-a-half years, and should also be requested by the family. This procedure can be carried out directly by the ARDS (there is no visit to the household) and consists of updating the information in the FIS that is directly related to the family: births, deaths, education level of family members and income level, among other variables. In this case, the information is entered directly into the IMAS systems, and the updated SIPO score for the family can be instantly obtained so that it can be passed on to the family immediately.

It should be mentioned that both the seven-year period as well as the two-and-a-half-year period begin with the date of the FIS application, that is, it is different for every household and/or family. The IMAS neither contacts nor reminds families that they need to update their information, since the families are believed to have sufficient incentives to take the initiative to request the updating because otherwise they will lose their status as beneficiaries. On several instances the IMAS has not had the resources required to update all of the FIS by their due date and has contracted state universities to carry out the process.

#### **g) Exit criteria**

There are several reasons why Avancemos beneficiaries can temporarily or permanently lose their support from the program. The reasons are loss of eligibility or noncompliance with co-responsibilities or administrative procedures.

In terms of loss of eligibility, the main reason why the benefit can be suspended is because the family's socioeconomic conditions have improved and, as a result, the family is no longer eligible for the program. Another reason why students can lose their status as beneficiaries is because they exceed 25 years of age, even though they comply with the other requirements and co-responsibilities.

With regard to noncompliance with co-responsibilities or administrative procedures, one reason for suspension of benefits is that the student fails to comply with the co-responsibility to attend a minimum of 80% of classes or fails the pass of the school year. It should be mentioned that the student can repeat the school year two more times, but will lose the right to the Avancemos benefit for the fourth attempt, that is, in that situation the student's status would be classified as "benefit suspended." Once the student passes the grade level that he or she repeated more than two times, the student can return to being beneficiary of the program.

In addition, in accordance with the Operational Requirement of the Avancemos Pilot Plan (Executive Decree No. 33203), the transfer is stopped permanently when it is shown administratively in a hearing with the beneficiary that he or she obtained the transfer using false information.

The Operational Requirement of the Avancemos Program (IMAS, 2009) indicates that reasons for suspension are temporary noncompliance with established co-responsibilities, presentation of documents that are unclear or incomplete, noncompliance with the period allowed for updating family information, ineligibility under the poverty parameters in terms of socioeconomic conditions, or any formal complaint made by a third party (a person or institution). To corroborate the above-mentioned reasons for suspension of the benefit, conditions are verified via field visits in a period of 30 working days from the date of suspension. If the visit shows any of the above-mentioned

reasons, the transfer will be stopped. In the opposite case, the student will be reimbursed for the amount he or she did not receive during the 30 days of the information corroboration process.

Finally, the benefit will be revoked if there is any waiver in writing from the mother, guardian, or the student him or herself if of legal age.

Initially, when any of these conditions resulted in suspension of the benefit, the family was notified by telegram. Currently, however, the family is informed through a call from the call center or by way of a message service.

#### **h) Client services for beneficiaries**

Avancemos has a direct phone line for clients that is available and free of charge. In December 2012, the IMAS contracted a private firm to establish a call center to inform and assist beneficiaries of the program.

Persons can contact the call center to obtain information about Avancemos requirements (both to register for the program and to stay in it) or transfers, to request updates of information about the family, or to clarify their status in terms of program registration, among other things. In addition, the call center contacts beneficiaries through automatic dialing calls as well as via the message service to send important notifications or to indicate to beneficiaries that something requires their attention. For example, the program might require that certain beneficiaries be contacted if information from these beneficiaries is not registered in the SIPO or if their benefit has been suspended. In addition, in the case of a student who has stopped attending school, the family will be contacted via these methods for the specific purpose of verifying the reasons why, and to try to get the student to return to school.

As of 2014, the sending of telegrams was replaced by the message service due to the high cost of telegrams. The April-June 2013 Quarterly Report (IMAS, 2013) showed the costs of the calls made and the telegrams sent during this period. **Table 6** shows that the approximate cost was US\$0.22 per minute for calls and US\$9.53 per telegram sent.

**Figure 6. Avancemos program client services**



Source: taken from [www.imas.go.cr](http://www.imas.go.cr).

**Table 6. Call center services**

Type of service	Quantity	Cost in U.S. dollars	Unit Cost in U.S. dollars
<b>Calls</b>	96,117	21,482	0.22
<b>Telegrams</b>	3,130	29,821	9.53

Source: IMAS (2013).

Note: the quantity of calls is measured in minutes for ongoing and outgoing calls. The IMAS uses an exchange rate of 500 colons per U.S. dollar.

## **II. Cross-cutting issues**

### **i) Management information systems**

As mentioned previously, the Social Action Information System (*Sistema de Información para la Acción Social* - SIPAS) was designed to address the social information needs of IMAS with the objective of meeting the needs of people living in poverty. As can be seen in **Figure 7**, the SIPAS is divided into two main systems: the Target Population Information System (*Sistema de Población Objetivo* - SIPO), and the Beneficiary Services System (*Sistema de Atención de Beneficiarios* - SABEN).

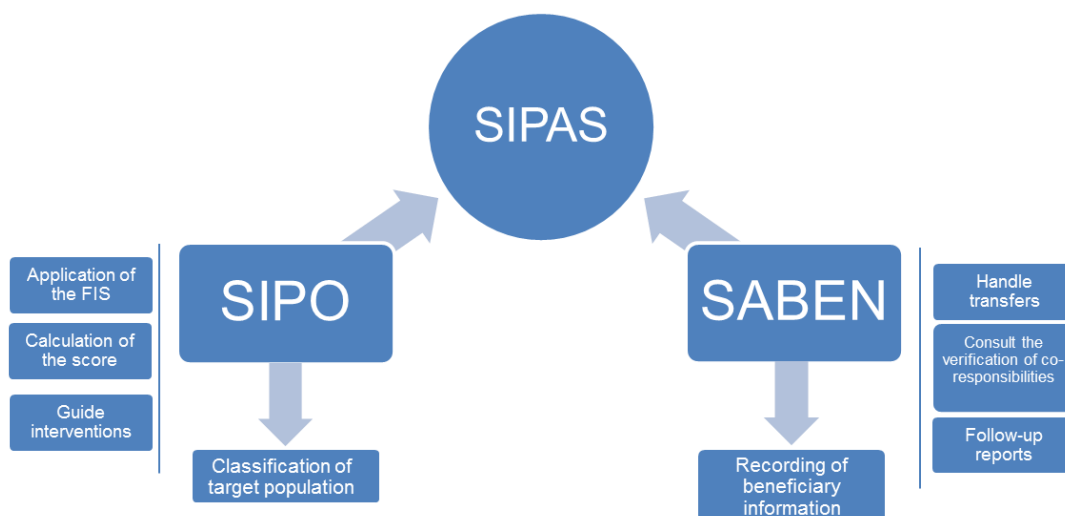
The SIPO is a system that classifies the target population by poverty level so that this population can access the different IMAS benefits as well as benefits from other institutions. According to Viquez (2011), the system allows for characterizing the target population as well as defining and orienting different intervention methods, coordination strategies, and institutional programs. In addition, it serves to prioritize the population that needs institutional services based on the resources available and in a way that ensures that the benefits go to the population most in need. The SIPO is a centralized database system that can be accessed online. Information for the SIPO is obtained through the FIS, a process that is explained in the registration section for beneficiaries.

The SABEN is a system that allows for providing economic incentives to beneficiaries based on the information from the SIPO. This system has a record of the information about benefits provided by the families. The system generates accounting, financial, and budgetary transactions (Viquez, 2011). In addition, it facilitates the processes carried out by the IMAS, as it contains information on the different steps involved in providing the benefit.

As indicated by Viquez (2011), the SABEN is comprised of five main modules: i) parameters that include, for example, determining the given status of a beneficiary; ii) transactions; iii) consultations that allow for visualizing the information from beneficiaries via the Web; iv) the budget, which has its own interface in the IMAS Administrative Planning and Finances System (*Planeamiento Administrativo y Finanzas*) and provides information on execution of the budget and social programs; and v) reports to generate information that allows for following up on IMAS programs.



**Figure 7. Avancemos information systems**



Source: prepared by the author.

Note: FIS: *Ficha de Información Social* (Social Information Record); SABEN: *Sistema de Atención de Beneficiarios* (Beneficiary Services System); SIPAS: *Sistema de Información para la Acción Social* (Social Action Information System); SIPO: *Sistema de Población Objetivo* (Target Population Information System).

## j) Monitoring and audit systems

### *Monitoring*

The IMAS prepares quarterly reports that provide follow-up on its social programs, including Avancemos (IMAS, various years). There are also reports that focus exclusively on the follow-up and execution of programs. However, given the services offered by the SABEN, monitoring of the program is based mainly on the generation of information in this system as frequently as is required by its officials.

The IMAS quarterly reports have a consistent format that is completed every quarter, along with additional information that the IMAS considers important to include. One section of these reports refers to the verification of educational status, for which information is extracted from the SABEN. This information can include the quantity of education centers for each ARDS that carried out the verification process, as well as the number of students verified. Another section is always devoted to the prepaid card. This section explains the status of the agreement with the BNCR and shows information on the status of the cards and the quantity that are pending pick up (see examples in **Annex 3**). In addition, there is a section referred to as the Automatic Mass Resolution Process (*Proceso Automático de Resoluciones Masivas - PROSI*), which generates information on the transition of FONABE students to the IMAS. Another section is devoted to the call centers, including the centers' expenditures and any other qualitative information considered to be relevant. In addition, there is a section for each of the IMAS agreements with institutions such as the CUC and the UNED, among others. The section qualitatively explains the status of these agreements and the progress made on them each quarter.

In some cases a section is included to highlight follow-up to the Report of the Comptroller General of the Republic (CGR, 2008 and CGR, 2012), specifically regarding implementation of the recommendations provided by this entity. Those recommendations are examined more closely in

the section on Evaluation Policy. Finally, information is also included on other activities that were carried out.

With respect to monitoring reports that can be obtained from the SABEN as needed, IMAS officials divide them into two types: quantitative and qualitative. **Table 7** shows an example of what IMAS officials understand to be a quantitative report. This type of report shows the number of student beneficiaries, the number of families to which those benefits belong, the budget executed by the cut-off date, and the amount committed for the rest of the year.

**Table 7. Example of quantitative information**

Information on Avancemos as of August 27, 2015	
Number of families	124,314
Number of students	156,792
Executed budget (colons)	30,366,027,150
Commitments (colons)	16,420,236,500
<b>Total expenditure (executed + committed; in colons)</b>	<b>46,786,263,650</b>

Source: Beneficiary Services System (*Sistema de Atención de Beneficiarios - SABEN*).

Another type of report prepared by the IMAS includes qualitative information. Specifically, IMAS officials can observe the current status of the student, the correction of the educational level, current educational level, the SIPO identification number, the student beneficiary's identification card number, the complete name, and the regional IMAS office to which the beneficiary belongs.

**Figure 8. Example of qualitative information**

The screenshot shows the 'Consulta Estudiantes Avancemos' web application. At the top, there is a search form with fields for 'Primer Apellido', 'Segundo Apellido', 'Primer Nombre', and 'Segundo Nombre', along with a 'Nivel Educativo' dropdown menu. Below the form are several buttons: 'Buscar Estudiantes', 'Enviar Estudiantes con Cambios', 'Lista de estudiantes con Cambios', 'Nuevos Estudiantes', 'Exportar Lista a Excel', and 'Reporte de Centros Educativos'. A status bar indicates 'Total de Estudiantes : 211' and 'Fecha de la última actualización: lunes, 24 de agosto de 2015'. Below this, a blue banner reads 'Los estudiantes con color Celeste, tienen el beneficio suspendido.' At the bottom, a table displays student data with columns: Marca, Condición Actual del Estudiante, Corrección de Nivel, Nivel Educ, Id SIPO, Cédula, Primer Apellido, Segundo Apellido, Nombre, Segundo Nombre, and Regional IMAS. The table contains several rows, with one row highlighted in blue.

Marca	Condición Actual del Estudiante	Corrección de Nivel	Nivel Educ	Id SIPO	Cédula	Primer Apellido	Segundo Apellido	Nombre	Segundo Nombre	Regional IMAS
<input type="checkbox"/>	Condición Actual del Estudiante									07
<input type="checkbox"/>	1-No corresponde a este CE (no matriculó, se trasladó de CE, etc.)									07
<input type="checkbox"/>	2-Se retiró del CE (abandono, deserción)									07
<input type="checkbox"/>	3-Asistencia menor a 85% en todas las lecciones									07
<input type="checkbox"/>	4-Repitente en más de dos periodos consecutivos en el mismo nivel recibiendo Avancemos.									07
<input type="checkbox"/>	5-Fallecimiento									07
<input type="checkbox"/>	6-Egresado									07
<input type="checkbox"/>	8-No requiere cambio									07
<input type="checkbox"/>	Condición Actual del Estudiante	Seleccione...	12	220108						07
<input type="checkbox"/>	Condición Actual del Estudiante	Seleccione...	10	452315						07
<input type="checkbox"/>	Condición Actual del Estudiante	Seleccione...	7	1558866						07
<input type="checkbox"/>	Condición Actual del Estudiante	Seleccione...	9	2480112						07
<input checked="" type="checkbox"/>	Condición Actual del Estudiante	Seleccione...	12	1546196						07
<input type="checkbox"/>	Condición Actual del Estudiante	Seleccione...	7	902371						07

Source: information provided by officials from the IMAS.

## *Auditing*

Audit of the program is the responsibility of the Auditing Area of the IMAS. The objective of this procedure is to ensure compliance with established procedures, both in terms of internal as well as external regulations. In addition, it aims to ensure correct execution of the program budget.

Once a family completes the FIS and is assigned a score – and is thus classified at a certain socioeconomic level – an auditing process is conducted to verify that the beneficiaries comply with the required profile, that is, that they correspond to levels of extreme poverty, poverty, and social vulnerability.

Application of the FIS is carried out by technicians and experts from the IMAS through a questionnaire, which must be completed in the same household where the applicant family resides. However, auditing consists of a process of reviewing data provided by the family that are not directly related to the household characteristics and therefore cannot be corroborated during the visit. This is done through the verification of documents that support the information provided by the families at the time they complete the FIS, such as water, electricity, or telephone bills or property titles, among others. This review can be conducted by officials from the IMAS or by public or private institutions that sign an agreement with the IMAS to conduct the review. The University of Costa Rica (*Universidad de Costa Rica - UCR*) has conducted these types of evaluations or auditing on several times.

When it started, Avancemos had regional quotas in each district of the country (Meza-Cordero et al., 2015). To establish these quotas, a Social Development Index was established for each district, and more resources were allocated to those districts whose index was lower. Audits of the program at that time were also responsible for corroborating compliance with regional quotas in each district. However, there are no quotas of this type today.

### **k) Evaluation policy**

Since 2006, the IMAS has conducted some evaluations of processes or results, but not impact evaluations on Avancemos. These evaluations are not conducted regularly, that is, there is no set evaluation plan. Nonetheless, institutions outside of the IMAS such as the University of Costa Rica (UCR) have conducted various types of evaluations. Some of the studies that have been carried out by the UCR are about key issues or focus on a particular year for this CCT program.

The UCR's Institute of Economic Sciences (*Instituto de Investigación en Ciencias Económicas*) has published the results of an impact evaluation by Mata and Hernández (2015). The authors used quasi-experimental methodologies such as propensity score matching and difference-in-differences. They showed that in 2007, between 10% and 16% of student beneficiaries of Avancemos stayed in the education system exclusively because of the transfer.

Other institutions that have conducted evaluations of the program are State of the Region, State of the Nation, State of Education, and the Economic Commission for Latin America and the Caribbean (ECLAC), among others. Hernández and Mata (2013) review the main points that have been analyzed in those studies by entities outside of the IMAS. The authors mention the lack of a plan to evaluate the program impact, compliance with co-responsibilities, compliance with goals in terms of the number of beneficiaries and the allocated budget, timely delivery of transfers to beneficiaries and the continuous modifications to the program.

Using comparative statics, Sauma (2008) estimates the effect of Avancemos on the poverty level and finds that total poverty was reduced by 0.3 percentage points and extreme poverty by 0.2 percentage points thanks to the program (although given the methodology used, this result cannot be attributed entirely to Avancemos, since its effect is not isolated as it would be in an impact evaluation).

A study for State of the Nation (Trejos, 2012) shows that 80% of the transfers were provided to families in the first two quintiles of the distribution of autonomous per capita family income.

Recently, the United Nations Children’s Fund (UNICEF) carried out a study of the Avancemos program (Meza-Cordero et al., 2015) that consisted of an evaluation of processes directed toward providing the benefit and verifying co-responsibilities. According to the Advisor of the Executive Presidency of IMAS, the recommendations resulting from this study were used by the IMAS in the development of an action plan to improve the program. Among the recommendations are to unify the program requirements, organize inter-institutional coordination between the IMAS and the Ministry of Public Education (*Ministerio de Educación Pública* - MEP), effectively monitor Avancemos on an ongoing basis, pro-actively seek out those who are excluded and incorporate an educational quality component, among others.

Costa Rica’ Comptroller General of the Republic (*Contraloría General de la República* - CGR) has also conducted several audits of the program. In 2008, the CGR’s Division of Operative and Evaluative Auditing (*División de Fiscalización Operativa y Evaluativa*) published the “Report on the Design and Execution of the Conditional Cash Transfer known as ‘Avancemos’” (CGR, 2008). This comprehensive CGR report included analysis of the design, execution, follow-up, and evaluation of the program, with a particular focus on changes in the program since it was created in 2006 and on the lack of the design of impact evaluations of the program.

In 2012, the CGR published a second report on Avancemos entitled “Report on Management of the Avancemos conditional cash transfer program” (CGR, 2012). The report focused on program management, particularly compliance with co-responsibilities to receive the transfer, application of the selection criteria for beneficiaries and delivery of the transfers, evaluation of the program effects and the sufficiency of the transfer amounts. With respect to this last topic, the CGR requested a review of the sufficiency of this amount because at that time the benefit had not been updated for several years. In this way, the CGS requested compensation for the opportunity cost to maintain the program’s purchasing power over time, and thus can achieve the program objective. In addition, recommendations were made related to the lack of efficiency and weaknesses linked to execution.

As a result of the constant –but not systematic– evaluation processes of Avancemos, the IMAS has had ongoing feedback that has identified strengths and opportunities for improvement.

### **I) Coordination with other sectors (education)**

The IMAS signed the agreement with the Ministry of Public Education (MEP) to control and verify the co-responsibility related to attendance during the school year. The objective of the agreement is to have mutual feedback with updated and timely information about program beneficiaries. This is done through the use of communication and information technologies in those institutions that have the necessary logistical support and suitable technological tools. The main instrument is a limited-access webpage that directors of the education centers use to update the status of

beneficiaries. Periodic improvements are made to this tool to make it more accessible to users and thus to obtain better results.

### **m) Presence of the program nationwide**

Management of the main activities of Avancemos is focused on the central offices of IMAS in San Jose, the nation's capital. However, the regional social development areas (*Asociaciones Regionales de Desarrollo Social - ARDS*) decentralize some of the functions to execute the program.

In the central offices, the Deputy Management Office for Social Development (*Subgerencia de Desarrollo Social - SGDS*) is responsible for overall management of Avancemos. Specifically, there is a high-level governing body responsible for policy decision-making for the program that is comprised of the Steering Committee for the Social Sector and the Fight against Poverty of the Executive Branch (*Rector del Sector Social y Lucha Contra la Pobreza del Poder Ejecutivo*), MEP, IMAS, CCSS, the National Learning Institute (*Instituto Nacional de Aprendizaje - INA*), and the Social Development and Family Allowances Directorate (*Dirección de Desarrollo Social y Asignaciones Familiares – DESAF*).

In addition to the governing body, there is a Technical Program comprised of technical staff designated by the principal authorities of the above-mentioned institutions. The group is responsible for issuing the technical criteria necessary for policy decision-making via monthly meetings.

Finally, the Management Unit is responsible for overseeing adequate implementation and monitoring of the functions and responsibilities of all the institutions involved. In addition, the unit is responsible for follow-up, monitoring, and evaluation of public management of the program. The unit is comprised of full-time representatives designated by each institution.

Furthermore, the IMAS has 10 ARDS distributed across the country.<sup>14</sup> The main function of these institutions is to provide basic support for families living in poverty. The functions of the ARDS include being responsible for receiving requests to open cases and for carrying out socioeconomic studies of the families. In addition, they issue the requests for new prepaid cards and send the catalog of accounts to the BNCR so that the monthly transfers can be made.

### **n) Implementation challenges**

Like other programs in Latin America, the IMAS has learned the best strategies and procedures to implement Avancemos through trial and error. The program encountered some difficulties when it started.

#### **1. Challenges for verification of the co-responsibilities of beneficiaries**

The beneficiary families of Avancemos must comply with two conditions associated with the secondary education of adolescents and youths to receive the transfer: attendance at education

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<sup>14</sup> In the provinces of Noreste, Suroeste, Alajuela, Cartago, Heredia, Chorotega, Puntarenas, Huétar Caribe, Brunca, and Huétar Norte.

centers (80% of classes) and passing the school year (with the possibility of repeating each grade up to a maximum of two times).

In some cases, the lack of coordination between the IMAS and the Ministry of Public Education (*Ministerio de Educación Pública* - MEP) in verifying attendance at an education center has resulted in continuing to give transfers to students who are no longer studying. Specifically, the coordination problem was due to the lack of harmonization between the two institutions with regard to the codes to identify the students and high schools in the databases, since the IMAS has a registry for beneficiary households and the MEP has one for students who have enrolled.

According to Loría and Umaña (2014), in 2011 transfers totaling 1,448 million colons were provided to 11,708 persons (that is, around 8% of student beneficiaries) for whom there was no information about their enrollment status or attendance at an education center. The main problem revolved around the fact that the IMAS did not immediately process information on co-responsibilities, which could have resulted in a student remaining as active in the registries even though that student had not complied with his or her commitment.

As a result of this situation, the IMAS has improved the manner of verifying the co-responsibility of attendance at education centers. In 2013, the IMAS implemented an information system available via the Internet in which the directors record compliance of requirements with attendance and enrollment of students at least three times a year. The IMAS trained the ARDS and the education centers in the use of the Web tool. In addition, a direct line was opened for consultations related to the new procedures.

## 2. Challenges of follow-up and support for beneficiaries

The IMAS has procedures previously established in presentation of the program requirements both for applying to the program and for verifying co-responsibilities. However, in practice there have been some delays and mistakes in the transfers resulting in discrepancies with the executing institution on the part of the beneficiaries.

One of the problems that came up during management of the program is that some beneficiaries did not receive their payments on time. In addition, if their transfer was suspended and beneficiaries wanted to know the reason why, it was difficult for them to obtain a quick response in order to resolve the situation. Another problem was the complexity and tediousness of the paperwork (both to enroll and to stay in the program) that needed to be completed by the parents. This was particularly difficult for parents with lower levels of education.

In December 2012, the IMAS contracted a private company to establish the call center. The purpose of the center is to provide beneficiaries an opportunity to obtain general information about how the program operates. This has helped beneficiaries gain greater clarity regarding dates of deposits and the amount of money deposited. Among the most frequent consultations are those related to the cards (blockages, balances, etc.). These consultations address the status of prepaid cards and the beneficiary's history in the SABEN. In cases where it is necessary, the BNCR is contacted.

One example of the functions carried out by the call center is the case of students whose benefit has been suspended. For those whose benefit was suspended at the start of 2013, by order of the Comptroller General of the Republic (*Contraloría General de la República* - CGR), there was a 10-day process for the beneficiary to provide the corresponding corroboration. During the first five months of a communication strategy implemented by the call centers, the number of students with a suspended benefit was reduced by 66% (IMAS, 2013).

Coordination between the ARDS of the Huétar Atlántica region and the call center has achieved significant results in terms of assisting the region's indigenous families, who have greater difficulties in completing the necessary procedures. The ARDS used this call center to locate and contact Avancemos beneficiaries for whom some type of information was missing. For example, in the first three months of 2014 they identified 1,333 students whose home address and corresponding education center were not clearly known (IMAS, 2014a).

### 3. Payment process challenges (prepaid cards)

When it started, Avancemos made transfers to families through direct payments in cash. Among the operational problems encountered as the program proceeded were delays in delivering transfers to beneficiaries. In addition, the process was not systematized, specifically when it came to corroborating verification of the co-responsibilities, sending the payment order for the transfer or responding to consultations with beneficiaries about their transfers.

The Deputy Management Office for Administrative Support (*Subgerencia de Soporte Administrativo*), established in 2009 through the agreement with the National Bank of Costa Rica (BNCR), issued a prepaid card whose exclusive function was to serve as a payment mechanism. As of that year, the transfer was provided monthly by way of a deposit onto the prepaid card of all program beneficiaries.

Toward this end, the process of delivering the transfer was systematized in order to obtain information on beneficiaries who comply with the conditionalities, and thus should receive the transfer every month. This information, obtained from the SABEN, is sent to the BNCR so that it can make the corresponding deposits. This diminishes the possibility of human error when making the cash payments to the families.

The contract executed in 2012 with a private company for the call center for Avancemos beneficiaries also allowed for consultations about the prepaid cards. This has led to improvements in efficiency when making the transfers, since it allows for more rapidly addressing claims and consultations with beneficiaries about the transfers. In addition, an email address was established ([tarietasprepago@bncr.fi.cr](mailto:tarietasprepago@bncr.fi.cr)) so that the BNCR can respond to requests for information, complaints, and other queries of IMAS beneficiaries regarding the transfer. This has helped facilitate coordination between the BNCR and the ARDS.

### 4. Problems of focusing on the target population

The IMAS selects beneficiaries according to their level of poverty and vulnerability based on the estimated SIPO score, which in turn is based on information from the FIS. However, there have been two types of problems with the targeting of Avancemos beneficiaries. On the one hand, there are problems related to the delivery of the transfer to students who no longer live in a condition of poverty and vulnerability, that is, a problem of including beneficiaries who do meet these requirements. On the other hand, there is a problem of exclusion of poor people who are not beneficiaries.

According to Sauma and Trejos (2014), only one of five beneficiaries of FONABE and Avancemos comes from households that are not poor. Nevertheless, a problem arises with the delivery of the transfer to students coming from FONABE because some of these students no longer live in a condition of poverty.

The error with regard the exclusion of potential beneficiaries who meet the poverty-level requirement but do not participate in the program points to a need for a more pro-active effort by the IMAS to seek out beneficiaries, since a large part of the poor and vulnerable population might have neither the knowledge nor the means necessary to complete the steps required by the program.

In 2015, the government of Costa Rica launched the *Puente al Desarrollo* strategy (MDHIS, 2015a) to reach out to families living in poverty using a multisectoral and interinstitutional approach, and in this way, solves the problem of exclusion. This strategy is based on the Multidimensional Poverty Index (MPI) and on the use of poverty maps as tools for decision-making.

The creation of the MPI as an instrument to measure poverty allows for complementing poverty measurement via income by incorporating variables such as education, work, health, housing, and social protection. For their part, the poverty maps are a tool based on the census conducted in 2011 by the INEC, which allows for visualizing on the map of Costa Rica, and through different layers, the information that the country has available regarding poverty and basic unmet needs: decent housing (quality of housing, overcrowding, electricity), healthy lifestyle (sanitary facilities), level of education (primary, secondary, educational attainment), and other goods and services (consumption capacity). In addition, this information can be disaggregated by district and is also used by the Minimal Geostatistical Units (*Unidades Geoestadísticas Mínimas*) in order to channel both public and private resources more efficiently.

*Puente al Desarrollo* aims to reach 54,600 families located in 75 districts categorized as priorities.<sup>15</sup> This strategy is based on the creation of a technical/professional-level position known as social co-manager. The function of the co-manager is to serve as a “bridge” by providing a link between the basic unmet needs of families living in poverty and the institutional offerings available to help them. The IMAS is the coordinating unit for *Puente al Desarrollo* strategy, and the co-manager team is comprised of IMAS staff.

**Figure 9. Interaction between actors of *Puente al Desarrollo***



Source: MDHIS (2015a).

<sup>15</sup> According to the 2014 National Census of Households (*Encuesta Nacional de Hogares*), there are some 123,253 families living in extreme poverty (MDHIS, 2015a).



The ARDS, in collaboration with the Coordinating Area for *Puente al Desarrollo*, are responsible for identifying, through the use of poverty maps, neighborhoods and areas where there is a concentration of families living in extreme poverty. In each of these priority neighborhoods or areas a list is generated of the families that fit the *Puente al Desarrollo* profile – based on the SIPO registries – so that initial contact can be made with candidate families. However, one of the most important elements of this strategy is that this list is only a starting point, since the ARDS will need to make a sweep in the selected neighborhoods in order to expand the list, identifying new families that fit the profile but were not included in the SIPO (MDHIS, 2015b).

Once there is a complete list of candidate families, a process is undertaken to validate that they meet the required profile by way of application to or updating of the FIS, as each case requires. Upon obtaining the final list of those families that fit the profile and wish to participate in the strategy, a co-manager will need to assist them in completing the commitments and in the follow-up of comprehensive plans of action developed for each family, which can include the incorporation of the family as a beneficiary. In fact, as of the first two weeks of December 2015, 15,586 youths in families participating in the *Puente al Desarrollo* strategy had been incorporated into Avancemos (MDHIS, 2015c). Each co-manager works with some 170 families, which allows for systematic and rigorous monitoring of the specific intervention plan for each family.

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Annexes

Annex 1. Social Information Record (*Ficha de Información Social - FIS*)



## FICHA DE INFORMACION SOCIAL

N° 1007119

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**1. DATOS GENERALES**

1. Folio _____	9. Caserío _____	12. N° Vivienda _____
2. Fecha FIS _____	10. Zona _____	13. Vivienda en área de riesgo físico (*) _____
3. Area Regional Des. Social _____	11. Dirección de la vivienda (anotar señas exactas para facilitar localización): _____	
4. Reg. MIDEPLAN _____		
5. Provincia _____		
6. Cantón _____		
7. Distrito _____		
8. Barrio _____		

Personas Responsables	Código	Fecha	Firma
14. Visita domiciliar			
14.1 Verificación domiciliar			
15. Entrevista			
16. Revisión			
17. Supervisión			
18. Digitación			
19. Eval. digitación			

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**2. VIVIENDA Y SERVICIOS**

<b>20. Paredes exteriores</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="3">Estado</th> </tr> <tr> <th>B</th> <th>R</th> <th>M</th> </tr> </thead> <tbody> <tr><td>1. Bloque, ladrillo, concreto</td><td></td><td></td><td></td></tr> <tr><td>2. Prefabricado</td><td></td><td></td><td></td></tr> <tr><td>3. Pared forrada (madera, fibrolit, metal, etc.)</td><td></td><td></td><td></td></tr> <tr><td>4. Pared sin forro (madera, fibrolit, metal, etc.)</td><td></td><td></td><td></td></tr> <tr><td>5. Zócalo</td><td></td><td></td><td></td></tr> <tr><td>6. Adobe, bahareque, palma, bambú, caña</td><td></td><td></td><td></td></tr> <tr><td>7. Desecho</td><td></td><td></td><td></td></tr> <tr><td>8. No tiene</td><td></td><td></td><td></td></tr> </tbody> </table>		Estado			B	R	M	1. Bloque, ladrillo, concreto				2. Prefabricado				3. Pared forrada (madera, fibrolit, metal, etc.)				4. Pared sin forro (madera, fibrolit, metal, etc.)				5. Zócalo				6. Adobe, bahareque, palma, bambú, caña				7. Desecho				8. No tiene				<b>21. Piso</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="3">Estado</th> </tr> <tr> <th>B</th> <th>R</th> <th>M</th> </tr> </thead> <tbody> <tr><td>1. Cerámica, mosaico y similares</td><td></td><td></td><td></td></tr> <tr><td>2. Cemento</td><td></td><td></td><td></td></tr> <tr><td>3. Madera</td><td></td><td></td><td></td></tr> <tr><td>4. No tiene (tierra, caña, etc.)</td><td></td><td></td><td></td></tr> </tbody> </table> <b>24. Número de aposentos</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr><td>1. Solo para dormir</td><td></td></tr> <tr><td>2. Para otros usos</td><td></td></tr> <tr><td>3. Total aposentos</td><td></td></tr> </tbody> </table> <b>25. Número de camas</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr><td></td><td></td></tr> </tbody> </table>		Estado			B	R	M	1. Cerámica, mosaico y similares				2. Cemento				3. Madera				4. No tiene (tierra, caña, etc.)				1. Solo para dormir		2. Para otros usos		3. Total aposentos				<b>22. Techo de la vivienda</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="3">Estado</th> </tr> <tr> <th>B</th> <th>R</th> <th>M</th> </tr> </thead> <tbody> <tr><td>1. Zinc u otro tipo de lámina</td><td></td><td></td><td></td></tr> <tr><td>2. Entrepiso (cemento, madera, otro)</td><td></td><td></td><td></td></tr> <tr><td>3. Palma, caña, teja artesanal</td><td></td><td></td><td></td></tr> <tr><td>4. Desecho</td><td></td><td></td><td></td></tr> </tbody> </table> <b>26. Fuente de abastecimiento de agua</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr><td>1. A y A. Monto mensual ₡ _____ NIS _____</td><td></td></tr> <tr><td>2. Empresa o cooperativa. Monto mensual ₡ _____</td><td></td></tr> <tr><td>3. Acueducto rural, municipal. Monto mensual ₡ _____</td><td></td></tr> <tr><td>4. Fuente pública</td><td></td></tr> <tr><td>5. Pozo con bomba</td><td></td></tr> <tr><td>6. Pozo sin bomba</td><td></td></tr> <tr><td>7. Río, quebrada, naciente, lluvia</td><td></td></tr> </tbody> </table>		Estado			B	R	M	1. Zinc u otro tipo de lámina				2. Entrepiso (cemento, madera, otro)				3. Palma, caña, teja artesanal				4. Desecho				1. A y A. Monto mensual ₡ _____ NIS _____		2. Empresa o cooperativa. Monto mensual ₡ _____		3. Acueducto rural, municipal. Monto mensual ₡ _____		4. Fuente pública		5. Pozo con bomba		6. Pozo sin bomba		7. Río, quebrada, naciente, lluvia	
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2. Cemento																																																																																																													
3. Madera																																																																																																													
4. No tiene (tierra, caña, etc.)																																																																																																													
1. Solo para dormir																																																																																																													
2. Para otros usos																																																																																																													
3. Total aposentos																																																																																																													
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	B	R	M																																																																																																										
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2. Entrepiso (cemento, madera, otro)																																																																																																													
3. Palma, caña, teja artesanal																																																																																																													
4. Desecho																																																																																																													
1. A y A. Monto mensual ₡ _____ NIS _____																																																																																																													
2. Empresa o cooperativa. Monto mensual ₡ _____																																																																																																													
3. Acueducto rural, municipal. Monto mensual ₡ _____																																																																																																													
4. Fuente pública																																																																																																													
5. Pozo con bomba																																																																																																													
6. Pozo sin bomba																																																																																																													
7. Río, quebrada, naciente, lluvia																																																																																																													

<b>23. Cielo raso</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="3">Estado</th> </tr> <tr> <th>B</th> <th>R</th> <th>M</th> </tr> </thead> <tbody> <tr><td>1. Tiene</td><td></td><td></td><td></td></tr> <tr><td>2. No tiene</td><td></td><td></td><td></td></tr> </tbody> </table>		Estado			B	R	M	1. Tiene				2. No tiene				<b>28. Disponibilidad de luz eléctrica</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr><td>1. ICE, CNFL, Empresa, Cooperativa, Monto mens. ₡ _____</td><td></td></tr> <tr><td>2. Planta Privada</td><td></td></tr> <tr><td>3. Otra fuente de energía</td><td></td></tr> <tr><td>4. No tiene</td><td></td></tr> </tbody> </table>	1. ICE, CNFL, Empresa, Cooperativa, Monto mens. ₡ _____		2. Planta Privada		3. Otra fuente de energía		4. No tiene		<b>29. Disponibilidad de baño</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr><td>1. Tiene</td><td></td></tr> <tr><td>2. No tiene</td><td></td></tr> </tbody> </table>	1. Tiene		2. No tiene	
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1. Cloaca, alcantarillado											
2. Tanque séptico											
3. Letrina o pozo negro											
4. Otro											
5. No tiene											

**OBSERVACIONES** \_\_\_\_\_

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\_\_\_\_\_

**39. Sexo**  
1. Masculino  
2. Femenino

**40. Estado Conyugal (12 años o mas)**  
1. Casado(a)  
2. Soltero(a)  
3. Divorciado(a)  
4. Separado(a)  
5. Viudo(a)  
6. Unión libre

**41. Nacionalidad**  
1. Costarricense  
2. Nicaraguense  
3. Otros centroamericanos  
4. Otros latinoamericanos  
5. Resto del mundo

**43. Parentesco**  
1. Jefe(a)  
2. Cónyuge o pareja  
3. Hijo(a)  
4. Padre, madre, suegro(a)  
5. Yerno, nuera  
6. Nieto(a)  
7. Abuelo(a)  
8. Hermano(a), cuñado(a)  
9. Otros(as) miembros(as)

**3. IDENTIFICACION DE LOS / LAS RESIDENTES DE LA VIVIENDA**

33		34				35			36			37			38	39	40	41
NUMERO DE ORDEN	NUMERO DE JEFE / A DE FAMILIA	APELLIDOS Y NOMBRE COMPLETO				NUMERO DE IDENTIFICACION			FECHA NACIMIENTO			EDAD	SEXO	ESTADO CONYUGAL (12 años o más)	NACIONALIDAD			
		1ER. APELLIDO	2DO. APELLIDO	1 ER. NOMBRE	2DO. NOMBRE				DIA	MES	AÑO							
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
9																		
10																		
11																		
12																		
13																		
14																		
15																		

OBSERVACIONES \_\_\_\_\_

**53. Enfermedad crónica y/o terminal**  
1. Si  
2. No

**54. Aspectos psicosociales**  
1. Agresión o abuso  
2. Abuso sexual  
3. Adicción al alcohol y otras drogas  
4. Abandono  
5. Otro  
6. Dos o más de los anteriores  
7. No presenta

**55. Aspectos de Equidad e Igualdad de Género**  
1. Violencia doméstica  
2. Trata de personas  
3. Explotación sexual o comercial  
4. Trabajo reproductivo  
5. Violencia de Género

**56. Tipo de pensión (solo item 7, variable 46)**  
1. Invalidez, vejez y muerte  
2. Magisterio, Poder Judicial, Hacienda  
3. Régimen no contributivo  
4. Parálisis cerebral profunda  
5. Otra

**57. Condición de Aseguramiento**  
1. Asalariado(a)  
2. Cuenta propia (Seguro Voluntario)  
3. Pensionado(a) Régimen IVM  
4. Pensionado(a) Régimen Magisterio, Poder Judicial, Hacienda  
5. Pensionado(a) Régimen No Contributivo (Monto Básico, PCPP, Gracia y Guerra)



**46. Condición Actividad**

- 1. Permanente
- 2. Ocasional
- 3. Estacional
- 4. Desempleado(a)
- 5. Oficios de Hogar
- 6. Estudiante
- 7. Pensionado(a)
- 8. Rentista
- 9. Otros

**48. Categoría Ocupacional  
(Item 1, 2 y 3 de variable 46)**

- 1. Trabajo no remunerado
- 2. Asalariado(a) sector público
- 3. Asalariado(a) sector privado
- 4. Empleado(a) doméstico(a)
- 5. Cuenta propia
- 6. Patrono

**52. Deficiencia física, mental o sensorial permanente**

- 1. Deficiencia visual
- 2. Deficiencia auditiva
- 3. Retraso mental
- 4. Enfermedad mental
- 5. Deficiencia en sistema músculo-esquelético y/o sistema nervioso

- 6. Deficiencia en sistema respiratorio y/o circulatorio
- 7. Otras deficiencias
- 8. Deficiencias múltiples
- 9. No tiene

4. RELACION DE PARENTESCO					5. ACTIVIDAD ECONOMICA (5 años o más)						6. SALUD (todas las personas)				7. PREVISION SOCIAL (todas las personas)		8. EDUCACION REGULAR (5 años y más)			9. CAPAC. TEC. (15 años o más)	
42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61		
NUMERO DE ORDEN	N° FAMILIA	PARENTESCO SEGUN N° FAMILIA	PARENTESCO ENTRE JEFES /AS DE FAMILIA	N° HOGAR	CONDICIÓN ACTIVIDAD	OCUPACION U OFICIO (item 1, 2, 3 y 4 de var. 46)	CATEGORIA OCUPACIONAL (item 1, 2, 3 de pregunta 46)	INGRESO MENSUAL POR SALARIO	INGRESO MENSUAL ACTIVIDAD CUENTA PROPIA O PATRONO	OTROS INGRESOS MENSUALES POR PENSIONES, APORTES DE TERCEROS, ETC. (aplica para todas las personas)	DEFICIENCIA FISICA-MENTAL-SENSORIAL PERMANENTE	ENFERMEDAD CRONICA O TERMINAL	ASPECTOS PSICOSOCIALES	ASPECTOS DE EQUIDAD E IGUALDAD DE GENERO	TIPO DE PENSION (item 7 de Var.46)	CONDICION DE ASEGURAMIENTO	ASISTENCIA CENTROS ENSEÑANZA	ULTIMO AÑO APROBADO	CICLO DE ENSEÑANZA	AREA DE CAPACITACION	

**OBSERVACIONES**

- 6. Familiar de asegurado(a) directo(a) (Sólo de asegurados(as) y por cuenta propia)
- 7. Familiar de pensionado(a) (todos los regímenes)
- 8. Estado (incluye familiares de asegurados por el Estado)
- 9. Por convenio (incluye familiares de asegurados(as) por convenio)
- 10. Otras formas (refugiado(a) y otros)
- 11. No asegurado(a)
- 58. Asistencia centros de enseñanza**
  - 1. Educacion regular
  - 2. Educación especial
  - 3. No asiste
- 60. Ciclo de Enseñanza**
  - 1. Ninguno
  - 2. Enseñanza especial
  - 3. Ciclo transición (nivel que precede a primer grado)
  - 4. Primaria
- 61. Area de Capacitación**
  - 5. Secundaria académica
  - 6. Secundaria técnica
  - 7. Para universitaria
  - 8. Universitaria
  - 1. Agropecuario
  - 2. Artesanal
  - 3. Comercio y servicios
  - 4. Electricidad-electrónica
  - 5. Imagen y video
  - 6. Industria alimentaria
  - 7. Industria gráfica
  - 8. Industria de la madera y el plástico
  - 9. Mecánica de vehiculos
  - 10. Metal-mecánica
  - 11. Náutica-pesquero
  - 12. Informática
  - 13. Textil y confección de ropa
  - 14. Turismo
  - 15. Idiomas
  - 16. Otro
  - 17. Ninguno

10. PATRIMONIO (por familia)		FAMILIA					Solo para vivienda propia (ítems 1 y 2 var. 62)							
62. Tenencia de la vivienda		1	2	3	4	5	63. Como adquirió la vivienda							
1 Propia sin gravámenes (lote y casa con escritura)							1. Bono total							
2 Propia con hipoteca: Monto mensual € _____ 62.1. Estado: 1. _____ Al día 2. _____ Con morosidad							2. Bono parcial							
3 Alquilada: Monto mensual € _____ 62.2 Estado: 1. _____ Al día 2. _____ Con morosidad							3. IMAS, INVU							
4 Construida en terreno prestado, sin escritura (situación legal no definida)							4. Financiamiento							
5 Prestada							5. Donación, herencia							
6 Con limitaciones (milla marítima, reserva indígena, zona fronteriza)							6. Recursos propios							
7 Adjudicada (INVU, IMAS, IDA, Municipalidad, otros)							7. Otro							
8 Ubicada en precario € _____ (por alquiler)							<b>66. Correo electrónico por familia</b>							
9 Allegados/as							1				@			
10 Otra forma de tenencia							2				@			
64. Tenencia de otros bienes inmuebles		1	2	3	4	5	3							
1 Lote para construcción Area m <sup>2</sup> : _____							4				@			
2 Construcciones Area m <sup>2</sup> : _____ Area m <sup>2</sup> : _____							5				@			
3 Finca/Parcela: Area: _____ (Has.) 64.1 Producción para: 1. _____ Venta 2. _____ Autoconsumo 3. _____ Forestal 4. _____ Dos o más 5. _____ No produce														
65. Otros bienes y servicios		1	2	3	4	5	67. Código especial por familia							
1 Televisor color (indicar cantidad que posee cada familia)							1	2	3	4	5			
1.1 Cable por suscripción _____ 1.2 Satélite _____ 1.3 Ambos _____														
2 Refrigeradora														
3 Lavadora														
4 Teléfono residencial N° _____ Monto mensual €: _____ N° _____ Monto mensual € _____														
Teléfono celular (*) N° _____ Monto mensual €: _____ N° _____ Monto mensual € _____														
Otro teléfono N° _____														
6 VHS, DVD														
7 Equipo sonido, mini-componente (indicar cantidad que posee cada familia)														
8 Ducha agua caliente														
9 Tanque almacenamiento de agua														
10 Microondas														
11 Computadora (indicar cantidad que posee cada familia)														
12 Servicio de Internet Fijo _____ 12.1 Móvil _____ 12.2 Ambos _____														
13 Vehículo personal Año: _____ (indicar cantidad que posee cada familia)														
14 Vehículo trabajo Año: _____														
15 Motocicleta de trabajo Modelo: _____														
16 Panga, lancha o bote. Con o sin motor														
17 Maquinaria industrial														
18 Maquinaria agrícola básica (picadora, bomba de espalda, otro)														
19 Otra maquinaria agrícola (Chapulín, tractor, otro)														
20 Ganado: bovino. N° de cabezas _____														
21 Porcino. N° de cabezas _____														
22 Ninguna de las anteriores														
DECLARACIÓN JURADA: Los datos proporcionados son ciertos, asumo la responsabilidad por ellos y autorizo el uso de la información para programas sociales en los términos de la Ley 8968: Protección de la persona frente al tratamiento de sus datos personales.														
FAMILIA 1			FAMILIA 2			FAMILIA 3			FAMILIA 4			FAMILIA 5		



## Annex 2. Weighting of the Social Information Record (*Ficha de Información Social - FIS*)

**Table 8. Weighting for Social Information Record factors, subfactors and variables**

Factor	Subfactor	Variable	Urban Area	Rural Area
<b>Household</b>			<b>0.2573</b>	<b>0.2906</b>
	Environmental protection		0.3872	0.4045
		Walls	0.3394	0.3323
		Floor	0.3323	0.3328
	Roof	0.3283	0.3349	
	Overcrowding		0.3235	0.2871
Health and well-being		0.2893	0.3084	
<b>Education</b>			<b>0.2485</b>	<b>0.2149</b>
<b>Occupation</b>			<b>0.0994</b>	<b>0.1264</b>
<b>Income</b>			<b>0.2810</b>	<b>0.2396</b>
<b>Goods owned</b>			<b>0.1138</b>	<b>0.1285</b>
	Possession of house		0.6000	0.6500
	Household goods		0.4000	0.3500
		Color TV	0.3092	0.3093
		Refrigerator	0.3556	0.3495
		Washing machine	0.3352	0.3412

Source: prepared by the author based on data from the SIPO.

### Annex 3. Prepaid cards

**Table 9. Quantity of prepaid cards according to status and balance in colons**

Status of Cards	Quantity	Available Balance (in colons)
Normal	194,505	1,329,470,051
Outstanding balance	2,977	143,146,634
Preventive block	1,147	5,431,379
Cancelled	3,359	1,672,052
Reported lost or stolen	33,756	270,265
Death	39	20,000
Cancelled	342	0
<b>Overall total</b>	<b>236,125</b>	<b>1,480,010,382</b>

Source: IMAS (2014b).

**Table 10. Outstanding withdrawals on prepaid cards according to the regional social development areas (ARDS)**

ARDS	Quantity	Available Balance (in colons)
Noreste	29	3,986,698
Suroeste	7	458,373
Alajuela	3	69,928
Cartago	24	1,650,567
Heredia	31	6,110,971
Chorotega	16	2,956,508
Puntarenas	36	5,708,689
Huétar Caribe	89	18,817,803
Brunca	69	9,465,167
Huétar Norte	35	7,823,756
<b>Overall total</b>	<b>339</b>	<b>57,048,460</b>

Source: IMAS (2014b).