

Do many roads lead to Rome? Multiple causation in monetary transfers and how to approach it

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Abstract

Monetary transfers are an increasingly widespread policy to smooth consumption and alleviate poverty. Assessments, however, suggest a mixed record. Moreover, despite their often conclusive tone, such exercises leave many relevant factors unaccounted for. This is arguably due to the assumptions regarding causality made by the methods used. Consequently, those assumptions are challenged and it is argued that monetary transfers assume multiple causality. To do so, it is emphasized that monetary transfers establish minimum goals for beneficiaries to meet and that the latter are inherently heterogeneous. This heterogeneity is displayed by individual characteristics as well as by the features of the contexts in which they live. Hence, there is diversity regarding the pathways to the achievement of policy outcomes and an adequate approach to study it is required. Qualitative Comparative Analysis, a method particularly suited for the study of multiple conjunctural causation, is argued for.

Palabras clave: monetary transfers, multiple causality, qualitative comparative analysis.

¿Van muchos caminos a Roma? Causalidad múltiple en las transferencias monetarias y como abordarla

Resumen

Las transferencias monetarias son una política crecientemente popular para mantener el consumo y reducir la pobreza. Evaluaciones, sin embargo, sugieren resultados mixtos. Además, a pesar del frecuentemente tono concluyente, tales ejercicios dejan muchos factores relevantes sin explicación. Presumiblemente, esto se debe a las asunciones sobre la causalidad realizadas por los métodos utilizados. Consecuentemente, esas premisas son cuestionadas y se arguye que las transferencias monetarias asumen causalidad múltiple. Para ello, se enfatiza que las transferencias monetarias establecen metas mínimas para los beneficiarios y que estos son intrínsecamente heterogéneos. Esta heterogeneidad se evidencia en características individuales así como en rasgos de los contextos en los que viven. Por tanto, hay diversidad en las vías hacia los resultados de la política y un acercamiento adecuado para estudiarla es necesario. Se argumenta en favor del Análisis Cualitativo Comparado, un método particularmente útil para estudiar la causalidad coyuntural múltiple.

Keywords: transferencias monetarias, causalidad múltiple, análisis cualitativo comparado.

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Introduction

There is a global quiet revolution under the label of monetary or cash transfers (Barrientos y Hulme, 2008a). Particularly, there has been a rapid increase in social assistance programs in developing countries in the last 15 years (Barrientos, 2011). Monetary transfers are widely conceived to be effective to address poverty. From international organizations (see e.g. International Labour Office, 2001; United Nations, 2000) to NGOs (see e.g. DFID, 2005; Beales, 2003) and governments, this policy has received a wide support. Designs, scope, goals and implementation of this policy can vary considerably. What they all have in common, however, is the goal of smoothing consumption at worst and alleviating at best, at least to a certain extent, poverty. Interestingly, the literature seems to suggest that the policy has a mixed record when it comes to its results. Moreover, the evidence regarding assessments of these programs suggests that, despite its often conclusive and assertive tone, there is much left to be accounted for. Arguably, this is at least partly due to the approach taken by such evaluative exercises. Conventionally, the methods employed for policy evaluation focus on identifying the one model of best fit. Such employment may be justified if the policy itself assumes that there is only one way to achieve a given goal. If there is reason to question this assumption, as underlying the policy, the use of the conventional method to assess the policy may also be suspect.

Hence, it is with policy evaluation that this article is concerned. For its purposes, it adheres to Vedung's (1997: 3) notion of evaluation: "the careful retrospective assessment of the merit, worth and value of administration, outputs and outcome of government interventions, which is intended to play a role in future, practical action situations". This means that policy evaluation entails the analysis of the effects of a policy against the goals established for it. Simply put, it is the systematic study of what works, when it does, and under which circumstances. Incidentally, the definition of public policy to which this paper subscribes is "as a body of decisions and activities adopted and carried out by interdependent public and private actors - with varying values, beliefs, interests, institutional allegiances and resources - in order to resolve, in a coordinated and targeted manner, a collective problem that has been socially constructed and politically defined as public in nature" (Knoepfel et al. in Knoepfel et al., 2011: 214). This definition is helpful for this paper because it emphasizes that public policy is based on some causal theory. The latter makes certain assumptions regarding, at least two aspects: i) the causes of the problem; and, ii) the

intended consequences of the treatment (the policy) This is further argued by Perret (in Knoepfel et al., 2011: 219) when he asserts that: "a policy can be interpreted as a theoretical construction, in the sense that it implies an a priori representation of the measures implemented, of the actors' behaviour, of the sequence of measures undertaken and of the effects produced on society" ..

As social policy usually does, monetary transfers establish minimum goals that beneficiaries are expected to meet. Importantly, however, contrary to what may conventionally be assumed, there may not be only one way to achieve those goals. Indeed, given that there is likely to be considerable heterogeneity regarding beneficiaries themselves as well as in terms of the context in which they live, it seems that monetary transfers tacitly assume that there may be many ways to achieve the expected goals. That is, there is diversity in the pathways to those outcomes. If this is so, in order to analyze this policy, assuming such diversity, employing a method that can account for it seems advisable. The literature suggests that set-theoretic comparative methods can provide a promising alternative to the study of multi-causal relationships. Accordingly, Qualitative Comparative Analysis (QCA) is advanced here as one method with the potential to address some of the issues raised by changing those assumptions. Because QCA is particularly useful to account for multiple conjunctural causation, it may be especially useful to identify the roads leading to the destination stated by monetary cash transfers.

To make that argument this paper's structure is rather straightforward. The first section presents monetary transfer programs as part of the social protection framework. This discussion presents a theoretical and conceptual account as well as a brief review of empirical assessment exercises with a focus on Latin American experiences and on conditional cash transfers, signaling to some shortcomings in the literature. The next section presents Qualitative Comparative Analysis as a method that can study multiple conjunctural causation. The subsequent section argues in favor of multiple causation as being one of the policy's main assumptions. By so doing, it also makes the case for the use of QCA for a richer assessment of the results of monetary transfer programs. In this light, the argument is by design and necessity conceptual, so the penultimate section addresses briefly some empirical concerns. The last section concludes.

Monetary Transfers and its multiple causality

The framework encompassing efforts to protect people from (economic) shocks falls under the label 'social protection'. As such, it has been defined as "public actions taken in response to levels of vulnerability, risk, and deprivation which are deemed socially unacceptable within a given polity or society" (Conway *et al.*, 2000: 2). According to the ILO, it consists of public institutions, norms and programs designed to protect workers and their households from fortuitous events that threaten their basic living standards (Barrientos, 2011). The UN (2000: 4) defines social protection in the following terms:

There are substantial differences among societies in terms of how they approach and define social protection. Differing traditions, cultures and organisational and political structures affect definitions of social protection, as well as the choice about how members of society should receive that protection. In the context of this report social protection is broadly understood as a set of public and private policies and programmes undertaken by societies in response to various contingencies to offset the absence or substantial reduction of income from work; to provide assistance for families with children as well as provide people with health care and housing.

This means that social protection can, and does, take different forms in different places. Different ideas about social protection are associated with different and competing development approaches. Each perspective, in turn, leads to different goals and implications as to which policies are adopted (Munro, 2007). Thus, social protection has taken different shapes around the world (Arnold *et al.*, 2011b). Differences are particularly telling between developing and developed countries. Whereas in the latter, social protection has indeed focused on the maintenance of income and living standards of all, especially workers (Barrientos, 2011), in the former, it has become a policy framework to support those in the worst conditions of poverty or vulnerability (Barrientos, 2008).

In fact, the notion of social protection is experiencing an evolution in concept and practice. Conceptually, it is moving from being conceived as a social risk management policy to being based on basic human needs, rights¹ and capabilities (Bar-

¹The ILO recognizes social protection in terms of rights by defining it as "entitlement to benefits that society provides to individuals and households – through public and collective measures – to protect against low or declining living standards arising out of a number of basic risks and needs" (van Ginneken in Barrientos y Barrientos, 2002: 5). Furthermore, the international community shares this view as

Barrientos y Hulme, 2008b). In practice, from a focus on short-term safety nets, it is growing into a wide range of policies seeking to provide protection against immediate contingencies and facilitating a route out of poverty for present and future generations (Kabeer, 2009; Barrientos, 2008). These differences are of the outmost importance. Different ideas about social protection are associated with different and competing development approaches. Each perspective, in turn, leads to different goals and implications in how practical action (e.g. policies) are implemented (Munro, 2007).

In a broad sense, social protection can be seen as encompassing three policy areas: labor market regulation, social insurance, and social assistance (Barrientos, 2011). Regulations on the labor market entail work and employment standards, including work conditions, and extending rights to worker's organization and participation. Social insurance covers programs seeking to provide protection against both life-course e.g. maternity and old age) as well as work-related (e.g. unemployment) contingencies. Social assistance programs protect those considered to be under a poverty line. Regarding the last two, while social insurance is paid for by contributions of both workers and employers, social assistance programs are financed via taxes (Barrientos, 2011).

Consequently, social assistance is the policy that most directly seeks to address poverty. In a broad sense, it encompasses narrowly targeted safety net measures (Sabates-Wheeler y Devereux, 2007). Social insurance programs can prove to be rather regressive. A study of a sample of Latin American countries shows that the top quintile of the income distribution can capture more than half of the social insurance transfers, net of contributions (Lindert *et al.*, 2006). Conversely, although social assistance programs can have certain regressive effects, the great majority of the expenditure does reach those in poverty (Barrientos, 2011).

But poverty can be understood in different ways and different approaches entail different implications, and the differences are relevant. The conceptualization of the problem dictates what matters and suggests how to address it. Social assistance that establishes a safety net, because of an emphasis on consumption, conceives of poverty and vulnerability in economic terms and is likely to provide only 'economic protection' (Sabates-Wheeler y Devereux, 2007). This reduction of the complexity of poverty can hinder the meeting of goals, as it is detrimental to other determinants of poverty, and

stated in the Universal Declaration of Human Rights (1948): "everyone has the right to a standard of living adequate for the health and well-being of himself and of his family".

is far from the greater framework of 'social protection'. The social assistance agenda, therefore, is recently seeking to incorporate the multidimensionality of deprivation into policy design and implementation. The answer thus far has consisted in the addition, combination and pairing of different interventions as part of the policy² (Barrientos, 2011).

The ambitious nature of programs and the diversity of contexts in which they are implemented have demanded innovation in their formulation. Thus, social assistance has taken many forms, inter alia, pure monetary transfers such as non-contributory pensions or child-based transfers; monetary transfers conditional on work, e.g. public works or employment guarantee schemes; monetary transfers combined with specific services as in the case of conditional cash transfers or integrated social assistance schemes; and, of late, integrated poverty reduction programs (Barrientos, 2011).

Cash Transfers as social assistance

The cash transfer quiet revolution in developing countries (Barrientos y Hulme, 2008b) in the last decades has been remarkable. So much so that cash transfer programs are estimated to benefit between 0.75 and 1 billion people worldwide (Arnold *et al.*, 2011a). Broadly conceived, they are non-contributory monetary transfers focused on a segment of the population considered to be in conditions of poverty or vulnerability (or in risk thereof) (Barrientos, 2011). Despite this global acceptance, the evidence supporting it is far from conclusive.

The theoretical case for non-contributory monetary transfers, also referred to as 'safety nets' (Grosh *et al.*, 2008), is quite straightforward. It is based on the assumption that individuals can make effective use of resources granted to them in order to improve their living standards (Arnold *et al.*, 2011a). In this sense, recognizing the centrality of low and variable income for multidimensional poverty, the argument has been put forward on the following terms:

Modest but regular income from cash transfers helps households to smooth consumption and sustain spending on food, schooling and healthcare in lean periods without the need to sell assets or

²This suggests that developmental expectations given to social assistance programs in LICs may be asking too much of the policy. Apropos, Barrientos (2011: 244), states that "[...] it is highly unlikely that a single social protection instrument could achieve the manifold objectives of protecting household consumption, promoting asset accumulation, strengthening productive capacity and inclusion, and reducing poverty, vulnerability and inequality"

take on debt. Over time, transfer income can help households to build human capital (by investing in their children's nutrition, health and education), save up to buy productive assets, and obtain access to credit on better terms. Cash transfers can thus both protect living standards (alleviating destitution) and promote wealth creation (supporting transition to more sustainable livelihoods). Depending on context, they may also help prevent households from suffering shocks and transform relationships within society, and between citizens and the state. (Arnold *et al.*, 2011a: i, emphasis in the original)

Although there are two kinds of monetary transfers, namely, conditional and unconditional, the remainder of this section is concerned with those transfers that have conditions attached to them, as an illustration to further the argument. This is because they seem to reflect the elements of the theory most conspicuously, given that many CCT programs share a twofold purpose³, i.e. to reduce consumption poverty in the short-term and increase investment in child health and education with benefits particularly in the long-term. In that sense, it elucidates the argument more clearly than UCTs. However, the argument certainly applies to both types of programs.

Conditional Cash Transfer programs

Latin America is the region with the greatest commitment to thorough monitoring and evaluation of the policy, and now others are following suit (Arnold *et al.*, 2011a). Therefore, there is increasing evidence about the effectiveness of these programs around the world. Given that most CCT programs have a twofold purpose: to reduce consumption poverty and increase investment in child health and education, reviewing some of the evidence with an emphasis on those aspects is warranted in order to illustrate the insights gained and the voids that need to be filled. In this sense, Fiszbein y Schady (2009) offer some insights:

- Regarding consumption, the results show positive effects. CCTs have reduced poverty (measured as the headcount index, poverty gap and the squared poverty gap) in countries like Brazil, Mexico, Colombia, Honduras and Nicaragua. The impact is also positive when the focus is on the composition of consumption and, in the case of Honduras and Nicaragua, also on cumulative distribution of consump-

³For example Oportunidades in Mexico, Bolsa Familia in Brazil, the Bono de Desarrollo Humano in Ecuador

tion per capita in countries like Honduras and Nicaragua.

- The effects have been mixed on education. Enrollment has increased in those countries with low rates at the beginning such as Cambodia, Pakistan, Mexico and Honduras. However, when it comes to the impact CCTs on final outcomes, the evidence is not as clear. Higher enrollment has not translated on better performance on achievement tests, even after accounting for selection into school.
- The same is true in the case of health. There seems to be a positive effect of CCTs on the use of preventive health services, however, even for this indicator, the evidence is less conclusive than the case of school enrollment. In the case of outcomes, the evidence is even less clear-cut. Some evidence suggests a positive effect on child height and the health status of beneficiaries.

Although conditional cash transfers have shown some success, it is not clear whether, or to what extent, improvement in outcomes is attributable to the conditionality (Arnold *et al.*, 2011a). Indeed, CCTs have shown an increase in the likelihood that beneficiaries will use public services but that has not always led to improvements in health and educational outcomes (Fiszbein y Schady, 2009). As mentioned above, supply-side characteristics (e.g. the quality of the services provided) can determine the outcomes of CCTs. Another possible reason is that certain constraints at the household or even at the personal level are not being addressed by CCTs. Hence, aspects related to the household and the individual as looked from within as well as from without must be considered when drawing policy conclusions from the conditionality element in CCTs.

Consequently, evaluations of these programs have shown a mixed record. While there seem to be important achievements, there have also been shortcomings and certain results have not met expectations. More importantly for public policy, however, is the fact that, despite its conclusive tone when it come these results, the literature has not been quite as assertive regarding the possible causes leading to them.

Multiple roads to the same destination: Qualitative Comparative Analysis

Against this backdrop, it is relevant to policy analysis to identify those different roads that may lead to the destination of interest. Such approach can potentially make contributions to exposing what works, when it does, and under which circumstances. In order to contribute to that project, this section presents a method of analysis that seeks to study precisely that, multiple causation. The approach and method is Qualitative Comparative Analysis (QCA). At the outset it ought to be stressed that there are many versions of this method. As important illustrations, the literature suggests *inter alia* fuzzy-set QCA, crisp-set QCA, multi-value QCA, the use of which will, of course, depend on the purposes of the exercise. However, regardless of the variant, they all adhere to the characteristics and logic elaborated in this section. For the purposes of this paper, the discussion is mainly conceptual and general so as to keep the focus on the main characteristics of the strategy, highlighting thereby its adequacy of employing it to address the aforementioned assumptions and, thus, also the possibilities it offers for policy analysis exercises of monetary transfers. The argument, nevertheless, is not in favor of replacing other techniques and methods with QCA, but of adding this instrument to the arsenal available to tackle the scrutiny of policy, and employing it, whenever the assumptions made by it justify such use.

It is a rather recent proposal currently supported by an increasing number of academics, based on the pioneering work of Charles Ragin y Sonnett (2004). As such, it can be regarded as the latest advancement in a tradition in the study of causality established as far back as John Stuart Mill's work and his method of difference, agreement, and joint method of agreement and difference. While the method of difference adheres to the experimental method of studying both the presence and absence of an outcome of interest and compare such instance with the relevant characteristics of the cases and identify that characteristic which changes as the outcome changes, the method of agreement states: "[t]hat if two or more instances of a phenomenon under investigation have only one of several possible causal circumstances in common, then the circumstance which all the instances agree is the cause of the phenomenon of interest" (Ragin y Sonnett, 2004: 36). Finally, the joint method of agreement and difference or indirect method of difference consists basically in a double application of the method of agreement (Ragin y Sonnett, 2004).

Consequently, in this seminal work, he stresses the importance of analyzing co-variation when studying causality. In this sense, by studying the changes in a phenomenon and comparing them with changes in other relevant factors, Mill suggests a systematic way to study causation by eliminating other alternatives that do not seem to change (Berg-Schlosser *et al.*, 2009).

QCA and set theory

QCA is a set-theoretic method for the study of causality. As such, employing it requires the use of sets and set theory. Given the purposes of this paper, that discussion is not elaborated in detail here but the literature offers enlightening contributions in that regard (see e.g. Medina *et al.*, 2017; Garcés Velástegui, 2016; Schneider y Wagemann, 2012; Wagemann, 2014; Ragin, 2008, 2000, 1987). However, for the sake of argument suffice it to say that, at its most basic, a set is a (usually well-defined) collection of objects that meet certain criterion. That is, it reflects a group of items sharing one feature or having one characteristic in common. Those cases that meet the criterion are considered as belonging to the set defined in terms of it, those that do not meet it are considered as not belonging to the set so defined.

Employing sets to study social science concepts can prove rewarding. This is because according to set-theory, as can perhaps be gathered from the discussion above, two sets are required when only one variable is used in conventional approaches. While the convention suggests that a variable captures all the variation in a given characteristic, making it possible to observe the extreme cases regarding that feature by simply observing the distribution of observations within the variable, QCA requires the creation of two sets. For example, and following the theme of monetary transfers, in order to study 'rich' and 'poor' people within a society, in the case of QCA, it is necessary to define the set of 'rich people' and that of 'poor people'. This is because those people who are not in the set of rich people are not automatically poor and those outside the set of poor people are not automatically rich.

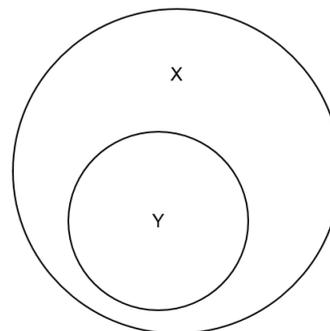
QCA and Causality: necessity and sufficiency

An important feature of QCA is its treatment of subjects and data, which results in a focus on diversity. Instead of regarding participants as repositories of variables representing the aspects in which an analysis is interested, QCA privileges the study

of subject as cases. To do so, it considers each case as a configuration of conditions (these would be labeled variables in traditional methods). Such approach allows to encompass great amounts of complexity in the analysis. This distinguishes QCA from conventional statistical approaches, which are variable-oriented (Ragin, 2000). In the case of the latter, this is understandable since the focus on what are commonly regarded as quantitative methods is the generalization of inferences. The cost that such a goal has had to face is that of complexity. This is the trade-off existing between breadth and depth or between external and internal validity, respectively. Consequently, QCA offers an alternative to bridge the gap between these research goals and, by focusing on diversity, find a middle ground between complexity and generalization (Rihoux y Lobe, 2009; Rihoux y Ragin, 2008).

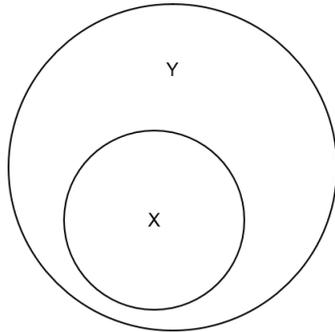
In order to approach the study of causality, QCA searches for patterns of co-variation in terms of necessity and sufficiency. In this sense, a condition (X) is deemed necessary for an outcome (Y) if and only if every time the outcome takes place, the relevant condition also takes place (Schneider y Wagemann, 2012). If this happens, it means that the outcome cannot occur without the condition also occurring. In set theoretic terms, the expressions that summarizes this situation are: X is a superset of Y or Y is a subset of X (see Figure 1).

Figure 1: **Illustration of a relation of necessity**



Regarding sufficiency, in turn, a condition (X) is sufficient for an outcome (Y) if and only if whenever the condition takes place, the outcome also takes place. If this ensues, it means that the condition cannot occur without the outcome also occurring (Schneider and Wagemann 2012). At the same time however, the outcome can occur without the condition occurring as well. Again, in set theoretic terms, this can be expressed by stating that Y is a superset of X or that X is a subset of Y. The corollary of sufficiency, which is the main interest of this paper, is that there can more than one condition leading to an outcome or, put simply, there can be many X for any Y (Figure 2).

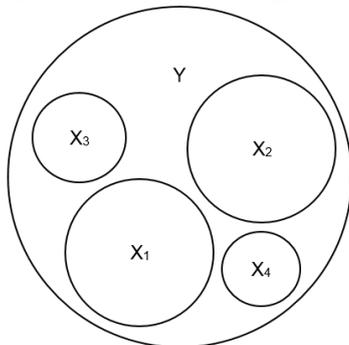
Figure 2: Illustration of a relation of sufficiency



Equifinality, Conjunctural Causation, Asymmetry

In the study of causality, QCA is characterized by three features, which also separate it from other more conventional methods, namely: equifinality, conjunctural causation and asymmetry. Regarding equifinality, it emphasizes the discussion about sufficiency. It denotes the idea of there being multiple pathways to one result. As mentioned above, if one condition is found to be sufficient for an outcome, by the fact that the latter is a superset of the former, it signals the possibility of there being other conditions that may lead to that result (see Figure 3). Moreover, from this perspective, all the different ways identified are relevant for the analysis (Ragin, 2000). In this sense, what would be considered as outliers in conventional methods and, as such problematic and requiring revision or even omission, are equally important in explaining the occurrence of the outcome. Whether a condition encompasses 50% or more of all cases or just 1%, they are incorporated in the analysis on an equal footing. This feature is particularly important since it brings forward unexpected associations, which favors theorization.

Figure 3: Illustration of a relation of sufficiency with multiple conditions leading to an outcome



Conjunctural causation, in turn, builds on equifinality and adds to it the possibility of adding condi-

tions. Since cases likely consist of many conditions, not just one, these conditions become intertwined with each other creating the complex tapestry that makes up the case (Schneider y Wagemann, 2012). In this sense, it is the different combination of conditions that lead to the result of interest. Moreover, QCA does not only regard cases as configurations of conditions, the combination of which may lead to an outcome, but also it conceives of the effect of conditions on the outcome as dependent on the combination in which they find themselves. This means that it renounces the conventional assumption that independent variables have discrete and independent effects on the dependent variable. In fact, QCA departs by assuming that one condition, within one combination of conditions, may have a positive effect on the outcome, but within a different combination of conditions, the effect may be negative. Because of this, QCA has also been regarded as a method to study multiple conjunctural causation.

When it comes to asymmetry, this also builds on the previous characteristics. It refers to the idea that the causal relationship of the presence of the outcome with the presence/absence of a condition or combination thereof does not automatically also explain the presence/absence of the outcome. In conventional approaches, symmetry is assumed and the presence/absence of an outcome can be inferred from the presence/absence of a relevant variable, and vice versa. QCA's set-theoretical nature is reflected in this feature. In set theory, to capture a concept, two sets are required. This is another important difference compared to variable oriented approaches, which seek to capture all the variation possible in only one variable (Ragin, 2000).

QCA for the analysis of Monetary Transfers

Having briefly described the main characteristic of QCA, the potential of this method for the analysis of monetary transfers may already become apparent. In this section, therefore, that argument is fleshed out. The resonance of the assumptions made by QCA as well as those entailed in the policy are exposed and the usefulness of the former for the assessment of the results of the latter is explored. Accordingly, although the argument is mainly based on multiple causality, QCA's most important feature, all the characteristics presented above are addressed in what follows.

As the discussion regarding monetary transfers suggests, it seems reasonable for assessments of the

program to take into consideration personal as well as contextual characteristics. The argument in favor of this approach seems rather strong. On the one hand, although beneficiaries of the programs have one characteristic in common, which makes them eligible for the intervention or benefit (e.g. a standard of living below certain cut-off point), in all other aspects, including many that can be policy relevant, they can be really quite heterogeneous. There may be important differences ranging from simple and evident ones such as gender, age, civil status, number of children, to more complicated ones like health (for example presence/absence and degree of disability) and education (for instance being literate/illiterate and to what extent). Moreover, even regarding that one common denominator, there may be considerable variation, which may justify calling further into question the assumption of homogeneity of the population. Indeed, using for the sake of argument the 2-dollar a day poverty line as illustration, it could hardly be defended that a person earning 1.99 dollars a day and one earning 0.99 dollars a day are 'equally poor'. However, this is the treatment conventionally given to both.

On the other hand, and in addition to the variation already mentioned, there may also be heterogeneity regarding the context in which people live. Relevant examples, besides the aforementioned supply side factors (i.e. the quality of the public services provided) are: the distance people have to travel to the nearest hospital or school, availability of adequate transportation, access to basic services such electricity and running water, climate and other geographical characteristics of the environment. Increasing the complexity, these aspects can also include cultural, social and familial institutions, such as expectations about gender roles or peer pressure, which may affect the behavior of beneficiaries.

In this sense, an important assumption made by CCTs looms ever clearer from the discussion above, namely, multiple causality. Monetary transfers are interventions designed to be temporary in nature. That is, beneficiaries are expected to improve their circumstances, at least partly because of the policy, so as to eventually leave the condition which made them eligible for it in the first place. In other words, it can be argued that the success of these types of programs can be measured in terms of the number of people that, in time, stop benefitting from them, because they have stopped living in conditions of income poverty. These constitute the success stories of the programs and this is expected to be attained from a considerable part of beneficiaries, ideally all of the beneficiaries. If this seems unrealistic, it could be put in the following terms: at the very least, it is expected that any of the

beneficiaries could leave the condition that qualifies them to the transfer, even if some may be more likely to do so than others. Of course, this refers to standard of living or income poverty only since the policy is mainly based on this criterion.

However, the argument can be extended to the other dimensions related to the policy, i.e. health and education. It is a matter of establishing certain goals in each dimension that beneficiaries ought to meet after a certain period time and make the respective assessment. Beneficiaries would not necessarily graduate from the grant by these achievements but they would certainly be success stories⁴. Whichever the case, the tacit logic in this expectation is that, given the heterogeneity of people as well as the contexts in which they live, there are different ways to achieve those goals. In other words, regardless of the dimension, this means that the policy, by design, takes it as a given that there may be many different ways to the same (or similar) destination.

That this is the case can be attested in Latin American countries⁵. Telling examples in this regard can be Bolsa Familia in Brazil, Oportunidades in Mexico and Bono de Desarrollo Humano in Ecuador, which are some of the largest programs in the continent relative to its population. From very large to rather small in size, although each has one central country-wide juridical system of norms and formal institutions, at the same time, these are all plurinational countries, made up of multiple peoples with their own cultures, languages, and worldviews. In addition, they have very rich and diverse environments and ecosystems, many with their own climates. Both are features of the context that can exert influence on people so as to distinguish their behavior in different ways. This array of behaviors may facilitate or hinder the achievement of the expected outcomes of the policy. If to this diversity the more evident variation in individual or personal characteristics is added, it becomes clear that by establishing a (minimum) goal to be met by beneficiaries, monetary transfers assume there have to be many ways to those outcomes. Consequently, it seems to make sense that to account

⁴An additional promising alternative could be the construction of a multidimensional or composite index. Such an approach has the advantage of recognizing the fact that a person can be subject to various deprivations simultaneously and that a person considered poor in one dimension is not necessarily poor in another. Furthermore, if a notion of multidimensional poverty is adopted, a composite index can be established to set the cut-off line to identify the multidimensionally poor and established the goals of the policy in the same terms.

⁵Certainly, this argument applies to other types of social assistant programs and elsewhere outside of Latin American. This region is referred to only as an illustration due to its prominence in the literature.

for such diversity, the analysis of programs should assume equifinality and assessments can gain a lot from employing the point of view of sufficiency.

Furthermore, it may be rewarding to also recognize the importance of the dynamics among these diverse factors. There is no reason to assume that the multitude of combinations that personal and contextual features can produce are negligible as they relate to policy outcomes. To the contrary, the opposite seems warranted. People showing certain individual characteristics under given circumstances may show better policy outcomes than people with the same characteristics but under different circumstances. An example of this may be, as has already been mentioned, the quality of services, which is a rather meaningful contextual factor. Beyond this, other telling more specific, but not usual, examples can be, for instance, two persons with the same disability and to the same extent (sharing all other personal characteristics equal) but with different access to public services, or two neighbors (that is, people sharing the same contextual characteristics) with the same number of children but one is a single mother and the other is a married mother, or finally, two women with the same characteristics except the familial or social pressure they live under in order to meet traditional gender roles. This points to conjunctural causation.

In light of the above, it seems that symmetry in causality can hardly be assumed when it comes to monetary transfer programs. Moreover, cut-offs are required throughout the exercise (and at all stages of the policy process) in order to differentiate segments of interest within the population such as those beneficiaries that can be considered to have graduated from the program, or the target population itself. That being so, in order to adequately distinguish groups meeting a given criterion from those who do not, using sets makes sense. This would entail assigning cases (people) to well-defined sets, taking advantage thereby of the additional virtues that such approach may provide (see [Garcés Velástegui, 2016](#); [Ragin, 2008](#); [2000](#)). Consequently, assuming asymmetry when it comes to monetary transfers makes additional sense.

Applying QCA: alternatives, empirics and limitations

Although the intention of this article is to make the conceptual case of the resonance between monetary transfers and QCA, and this requires a rather abstract discussion, it is useful to address some empirical concerns. This brief discussion turns around

three topics: alternatives, empirics and limitations. Apropos alternatives, there are no other tools that seek to do strictly what QCA sets out to do. However, regarding the study of causation in general, and within policy analysis in particular, the convention is by far the variable-oriented approach and the use of statistical techniques. The workhorse has been regression analysis ([Moses and Knutsen 2012](#)). This method, of course, aims at identifying the expression or model that best explains the phenomenon of interest. As such, when multiple causality is assumed, its pertinence is suspect. Nevertheless, perhaps the main alternative to QCA in this regard is multiple regression, used in conjunction with many specific and elaborate refinements so as to address those limitations. Despite these commendable efforts, the solutions produced “[...] are either unconvincing or else require such advanced technical skills that they offer questionable returns on scholarly investment ([Shalev, 2007: 261](#)). This advantage, as decisive as it is, has a wider reach than being only a technical matter. Indeed, QCA is quite unique in what it offers. But the fact that it effectively presents a lower barrier to academic entry than other methods is of great importance in public policy as it enables a wider access to different audiences to the analysis of policies. The case in favor of employing QCA for policy evaluation would be strongly curtailed if it demanded extremely high levels of sophistication, training and expertise, reducing thereby its potential use to a few specialized scholars.

Regarding empirical concerns, there are main broad issues can be addressed in a twofold manner. First, although QCA constitutes a relatively accessible method, there is a considerable burden on the researcher because of the calibration of sets (drawing lines). This means that defining the boundaries of concepts for their operationalization (into sets) is more taxing than in conventional methods. Certainly, this is an advantage of the method as it places high demands on the justifications and validity of those boundaries ([Ragin 2000](#)). Second, this burden is alleviated to a great extent by QCA's supporting tools. This method is a relatively recent development but it is also one that has gained considerable momentum. This can be attested in the fact that there are software packages that are constantly being improved. Two important sources are the “Comparative methods for systematic cross-case analysis” network (which offers packages for different operating systems⁶) and the University of Trier (which offers the application TOSCAN⁷). In both cases, the offer is open access which further invites their widespread use. Further elaboration on

⁶This is available at: <http://www.compass.org/index.htm>

⁷This is available at: <https://www.tosmana.net>

this issue falls outside the purposes of this essay, however, hopefully this brief discussion suffices to assuage the main worries regarding empirical exercises and to further encourage applications in this regard.

To close this brief elaboration and the whole argument, it ought to be stressed that QCA is not a panacea. It should be understood as a tool available for policy analysts to shed light over certain issues, obscured by the use of other methods. Therefore, as every tool in a toolbox, it is better suited for certain tasks than for others. As such, it can be a quite effective method in those cases for which there is reason to assume that there a dynamic of multiple causality is involved in the generation of a result. Moreover, it is also useful when there is reason to opt for a case-oriented approach; that is, when regarding subjects as cases, made up of a wide array of conditions, is deemed reasonable. Therefore, it should not be regarded as the end-all solution. There may be cases where different assumptions may prove more pertinent and in such situations, a conventional or another approach may be deemed preferable. Moreover, regarding it as a new orthodoxy would mean maintaining the same one-size-fits-all logic. This is the opposite of what QCA, and this article, suggests. QCA is best understood as a complementary method to the instituted ones. In fact, it can be used jointly with many of them, both quantitative and qualitative (Ragin, 2000, 2008). Accordingly, the aim of this paper has been to contribute to the literature tackling monetary transfers (and perhaps social policy in general) in terms of their assessment enriching the array of tools that can be used for such purposes. This means using the key of rigor to open the door of plurality.

Conclusion

Monetary transfers are an increasingly widespread policy throughout the world and Latin America is no exception. It is not difficult to see the appeal as it has shown some positive results empirically. Nevertheless, optimism should be adopted with caution. Despite some encouraging results, the policy has also proven not to meet its objectives in some areas. As such, it has proven to have a mixed record. To this, it ought to be factored in that, despite the conclusive and assertive tone of assessments, contradictory findings as well as many relevant issues remain unexplained, all of which calls for taking the literature with a healthy grain of salt.

The intuition guiding this paper, which because of space limitations was not explored, is that the

shortcomings that the literature shows are to a certain extent caused by the assumptions undergirding the analysis. This matters because analyses of this policy influence policy making itself. Against this backdrop, this paper has tried to explore some of the assumptions made by the policy and provide an alternative method to account for them adequately.

It has been argued that monetary transfers assume multiple causality. That is, they take it as a given. By establishing (minimum) goals that beneficiaries of the program ought to meet, in light of the heterogeneity of people as well as that of their contexts, monetary transfer programs seem to assume that there are many ways to the same outcome, or, like this paper has phrased it, many roads to the same destination. To account for that diversity, this paper has put forward Qualitative Comparative Analysis. This is a method that considers subjects as cases, consisting of complex configurations of conditions and that focuses on relations of necessity as well as sufficiency to study causation. Regarding cases as configurations of conditions permits the inclusion of both individual as well as contextual factors in the analysis of each beneficiary of the intervention, highlighting thereby their complexity and to some extent their individuality. The focus on necessary and sufficient conditions (or combination thereof) for an outcome, enables the analysis of multiple conjunctural causality. This method is not entirely new in policy analysis. Interesting findings have been generated by the first attempts at using it (see Rihoux *et al.*, 2011). However, the literature is yet to show policy evaluation exercises per se in which people themselves are the cases and their characteristics as well as those of their contexts are taken into account. As has been argued throughout this paper, it seems reasonable to do so.

Certainly, this is an assumption that arguably underpins most of public policy in general and social policy in particular. Thus, some of the insights provided in the argument may have a wider application than in the area of social assistance and CCTs. This is promising avenue of research from which academics and practitioners can learn, but more importantly, those affected by public policies can benefit.

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