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Conditional Cash Transfers: A ‘Pathway to Women’s Empowerment’?

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Conditional Cash Transfers (CCTs) provide mothers of school-age children in extreme poverty with a cash subsidy conditional on their children's attendance at school and health clinics. This paper builds on the author's earlier gender analysis and critique of these programmes by examining evaluations of CCTs in order to assess the evidence for their claim to empower women. It analyses the assumptions underlying the definitions of empowerment used in the evaluations, questions their adequacy, and advances alternative measures of empowerment. In so doing it hopes to stimulate debate about theory, methodology and policy. It advances four main propositions: (1) claims that CCTs empower women are questionable and are weakly supported by the evidence; (2) in reinforcing a maternal model of care, CCTs reinforce asymmetrical gender roles and risk establishing a trade-off between children's and women's needs for long-term security; (3) given the inequalities in gender relations at household level, programme design needs to encourage a more dynamic model of gender and generational cooperation, which has the potential to generate more positive outcomes for all household members, including fathers who are otherwise marginalised from the responsibilities of care.

i https://webmail.lon.ac.uk/exchange/maxine.molyneux/Drafts/RE:%20Pathways%20Paper%20No%205.EML/1_text.htm#_edn1
1. Introduction

In the rush to meet the Millennium Development Goal commitment to halve extreme poverty by 2015, cash transfers were widely adopted as the most effective means of tackling poverty and social exclusion in many developing countries. Cash transfer programmes have been established in more than 40 countries including Brazil, Chile, Colombia, Ecuador, Ethiopia, Honduras, Jamaica, Mexico, Nicaragua, South Africa, Turkey and Zambia, with many more countries piloting them with the support of the International Financial Institutions and donor governments. The enthusiasm for CCTs coincides with the emerging consensus regarding targeted social protection, in which monetary assistance rather than in-kind transfers is a central policy plank aimed at reducing the risk and vulnerability of those in extreme poverty (Barrientos and De Jong 2004; Brière and Rawlings 2006).

Cash transfers have gained credence both because they appear to mark a clear advance on earlier systems of poverty relief and because they have achieved good results, particularly in Latin America and in some African countries including South Africa, Lesoto and Malawi. The move from transfers in kind (typically food) to monetary stipends accomplishes several goals at once. Households have more choice over how the cash is spent and thus become ‘active consumers’ rather than ‘passive recipients of handouts’. This is said to have positive spillover effects such as increased savings and nutritional diversity. There are administrative benefits too. Cash is more easily delivered than food and can sometimes reach distant or scattered communities previously left out of the delivery system. Cash transfers allow more efficient targeting and monitoring and, once set up, they are relatively cheap and easy to administer, with most costing around one per cent
of GNP. As means-tested programmes that are focused on those most in need, they benefit from more sophisticated selection mechanisms based on centralised data systems, giving them greater targeting accuracy. Computerised systems also facilitate regular monitoring and evaluations, as well as helping to curb administrative malpractice and preventing multiple claiming by beneficiaries. A potential political gain associated with these technologies is that beneficiaries receive their stipends largely as a result of being identified as needy and not, as is all too often the case, based on the favour of political bosses.

Beyond these evident gains, what has also impressed supporters of the new programmes are their other innovative features. In addition to providing measurable relief from hardship, they aim to accomplish a number of social and human development objectives. These are usually pursued as part of a coordinated programme focused on children that includes three related components – education, health and nutrition. While many programmes in Africa are unconditional cash transfers which take a variety of forms including pensions for the elderly and grants for particular vulnerable groups such as households stricken with HIV/AIDS, most Latin American programmes provide beneficiary households with a cash sum conditional on meeting targets for children’s attendance at school and health checks. The transfers, often in the form of ‘scholarships’ for education, are typically paid to mothers, who are responsible for meeting programme demands. Here conditionality is conceived of as involving ‘co-responsibility’, under which the stipend is given subject to the beneficiary household’s compliance with programme requirements to meet children’s health and schooling targets.

The combined features of Conditional Cash Transfers (CCTs) reflect the broad consensus in the development policy community that poverty and deprivation must be
tackled through sound investment in human development, and at source, in the family, so as to prevent the intergenerational transmission of vulnerability. In the move from philanthropic models of poverty relief (‘handouts’) to one that is more comprehensive in its treatment of the poor, the cash transfer represents a different approach both to poverty relief and to the poor themselves. Conditionality mechanisms, along with CCTs’ other features, are designed to promote positive subjective and situational changes through which beneficiaries are expected to become ‘active, responsible citizens’ endowed with choice (over consumption and household expenditure) rather than being positioned as passive recipients of charity.

Given the recent origins of these programmes (ten years ago or less), evaluations tend to cover a relatively short period of time. The majority focus on the outcomes for the children of the beneficiary households, and, as we shall see later, the results from a range of countries appear to be positive in regard to school attendance and improved child health. However, while such improvements in children’s life chances are clearly to be welcomed, there remain a number of critical questions about how effective these programmes are in meeting their objectives. Moreover, if tackling poverty, rather than simply relieving it were a serious objective, more attention would need to be paid to the impact on the household as a whole, different household structures and household cycles, and to the position of other vulnerable members within households. Such an analysis, focusing on intra-household dynamics, reveals some weaknesses of programme design which, as argued in what follows, can not only limit the effectiveness of these interventions in the short and long term but may displace the risk and vulnerability faced by children onto their mothers.

This review will reflect on the experience so far of CCTs, drawing on evaluations from different countries and
regions and on the author’s field visits and interviews. However, its principal focus will be on the flagship Mexican programme Progresa/Oportunidades, which is the most well-established and the second most extensive programme of its kind in Latin America, serving five million households. It is widely believed to be one of the most successfully developed examples of the new cash transfer programmes. Since it was established in 1997 it has been subject to regular evaluations, including by independent external agencies, and some of these have addressed the otherwise little-analysed issue of gender/household impacts.

The following discussion is organised into three main parts. Part 1 begins by outlining the aims of, and the claims made on behalf of, CCTs, summarising the available evidence in regard to child nutrition and school attendance. Part 2 considers the treatment of gender issues in programme design and discusses the findings on the gender dynamics and impacts of these programmes. Part 3 discusses some of the broader issues raised by the programme design and focuses on the question of women’s empowerment. The paper concludes by reflecting on the issues raised by what I term ‘maternalist programmes’ and suggests some recommendations for policy and for further research.

2. The Birth of CCTs: One Step Forward

Conditional cash transfer programmes first appeared in the second half of the 1990s, in Brazil and Mexico. They were initially devised as a response to the multiple and serious shortcomings of previous approaches to poverty relief. Santiago Levy, former adviser of the World Bank and, along with Gómez de León, chief architect of Progresa/Oportunidades, writes of his frustration at the wastage and
inefficiency of Mexico’s previous anti-poverty schemes, many of which were based on food subsidies (Levy 2006). These schemes were blighted by costly and inefficient administration, and a marked lack of coordination with similar programmes running parallel to each other under the responsibility of different ministries. Such inefficiencies, combined with widespread corruption and clientelism in the administration of the resources, meant that the schemes failed to serve the population for which they were intended. In 1995 more than 75 per cent of the Mexican food programme’s total budget was channelled to urban areas where less than 40 per cent of the poor lived, while 60 per cent of poor rural households received no food support at all. The lack of any remotely rigorous targeting mechanism meant that much of the transfer was captured by non-poor households (Levy 2006). Poverty relief programmes were also routinely manipulated by the ruling party, the PRI (Partido Revolucionario Institucional), to bring about favourable election results by diverting resources into vote capture. These multiple failures, together with Mexico’s extensive and persistent poverty, added up to a clear case for a radical change in how Mexican poverty relief programmes were designed.

The anti-poverty programme that Levy and Gómez de León proposed became the widely praised Progresa (later renamed Oportunidades) programme which was introduced in Mexico under the Zedillo government in 1997 and has since been adopted in some form by most countries in Latin America. The World Bank, an early supporter of Levy’s programme, has seen it as providing ‘…positive lessons regarding the design and implementation of social programs [and]…demonstrat[ing] that a well targeted and conditional monetary transfer program is an effective instrument for combating poverty and supporting the formation of human capital.’ Isabel Guerrero, Director of World Bank programmes in Mexico and Colombia, has stressed its
convergence with Mexico’s growth objectives, seeing ‘investment in the human capital of the poor as part of a strategy to secure greater economic competitiveness’. This view is broadly endorsed by a host of other development agencies, NGOs and donor governments – including Britain’s DFID, which is supporting conditional and unconditional cash transfer programmes in Africa and Latin America (DFID 2005).

**Progresa/Oportunidades**

The introduction of an extensive anti-poverty programme in Mexico, one of the dozen largest economies in the world, requires some explanation. Poverty has been estimated to afflict almost half of Mexico’s population, with a fifth in extreme poverty, due to its highly skewed income distribution. Social divisions inherited from the colonial period and deepened through urban development bias exist along regional, ethnic and gender lines, with 44 per cent of indigenous Mexicans found in the poorest income quintile. Mexico’s state welfare system is based on formal employment but coverage is restricted to just 55 per cent of the population due to the character of its labour market (Laurell 2003: 324). Up to half of the economically active population depends upon the informal sector for its income, and has access to few benefits. Moreover, the large size of the informal sector contributes to Mexico’s low tax revenue. With diminishing access to traditional livelihoods, poor people increasingly rely on two sources of income, government transfers and remittances. However, from 2000 Mexico saw a reduction in the incidence of poverty with extreme poverty falling to 17.6% in 2003–4. This is adduced in part to improved social protection programmes, along with remittances and a fall in the price of some consumption goods (Yashine and Orozco 2006: 3). The election of PAN (Partido de Acción Nacional)
leader Vicente Fox in 2000 ended 71 years of one-party rule by the PRI and was accompanied by efforts to reform existing institutions along more democratic and accountable lines. Fox pledged to make social justice a priority of his government, recognising that poverty was a multi-dimensional phenomenon and raising social expenditure by an average of almost ten per cent per annum. Santiago Levy’s Progresa programme had achieved good results, and was therefore maintained by the new administration. Slightly modified, it was relaunched in 2002 under the name Human Development Opportunities (Desarrollo Humano Oportunidades), known today as Oportunidades. The programme’s coverage, formerly focused on the rural poor, was extended to include urban and semi-urban areas, and the number of those registered in the programme was increased from 2.6 million families (in 1999), the equivalent of 40 per cent of all rural families (Rocha Menocal 2001: 520), to 4.2 million families in 2002 (of whom 2.9 million were rural) (González de la Rocha 2003: 14). By 2005–06, it covered an estimated 25 million individuals, representing a quarter of the population and slightly over 50 per cent of those in the poorest decile (Escobar Latapí and González de la Rocha 2009). The Progresa/Oportunidades programme has benefited from an unusually high degree of presidential support and inter-ministerial collaboration, along with a substantial annual budget of 25 billion pesos$\textsuperscript{16}$ (in 2004) and a loan of US$1 billion from the Inter-American Development Bank. In 2006 its operating budget was US$2.4 billion. An important feature of the programme is the provision, through an agreement between the government and the banking sector, of zero interest accounts to beneficiaries.

Oportunidades combines short- and long-term objectives of sustainable poverty reduction, as advanced by the social risk management approach (Holtzmann and Jorgensen 2000). This approach aims to tackle poverty
through helping the poor to ‘cope, mitigate or reduce’ their risk of falling into or being trapped in poverty, in this case by investing in children’s education.\textsuperscript{18} Oportunidades is based on the assumption that poor households do not invest enough in their human capital, and are thus caught in a vicious circle of inter-generational transmission of poverty, with children dropping out of school and destined to suffer the long-term effects of deprivation. Families selected for the programme are therefore helped through cash transfers (called scholarships) with the costs of having children in school.\textsuperscript{19} The stated objectives of the programme are set out above.

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**Oportunidades: Objectives**

- Improve the conditions of education, health and nutrition of poor families, particularly children and their mothers.
- Integrate these actions so that educational achievement is not affected by poor health or malnutrition in children and young people, or because they carry out work that makes school attendance difficult.
- Ensure that households have sufficient resources available so that their children can complete their basic education.
- Encourage the responsibility and active participation of parents and all family members in improving the education, health and nutrition of children and young people.
- Promote community participation and support for the actions of the programme so that educational and health services benefit all families in the localities where the programme operates, as well as uniting and promoting community efforts and initiatives in actions that are similar or complementary to the programme.
The practical functioning of the programme – a common feature of most CCTs – centres on mothers as the key to securing improvements in the life chances of their children, born and unborn. The programme seeks to strengthen, through training and monitoring, mothers’ responsibilities for children’s health and education and to improve the nutritional status of children (and mothers themselves, if they are pregnant or breastfeeding). Stipendiaries (titulares) have to attend workshops on reproductive and children’s health and family nutrition and engage in other tasks assigned by the programme. Secondary outcomes such as building women’s capacities, empowerment, citizens’ participation, strengthening community ties and even gender equity are among the programme’s goals, but how these are interpreted has varied over time and the quality of what is on offer under these headings depends upon local authorities and the professionals involved.

Oportunidades’ targeting process follows a technical selection procedure comprising three stages: (1) localities are identified through poverty map definitions; (2) extensive household surveys are conducted in the chosen localities to gather data on a number of welfare indicators; and (3) the data are fed into a computer programme that selects the beneficiaries according to a formula that determines who are the indigent or “extreme” poor, defined as those ‘households that do not have enough resources to satisfy their basic food needs’ (Progresa 1997, in Yasmine 1999: 54).

Nevertheless, from 2001, with the incorporation of urban and semi-urban areas, two new mechanisms for selecting beneficiaries were adopted. The first is applied to semi-urban ‘basic geostatistical areas’ with a large concentration of poor households and with poor provision of social services. Surveys then identify which households should be selected for inclusion in the programme. The second mechanism of selection is applied to larger urban
areas, where the potential beneficiaries have to apply to be included in the programme. After the application process, the information is double-checked and the beneficiaries are chosen according to the established formula. Registration in the programme is for an initial three years, renewable if the family still qualifies as extremely poor with children of school age. By 2006 Oportunidades’ coverage in some of the poorest regions was claimed to be almost 100 per cent.

**Conditionality**

Oportunidades frames conditionalities as *cogestión* or co-management with an emphasis on the participants’ “active management” of their risk. As proclaimed on the programme’s website, families are expected ‘to take an active part in their own development, and to move beyond the *asistencialismo* (philanthropy) and paternalism’ that characterised earlier welfare systems (SEDESOL 2005). The principle of co-responsibility, which implies both cost-sharing and conditionality, is enshrined in the Social Development Law (*Ley de Desarrollo Social* 2004), which provides the legal and operational framework of *Contigo* (With You), the new social assistance package of which Oportunidades is a component. As Rivero (2002: 3) expresses it, in Oportunidades ‘responsibility for health and education is to be recognised as not solely the government’s but the whole society’s, and should be assumed by the entire community’.20

Co-responsibility is formalised through a quasi-contractual understanding that in return for the entitlements proffered by the programme, certain obligations are to be discharged by the two parties, that is, by the programme and the participating mother. This conditional form of entitlement, although well established in other regions and originating in the United States, is of more recent origin in developing countries.
Although Progresa/Oportunidades has served as a model for other countries, and most Latin American programmes share its main features (money transfers to the mother, conditionality, focus on child education) there are some variations in programme goals, design and results. While such programmes follow Progresa/Oportunidades in aiming to increase school enrolment and attendance, for example Brazil’s successful Bolsa Escola (later expanded and renamed Bolsa Família) some aim to do this expressly to reduce child labour.21 Others vary in the amounts set for the stipend, the conditionalities imposed and the eligibility criteria for participating in the programme. The Nicaraguan Red de Protección Social provides cash transfers for food (US$224) and for schooling (US$112) per year for households with children aged 7–13 who have not completed fourth grade at primary school, irrespective of the number of school-age children in the family. There is an additional supplement of US$21 per child conditional on school attendance. Beneficiaries remain in the programme for three years and then must exit or undergo reassessment.

The Argentinian Plan Familias (formerly Jefes y Jefas de Hogar) is a CCT programme, but it originated as a way to get people into work. It therefore differs from the majority of these programmes, which usually offer no access to the labour market either for graduating school-leavers or for their parents. Only two programmes, Chile Solidario (through its Puentes scheme) and its Paraguayan emulator (Tekópara), tackle household poverty through an integrated programme that provides social worker support to ensure that beneficiaries gain access to education, training and work.22 However, these are less extensive programmes, targeted only at the extremely poor. In Chile the extremely poor numbered around 230,000 when the programme was launched and they have all been reached by the programme.
Most programmes also aim to increase child nutritional levels, and to support a better standard of nutrition for the household as a whole. Maternal health and child health for babies and pre-school children is typically offered as part of the package, involving regular weight checks for babies and some health checks for their mothers usually focused on reproductive health (fertility control and sometimes pap smears as in the case of Oportunidades). Stipends are normally fixed well below (around half) the minimum wage in order to discourage dependency, and are usually calculated according to the number of pre-school and school-age children in the household. The cash may be paid directly to the stipendiary who has to collect it, or may be transferred into an account in their name. The programme functions ideally as a hub around which a range of activities are organised for the mothers and children, including talks at health clinics and informational and organisational meetings of various kinds.

3. Achievements of CCTs

The current enthusiasm for CCTs is based on the accumulating evidence gathered through the growing number of evaluations of these programmes. These show that the programmes are generally successful in meeting their principal human development objectives of improving the school attendance, nutrition and health of children in beneficiary households. Nicaragua’s Red de Protección Social achieved a rise in total household spending among the poorest of 40 per cent in the first two years, mostly accounted for by food consumption, and an impressive drop in stunting among 1–5 year-olds from 42 per cent to 37 per cent over the same period. CCTs also generally achieve good coverage of the poorest, and once
set up are inexpensive. However there are variations in results depending on the adequacy of the educational and health services provided, and results are also uneven as far as reducing child labour is concerned. Brazil’s Bolsa Escola (Bolsa Família’s predecessor) increased enrolment and attendance rates but had no effect on child labour (Cardoso and Souza 2004) whereas its sister programme (PETI) increased enrolment and attendance rates but also reduced child labour (Soares and Pianto 2003). Britto found that the evidence in general is not conclusive as to whether the incidence of child labour is reduced, and a considerable debate continues over the desirability of so doing (2005).

As might be expected there are also continental differences in success rates, with findings from Bangladesh showing that among beneficiary households only 25 per cent of the reduction in child labour could be explained by schooling (Ravallion and Woden 2000). These differences suggest that the household economy and its dependence on child labour, along with the size of the stipend, parental attitudes towards education, and the quality of the schooling on offer, are all key factors affecting outcomes, and the transfer itself is not always the key variable. This is an important point, because the results of these programmes need to be analysed in ways that go beyond the current narrow focus to also consider household dynamics, and socio-historical and institutional arrangements in social policy that can affect the programmes’ impact.

**Evaluation results**

PROGRESA/Oportunidades has been subject to the most extensive and regular evaluation exercises of any CCT to date. The first quantitative evaluations by independent bodies (Behrman, Sengupta and Todd 2000; Skoufias et al. 2001) showed that child beneficiaries stayed in education longer and attended school more regularly. These trends
have continued along with a documented reduction in household poverty and improved health and nutritional levels of those registered in the programmes. There has also been progress in detaching poverty relief from clientelistic and corrupt political practices. Escobar Latapi and González de la Rocha’s (2004) qualitative research confirmed Skoufias et al.’s (2001) findings that the largest positive impacts were on children in secondary school where dropout rates are commonly high. The latter’s survey found a 10 per cent increase in enrolment for boys and 20 per cent for girls along with an overall narrowing of the gender gap in education, particularly in primary school. In 2002–03, four million children benefited from the transfers and the impact was especially notable in marginal rural areas: the number of children entering first grade of baccalaureate rose by 85 per cent and the number entering second grade rose by 47 per cent. Dropout rates decreased by 24 per cent with a corresponding rise in completion rates for secondary school in rural areas of 23 per cent.27 Other studies found fewer children suffering from stunted growth, and under fives covered by the programme were also reported to have a 12 per cent lower incidence of illness and better growth rates than non-programme children of the same age group.

As well as these significant improvements in regard to children, there were spillover effects on households. Having a child in school is a major cause of increased vulnerability and decline in wellbeing, and financial help at this time in the household growth cycle is an essential part of poverty relief. This is especially important where some of the costs of education (uniforms, books, transport) are assumed by the family and where voluntary contributions (cuotas) are also levied, as in Mexico. Overall, the transfers on offer in the Mexican programme (ranging from $17 to $130 per month) appeared to be more efficient in reaching the poor, and were sufficient to support household and food
expenditure, with a corresponding diversification and improvement in the quality of food consumption within the household. They also achieved human capital increments through higher enrolment for those of school age, reduced dropout rates, and were associated with a lower incidence of child labour.

Qualitative research by Escobar Latapi and González de la Rocha (2009) also found that beneficiary households tended to accumulate assets more rapidly when improvements were made to housing. A multi-sited study found that beneficiary households had a 40 per cent greater rate of investment in productive activities (cattle, vehicles, machinery, small shops) although the overall percentage was still very small (five per cent among non-beneficiaries and seven per cent among beneficiaries) (Gertler, Martínez and Rubio 2005). For Mexico, Escobar Latapi and González de la Rocha (2009) speculate that improvement resulted from sustained higher incomes over the medium term and less vulnerability to shock, and possibly also improved family health. However, they stress that while CCTs can counteract labour market precariousness by increasing monetary incomes, this depends not only on the level set for the stipend by the authorities but crucially also on the socio-demographic characteristics of the household, in particular the number of children of grant-bearing age.28

Other CCT programmes have echoed many of these successes. For example, in Nicaragua, one of the poorest countries in Latin America, the Red de Protección Social has boosted children’s health indicators through their participation in the primary health programme, thereby decreasing poor households’ health expenditure. Overall the transfer is calculated to contribute 18 per cent of household expenditure, most of which is spent on food thereby improving the dietary diversity and nutritional status of beneficiaries. The number of children with stunted growth has also declined by 5.5 per cent. The most striking result
has been an increase in school enrolment of 13 per cent, with children remaining in school longer and working less (Maluccio, Adato, Flores and Roopnaraine 2005b).

4. The Limitations of CCTs

Despite these evident gains there are reasons to be cautious over some of the more overblown claims made on behalf of CCTs. One issue of concern is that since they were developed in, and have been most successful in, middle income countries that have some institutional and administrative capacity to manage them, it is not clear if these results can be replicated in poorer countries. Whether weakly institutionalised states would be able to meet the increased demand for social services generated by these programmes is particularly uncertain. Even in the two largest economies of Latin America, Mexico and Brazil, the low quality of many services in health and education severely limits the effects of these programmes (Yaschine and Orozco 2006). Other worries centre on whether the stipend offered to qualifying households is adequate to meet their needs, and in particular whether it is sufficient to protect against shocks such as the unemployment of the main breadwinner, illness and environmental hazards. These programmes do not generally provide for vulnerable groups such as the disabled, single parents, the chronically ill (HIV/AIDS sufferers) and the elderly, or those living beyond the reach of school and health centres and who cannot comply with the programme's conditions (Brière and Rawlings 2006; Barrientos and de Jong 2004; Farrington and Slater 2006).

A second concern is that the ability of the transfers to raise people out of poverty is limited. This is important where governments treat these as 'stand alone' programmes
and fail to see them as part of an integrated approach to social policy.” Cross-national findings not surprisingly show that the impact on poverty varies significantly according to the programme, region and characteristics of households and beneficiaries. In most cases, however, CCT programmes are not linked to the labour market, or if so, only weakly, and the stipend is too low to bring poorer households above the poverty line (Barrientos and de Jong 2004). One poverty simulation study of the impact of CCTs on income poverty and school attendance in 15 sub-Saharan African countries indicated that a transfer of 0.5 per cent of GDP to all school-age children had a small impact: poverty incidence fell by 1 per cent, the poverty gap narrowed by 2 per cent and the severity of poverty fell by 4 per cent. Moreover, the school attendance impact was also insignificant when the budget for transfers was set at 0.5 per cent of GDP.

Yet some studies have argued that CCTs have had the effect of slightly reducing inequality in some countries. In Mexico and Brazil inequality is calculated to have fallen by 2.7 points as a result of CCTs reaching the poorest, even though they account for only around 0.5 per cent of total national household income (Soares et al. 2007). On the other hand, qualitative research has found that the impact of cash transfers in Mexico is “quite small” and that they only lift out of poverty those households that are already close to the poverty line, or those in which there are many children receiving scholarships (Escobar Latapí and González de la Rocha 2004; Soares et al. 2007: 22). A Kenyan study comparing the impact of cash transfers to that of work-generation schemes found that the latter were likely to be more beneficial to the poor with greater multiplier effects (Zepeda 2007). CCTs’ impact on poverty can be summed up as having a demonstrable effect on the intensity of deprivation but not significantly altering the proportion of those in poverty (Soares et al. 2006). Handa
and Davis (2006: 503) make the important point that the almost exclusive focus on promoting human capital among children leads to missed opportunities in terms of tackling problems within the broader rural development context and in terms of household welfare. This latter point will be discussed in what follows, as it is the central issue as far as considering gender impacts is concerned.

5. Child-focused Programmes: Maternal Models of Care

As noted, CCTs are typically focused on children’s primary needs and are designed to prevent the inter-generational transmission of poverty. Social policy has long been concerned with children’s welfare and with how to reach the child within the family to tackle early deprivation, which can have long-term negative consequences for children’s life chances. Breaking that cycle by meeting children’s education and health needs plays a vital role in helping to remedy this deficit. This, combined with the prevailing policy view that education is the key to escaping poverty as well as generating positive development effects, serves to provide the justification for the targeting of children for special attention.

A linked aspect of this child-focused approach is the payment of cash transfers directly to mothers. Although this is a recent practice in many developing countries it has a longer history in income support schemes in Western Europe, where campaigns have been waged since the 1930s to make women rather than men recipients of cash allowances. The rationale then was similar to now: women are more responsible in regard to household management
and more mindful of children’s needs. One of the more recent evaluations of Latin American CCTs summed up the prevailing regional view: ‘the administration of household resources by women produces better results in food security and in the quality of life of children’ (Villatoro 2004: 21). This observation is grounded in evidence from a wide range of sources and many regions, including the large-scale study carried out by IFPRI of the Oportunidades programme referred to here. As in the original programmes, the less publicly stated but widely acknowledged situation in many poor households is one of skewed patterns of consumption, which favour men’s expenditure and consumption to the detriment of women’s and children’s needs. Gender differences in the disposition of cash resources (and leisure time) remain marked in most countries, with a substantial proportion of household income being spent by men on leisure and items of personal consumption. Research in Mexico, Costa Rica and Honduras shows that men may withhold up to 50 per cent of their income from the household, leaving women and children in a situation of “secondary poverty” (Bradshaw and Quiroz Víquez 2008). Women’s expenditure, on the other hand, tends to be household and child directed, while their leisure time is substantially less (Bradshaw 2002; Chant 2006, 2007). For reasons of efficiency, publicly sanctioned forms of male privilege are therefore understood as potentially dysfunctional to household (and particularly to children’s) wellbeing, and the transfer of funds directly to female hands is associated with more positive distributional patterns, even if it does not necessarily serve to challenge other dysfunctional forms of male prerogative; it may even have the opposite effect of reinforcing gender asymmetries in the responsibility for household survival.

There are, then, widely accepted reasons for focusing scarce resources on children, and for acknowledging gender
differences in household responsibility. However, the question to be addressed is whether, in meeting children’s needs by depending upon and reinforcing a maternal model of care and household responsibility, these programmes may be responsible for some sub-optimal outcomes for household members, particularly for the stipendiary-holding mothers in the medium and long term. Anti-poverty policies clearly make more sense if, in targeting one group in need, they take care not to disadvantage another vulnerable group in the process. The claim made for CCTs is that they produce a virtuous circle – children, households and women all benefit from the simple device of handing a stipend to women. It is to explore this proposition that I now turn, focusing on the available evidence from Progresa/Oportunidades.

6. Programme Aims: Gender Equality and Gender Sensitivity

Although gender impacts are rarely analysed in sufficient depth, the dominant view of CCTS, one to which they themselves subscribe, is that as policies they are gender aware, promote gender equity and serve to empower the beneficiary mothers through awarding the transfer directly to them. This is the basis of the reasoning behind some governments counting cash transfers as a social transfer for the benefit of women, as in Ecuador (Armas Dávila 2006). What truth is there in these claims?

Gender equity issues were certainly in the minds of the Progresa/Oportunidades programme designers. This is not surprising given that they were working in the late 1990s in a post-adjustment, post-Beijing, gender-sensitive
policy world, which was alerted to the specific problems faced by women in poverty.” As we will see, gender sensitivity is a notable feature of this programme, although how far its design takes adequate account of gender analysis and gender equity issues is more questionable.

Oportunidades has as one of its main aims ‘strengthening the capabilities of beneficiary family members’ which includes all members, parents as well as children. Further, it claims to ‘promote the equal access of women to its benefits', recognising that ‘poverty acquires different forms according to the inequalities that prevail between the sexes’ (SEDESOL 2005: 8). A further claim, also found in regard to CCTs elsewhere, is that cash transfers have helped to “empower” the mothers and daughters who are their beneficiaries.

In its first iteration, as Progresa, the programme incorporated a clear commitment to gender equality, affirming that: ‘As part of its strategy Progresa aims to improve the situation of women and strengthen the decisive role that they play in family and community development … with the aim of empowering women so that they have genuinely egalitarian opportunities for their full personal development … anti-poverty programmes are required to reinforce gender equality’ (author’s translation and emphasis). The statement goes on to say that ‘by empowering women and improving their opportunities and capabilities (potencialidades) the programme will have a positive impact on the quality of life of all family members’ (author’s translation and emphasis) (Poder Ejecutivo Federal 1997: 6). This statement of the programme’s aims also recognises the importance of generating productive and better remunerated opportunities and the means that allow for their integration into the political and social processes of the nation. The particular importance of improving daughters’ and mothers’ educational levels is also stressed.
This commitment to gender equality, with its recognition of the needs of the adult women in the programme, was still present after the programme was transferred to the centre-right Fox administration and renamed Oportunidades. Here ‘women’s equity’ is also linked to strengthening women’s position in the family. The programme website states that

… along with access to reproductive health [women will benefit from] more involvement in community and home decisions…In the quest for gender equality … [Oportunidades] … has as a priority, improving women’s situation by strengthening their position in the family and in society, increasing their capacities and autonomy through access to information and knowledge that promote their personal development and that of their families, as well as their active participation in decision-making (author’s translation).

The commitment to gender awareness is evident in the design of the programme: equity is to be achieved through strengthening women’s position in the family, and through the promotion of women’s ‘personal development’ by more active ‘decision-making’. By inference, this refers to household expenditure since, as we shall see later, there is little in programme design that ensures women greater equality or autonomy.

If the aim of promoting gender equality is linked to family strengthening, the claim that these programmes are gender aware remains irrefutable: gender is not only incorporated into but is central to the management and design of the programmes. This is so in three main ways. First, the transfers associated with children’s school attendance have involved an element of affirmative action. Stipends were set ten per cent higher for girls than for boys at the onset of secondary school, which is when the risk of
female dropout is highest. Second, Oportunidades was one of the earliest CCTs in Latin America to give the financial transfers (and the principal responsibilities associated with them) to the female head of participating households. And third, the programme’s healthcare benefits for children were supplemented by a scheme that monitors the health of and provides support for pregnant and breastfeeding mothers and for children under two years of age – in effect a recycled mother and child healthcare programme.

Supplementary activities designed to increase the health and nutritional awareness of mothers are also normally incorporated. In some cases programmes have sought to promote leadership and ‘citizenship’, but in practice this usually refers to training volunteers (known as vocales or promotoras) to assist in the work of the programme. In some cases local NGOs have developed training schemes for women, and a pilot scheme supported by the Inter-American Development Bank to assist women in developing income-generating activities was set up, but was not adopted more widely presumably due to a lack of government support. There is therefore evidence of some gender awareness in the design of these programmes, and it would be difficult to imagine an anti-poverty programme that entirely lacked gender awareness, given decades of gender mainstreaming. The questions, however, that are to be answered are not only whether programmes are ‘gender aware’ but what gender impacts they have, what kind of gender relations they promote and whether their claim to ‘empower’ adult women is borne out by the evidence.
7. Evaluations of Gender Impacts

Before proceeding to consider the evidence on these issues it must be stressed that analysis of the gender impacts of these programmes is in general severely limited by the paucity of in-depth research, the narrow focus of most evaluations, and the lack of (or short range) of time series data. The overwhelming majority of evaluations focus on children, and they were not designed to evaluate gender impacts on all household members or intra-household relations. They also often fail to give adequate, if any, consideration to external factors that impact on household consumption and behaviours, such as migration, other social policy inputs, and cultural practices. As noted, where gender impacts are discussed the focus is usually on the girl child’s access to education. As a result, of the 73 evaluations of Progresa/Oportunidades between 1998 and 2004, only nine specifically addressed the impact on the stipendiaries, and few of these attempted a full household impact analysis. Nonetheless, what has been accomplished so far is to be welcomed, along with the ongoing research initiatives in Mexico to develop appropriate statistical measures for a full gender audit of Oportunidades. It must be noted that progress in this area is largely due to the combined and persistent efforts of women professionals working with the programme, feminist academics, UN agencies and policy specialists.

We will draw here on the two most extensive and influential evaluations of PROGRESA/Oportunidades that contain an analysis of gender impacts – one a large-scale survey by IFPRI – and the other based on qualitative research. Adato et al.’s IFPRI evaluation published in 2000 was the first independent large-scale study of the social
impact of Progresa/Oportunidades. It was based on household survey data (ENCASEH) and three successive evaluation surveys (ENCEL) to assess three dimensions of intra-household relations. Research questions included how the family background of husband and wife influenced the human and physical capital they brought to marriage, how the husband’s and wife’s resources at the time of marriage affected household decision-making patterns, and how parental characteristics affected the school achievements of boys and girls. The study also included questions about the impact on beneficiary mothers, hypothesising that Progresa has the potential to influence women’s empowerment in five main ways: increasing resources for women, helping them to learn through health education, creating a network of beneficiaries that regularly participates in meetings, giving them control of resources to increase confidence and self-esteem, and promoting girls’ education to improve the achievements of women in the future. Its findings confirmed these hypotheses, although with some qualifications that will be discussed later.

The other significant data on gender impacts are found in the qualitative survey carried out by Escobar Latapi and González de la Rocha between 2000 and 2005 (2004, 2009). This research involved case studies of 256 beneficiary and non-beneficiary households in urban and rural settings and in most Mexican states. Among other things, it investigated the impact on households of their incorporation into the programme, to see what aspects of family wellbeing were affected and how household structure influenced outcomes. It also examined the gender impact of the programme, focusing on the perceptions of women in regard to their self-esteem and empowerment. From González de la Rocha’s research we can also draw a picture of conditions faced by many of the titulares, as summarised in the following box:
'There is sufficient empirical evidence to support the claim that many regions have seen a reduction in the [income-generating] opportunities for poor people over the last 25 years. In most of the districts studied the informal sector and a sharply impoverished subsistence production are the last refuge for those unable to find other work…'

'… Low income individuals, households and communities have responded to the economic changes with innovative strategies and enormous resourcefulness. Their survival is largely based on ‘private’ initiatives carried out within the home, neighbourhood, and community, occasionally with the support of NGOs. The means of survival derive from many sources, including the wages of those with jobs, household production for sale, domestic work, the use and/or sale of properties and support networks of kin and friends. Among [these] resources … work is one of the most important in the struggle against poverty … in all forms, – waged, informal and unpaid, ie. dedicated to subsistence or reciprocal exchange activities … [households] have tried to compensate for the reduction of income by sending more members into the labour market, including persons who have never been employed before such as women and children and the elderly … This together with emigration to the United States and to more prosperous zones of Mexico are the strategies utilized by households to find alternative sources of income…' (p. 61).

Gender impacts of the programme: girls’ access to education

As noted, with the exception of the few studies that analyse gender impacts, the main evidence concerning how cash transfer programmes affect gender relations concerns the improvements in girls’ educational attendance and the effect of managing the stipend on their mothers’ status and wellbeing. We will consider these two issues before looking at other impacts that are mentioned in evaluations or can be inferred from the design of the programme. There is ample evidence from different parts of the world of these programmes’ positive effects on girls’ school attendance. As is widely accepted, support to low income households for girls’ education is vitally important if persistent patterns of female deprivation are to be broken. Girls in low income households are often kept at home by parents for a variety of reasons – to help with household tasks, because educating girls is not seen as a long-term investment by parents in the same way as they see it for boys, or because of fears of what might happen (e.g. sexual threats or pregnancy) if girls are released from family control. These programmes have been shown to impact positively on girls’ school attendance, compensating households for the loss of the work that they do in the home and for the added expense of attending school. In the Oportunidades programme girls receive higher scholarships from grade 7 onwards, and by grade 12 they are close to $75 a month, while for the boys they are $15 less. There is still some resistance to girls’ schooling, particularly by fathers and in circumstances in which girls’ contribution to the household economy cannot be dispensed with, but this situation is changing, at least in Latin America. As Escobar Latapí and González de la Rocha find: ‘Certainly, mothers and to a lesser extent fathers, now say more frequently that women need to be educated because they should not believe their
husbands will always be good providers’ (2004:18). As noted earlier, in Mexico the gender gap in schooling has been closing and has disappeared in grades 7 to 12.

Cash transfers have not only been an important factor in tackling the gender imbalances in access to education in Mexico but they have had similar results in other Latin American contexts (Armas 2005). Elsewhere too, for example in Bangladesh, a ‘Cash for Education’ programme has helped to achieve gender parity in primary education and has reduced the gender gap in secondary. Improving the educational opportunities of girls enhances their self-esteem and life chances, while at the same time sending the message to households and communities that girls are ‘worth investing in’. Yet a note of caution is in order. With increasing enrolments now being achieved, attention has shifted to the quality of education on offer, which is often seriously deficient, with poor infrastructure and high rates of teacher absenteeism. Studies show that where this is not tackled the opportunities afforded by education in regard to labour market insertion are limited and this can reduce the incentives for attending school (Bedi and Marshall 2002).

The evidence on Oportunidades’ impact on school enrolment indicates that the programme increased attendance (although this was from an already high baseline) but had little effect on achievement test scores, with beneficiary students performing poorly (Behrman et al. 2000; IADB 2003, quoted in Luccissiano 2006: 72). In beneficiary households in Mexico girls still tend to leave school earlier than boys, despite the extra cash incentive. Early pregnancy and the care of younger siblings are key factors here. This indicates that gender norms will only be partially modified by access to schooling. Altering girls’ expectations and increasing their self-esteem does not just depend on schooling but on what role models are available in the family and in society at large, as well as on what work opportunities are available to them. These programmes
will also have to take greater account of the high levels of adolescent pregnancy and STDs that are found among beneficiary communities in Mexico. Further, while these programmes play a role in closing the gender gap in education it is not clear whether the move in the direction of gender equality is permanent due to families being convinced that it is worthwhile to invest in girls’ education, or whether there will need to be a permanent government incentive to maintain near gender parity. More research into the longer-term outcomes here would be welcome.39

Impact on mothers: virtuous or vicious circles?

If girls are treated in accordance with equality goals, in other words as ‘citizens’ with access to universal entitlements (education), the treatment of their mothers is role ascriptive. Adult women’s relationship to the programme is based on their status as mothers and their receipt of the stipend is designed to support their reproductive functions and their social role as principal carers of children. Such benefits as they gain from the programme are a function of performing this role. Charged with fulfilling the demands of the programme through the quasi-contractual arrangement of ‘co-responsibility’, they receive the stipend conditional on fulfilling the duties laid out by the programme managers and vocales; failure to comply with these requirements can lead to being struck off the programme and, though not sanctioned by the programme, sometimes to fines. In addition, in some municipalities beneficiaries are ‘informally’ expected to ‘volunteer’ a set number of hours of work in support of the programme or community, typically cleaning schools and clinics, tidying cemeteries or clearing rubbish. While this requirement is discouraged by programme officials it continues in some municipalities.
Women’s attitudes

What do the *titulares* themselves think of the programme? Attitudes are bound to differ depending on factors such as location (urban/rural), expectations and education of the beneficiaries, with those from the more deprived communities expressing the greatest appreciation of the benefits. Evaluations show that, with some qualifications, the majority of *titulares* are supportive of the programme and consider that the stipend has had a positive impact on their households’ wellbeing. One survey found that the main reason beneficiaries gave for joining the programme was to obtain economic resources (31 per cent) closely followed by family wellbeing (23 per cent). Particular emphasis is laid on the improvements in children’s nutrition, schooling and health. Escobar Latapí and González de la Rocha (2009) further emphasise that women felt that they had enhanced wellbeing (defined as nourishment, education and healthcare) and more choice as a result of the cash transfers, or as they express it: the means and opportunities to conduct their lives by enhancing their assets and strengthening their capacity to manage risk. This was inferred from the slightly higher incomes resulting from the transfers and the improved consumption levels of essential goods and services. As women have a particular responsibility for the management of the household, the extra cash, they themselves argue, can translate into an increased sense of wellbeing through the satisfaction of basic needs. Other benefits noted were the ability to gain credit and therefore to make longer-term financial calculations. The evidence for these effects is however far from sufficient to allow for generalisations about the impact of the cash supplement, since in other countries, Brazil for example, stipends can be set too low to allow for much improvement in wellbeing. Moreover, as evaluations do not always control for other sources of household income such as remittances, improvements in savings and consumption may not be due to the stipend alone.
Escobar Latapí and González de la Rocha stress that household wellbeing also depends on the stage that the household has reached. The domestic cycle is divided into three stages – expansion (when children are born), consolidation (when the family unit is complete) and dispersion (when children begin to leave home). The household's place in the domestic cycle is a determining factor in regard to both the effects of the stipend (how much can be saved/invested) and the income-generating capacity of households. The authors find that the households that profit most from the stipend are those in the consolidation phase when children are at school and are grant holders, which frees women for income-generating work. This is the optimal time for households to add to their assets. The phase of family consolidation also correlates with further indicators of wellbeing. Escobar Latapí and González de la Rocha conclude that while the programme has a primary role in helping households to exit domestic crises, this possibility is limited by factors associated with increases in vulnerability. Among these, the lack of local jobs, the low quality of existing ones, and the ill health of an active income-generator are the most salient. The authors also note the ‘poor achievements of men in the generation of resources to sustain the households’ that they live in. Where women are the main family earners, as their incomes tend to be very low, unstable and informal the ‘feminisation of household survival’ can end up making them even more vulnerable (2009).

Other impacts on mothers

Clearly children’s and households’ wellbeing is a primary factor in women’s positive assessment of Oportunidades, but there is still the question of what they gain on their own account in return for participating in these programmes, that is, beyond the sense that their household and children are benefiting from it. Here, we find that in general women
consider that they have benefited in a number of ways. One clear gain for pregnant women and mothers of infants is greater access to free health services, including reproductive health services, where these are available through mother and child healthcare programmes. It is not surprising then that in the Oportunidades programme pregnant mothers and infants are found to be better nourished, although this may be a relatively short-term benefit as the nutritional element of the programme is of limited duration. Women beneficiaries continue to have access to some healthcare provision such as pap smear tests and family planning services, consistent with the Mexican government’s family planning policy, and these should impact positively on women’s lives allowing them to pace or limit their childbearing. There is, however, the worrying observation by Escobar Latapi and González de la Rocha that in the three states in which they carried out their research the programme brought only a small reduction in maternal mortality (2009). Other evaluations suggest an 11 per cent reduction elsewhere in Mexico (Dorantes 2006), but the degree of variation in the findings indicates the need for both further research and continuing concern over maternal health. Although apparently not the case in Mexico, anecdotal evidence from elsewhere also suggests that the cash may be encouraging women to have more children than they otherwise might, in order to remain in the programme. Both of these issues require further investigation and lie outside the scope of evaluation exercises. As far as the low impact on female mortality is concerned, this finding fits uneasily with the programme’s objectives to improve the health of both mother and child and brings into question the rationale of such narrowly targeted provision.

If improvements in women’s health and their access to family planning are positive effects of their participation in the programme there are other spillover benefits, albeit less
verifiable and with less reliable evidence. First, women-focused programmes can provide spaces that enhance women’s self-confidence and create solidaristic ties between participants. In the Mexican programme, Adato (2000) and Escobar Latapí and González de la Rocha (2004) found some evidence of this, and some evidence, though less, of incipient networking. Adato found that some members of the Oportunidades programme reported satisfaction in developing social interaction with other members, and that for some a new social identity as ‘Oportunidades women’ was being forged.41 It is not clear, however, how widespread, meaningful or enduring this was, and in places where coverage was more selective, tensions arose between those in the programme and those outside it.42

In contexts where women’s lives are conducted chiefly within the ambit of the household economy, the opportunities provided by the programme to enter different spaces is welcomed by many titulares. Escobar Latapi and González de la Rocha found that while women complain of the time-consuming nature of these obligations, they also welcome the opportunity to spend time outside their homes and have their own space. Yet research on Bolsa Familia in different localities in Brazil found a high degree of isolation among women beneficiaries, along with spatial confinement to the home and the immediate area around it. While programmes such as these have some potential to tackle this if creatively designed, the Bolsa Familia study showed little change in women’s sociality arising from participation in the programme (AGENDE 2006).

Oportunidades by contrast was found to have created an expanded realm of activity, especially for the vocales who have the chance to gain experience and self-confidence in leadership through their involvement in the organisation of programme activities.43 Moreover, some of these women go on to train as medical orderlies or to seek paid work in
nearby towns. It may be, as Adato (2006) maintains, that CCTs contribute to promoting beneficiaries’ autonomy and in some cases to their leadership capacities, through their participation in meetings and programme activities, but how much this growing autonomy is due to the programme and how much to other forces such as male out-migration remains a question for further analysis.

In these ways the activities of poverty alleviation programmes have some potential to help to loosen male control over women’s lives for women living in patriarchal households, and can enable women to experience greater autonomy and sociality. This is not always a straightforward gain, as increasing women’s autonomy can in some contexts create or at least exacerbate tension in couples, sometimes leading to conflict and violence as husbands resist their wives’ or partners’ greater freedom of movement. We will return to this point later.

**Cash in hand for women: An empowering effect?**

There exists a general consensus in the literature on CCTs that the control over the cash transfers is the principal positive factor in enhancing women’s lives. The Progresa/Oportunidades programme evaluations by Adato *et al.*, and some others go as far as to claim that these transfers ‘empower’ women. This is supported by beneficiaries’ perceptions that they enjoyed increased status, self-esteem and wellbeing, and a sense of greater autonomy as a result of their control of the cash transfer. Women in the Mexican programme generally confirm that their self-esteem and financial security are enhanced as a result of their control of the stipends; they also feel that they acquire more status in their neighbourhoods, with shopkeepers treating them with more respect as they become more creditworthy (Escobar Latapí and González
de la Rocha 2004; Adato et al. 2000). If in giving women direct control over cash resources their standing in their communities as well as their leverage within the household is enhanced, this is a positive outcome, yet does it alter gender relations, and how far are these perceptions supported by the evidence?

**Economic autonomy**

It is important to emphasise that the claims that the stipends empower women by increasing their economic autonomy are given little support by the available evidence, and we do not know with any certainty how significant is the redistribution of power and status resulting from the transfer is within households. There is an extensive body of research from around the world which shows that women entering employment and disposing of their own earnings has the potential to significantly affect their household status, but the same is not yet demonstrated for stipends. A long history of theorising, politics and policy has established that women’s control of cash is a necessary if not a sufficient condition for empowerment. Such control is linked to agency and is a potential pathway through which women’s greater autonomy can occur and gender roles can be negotiated. But care must be taken not to assume that cash brings empowerment, or to extrapolate from this literature on employment to the different conditions framed by CCTs. In regard to the latter, the question is – is earning money in the market economy equivalent in self-esteem, status and bargaining power to receiving a stipend from the government because you are a mother and your household is poor? All the evidence on stigma suggests that this is unlikely. In other words, this issue cannot simply be reduced to the effects of controlling cash per se, but needs to take account of the social relations within which cash is earned or given, the meaning ascribed
to it, and the purpose to which it is put. Luccisiano notes that because the stipends are viewed as *ayudas* (help) for children’s needs, ‘the families’ social protection and security is linked to reinforced cultural notions of motherhood in which mothers’ increased and regulated responsibilities continue to be perceived *not as work*, but merely as social reproductive activity’ (2006: 78), which as it is outside the cash economy tends to be undervalued. By inference this has implications for understanding the ideological elements that govern perceptions of women’s status and self-esteem as beneficiaries.

Moreover, the impact of giving the transfer to women is not straightforward and will vary in accordance with the pre-existing situation and the prevailing gender relations. Where power and authority over decision-making are presumed to be vested in men, as in many rural and indigenous communities in Latin America, transforming this customary control can challenge entrenched norms and has the *potential* to re-order the balance of household decision-making in favour of women. However, where gender relations within households are not determined by such absolute masculine prerogatives or by the male breadwinner model, ‘responsibilising’ women can send a very different message, in affirming more ‘traditional’ divisions of labour and responsibility. The giving of the transfer to women can also be a cause of tension and conflict in some contexts. In Mexico opinion is divided over whether women’s control over the transfer has generated a significant incidence of conflict and violence against women. Some studies suggest an association between giving such resources to women and a rise in violence against women (inter alia Espinosa 2006) while other sources show no significant change in levels of violence as a result of entry into the programme (Rivera et al. 2005). However, this is a difficult area to research and evidence of violence is often treated as anecdotal and as such is often, or easily, ignored.
There are also reasons to doubt the confidence with which it is widely asserted that giving cash to women alters spending patterns in households and at the same time enhances women's decision-making power. The presumed beneficial distributive effects on the household and children of the control of household expenditure by women are associated with women acquiring a greater degree of leverage in decision-making, most directly over food and child-related expenditure.

Yet Handa et al.'s (2008) analysis of the impact of the transfers on household expenditure finds that normative distributive patterns remain relatively constant: transfer income does not alter spending preference behaviour and does not contribute to an increase in female decision-making over household expenditure. The transfer does however affect women's decision-making in one realm, and that is their ability to spend their own extra cash. This is not necessarily a sign of empowerment as some have argued. As Handa et al. point out, it could be explained by the fact that women substitute transfer money for that which they previously requested from their husbands. If ‘a woman’s husband would have provided her money for a given expenditure and now simply uses the money for some other purpose, the transfer may simply “crowd out” intra-household transfers from men to women, and women and children may not actually be made directly better off by the transfer’. They further note that increases in general income are typically under male control and tend to decrease women’s decision-making authority in the household, an effect that appears across a variety of household types.

As a further point to take into consideration, even if women do achieve more autonomy through spending their own money, they are not significantly or necessarily better off. Indeed, if they are now perceived as more creditworthy, they may become vulnerable to getting into debt. Escobar Latapi and González de la Rocha (2004) suggest that CCTs
have revitalised the economy of debt as government transfers are seen as less precarious and more secure. As Luccisiano also notes, in work-poor environments CCTs have reinforced rather than disrupted the notion of living for the day. The oft-repeated support for turning women into market consumers as a way of increasing their 'autonomy' may not be a sign of loosening patriarchal control but may indicate a growing dependency on the subsidy and the risk of indebtedment.

Some of the assumptions readily made in the evaluations of CCTs may therefore be questionable or at the very least require more detailed analysis. Even if it can reasonably be inferred that cash handouts paid directly to women have the positive effects on women's status that are claimed, they do not necessarily alter male/female inequities in personal consumption and they can serve to protect men's personal income and expenditure (Chant 2007). Moreover, women's control over these resources can generate tensions between men and women at household and community level, whether around the implications of women's increased autonomy and presence in the public sphere, men's resentment at being displaced as providers, or men's envy of what they see as women's privileged access to project resources. Claims that men have gradually accepted women's greater control over household resources may need qualifying, because the data are often thin and inconsistent. In Mexico there are reports that in indigenous communities women are subject to violent demands for the cash transfer by their husbands, even though men's attitudes are argued to have changed, with a greater acceptance of the idea that the transfers are for their children's benefit (Rivera et al. 2005; Maldonado et al. 2005).46

Finally, as Chant notes, women might acquire more control over household management but they also, in her particularly apt phrase, acquire more responsibility for managing poverty (Chant 2007). This over-reliance on
women for household survival persists despite the evidence from a wealth of previous research on the costs borne by women during recessive structural adjustment conditions (González de la Rocha 1994). The implications for gender relations are therefore far more complex than supposed by most of the research. As noted, some evidence suggests that cash transfers in Mexico might be encouraging some men to contribute less to the household (Handa et al. 2008) and do less income-generating work (Rubio 2002; Escobar Latapi and González de la Rocha 2004). In-depth research is needed to establish if this is indeed the case, and if found to be the case it would square with Chant’s findings that the more women contribute to the household economy, the less men are able or inclined to do so (Chant 2007).47

8. Alternative Readings of Empowerment

To summarise the findings so far, the evaluations show that for the stipendiaries the perceived positive impacts of CCTs are in terms of three principal effects: first, women consider that their self-esteem and their status in the household and community are enhanced through their control of cash resources; second, they generally welcome this greater control over household expenditure as it provides them with some decision-making power at home over consumption goods; and third, their overall wellbeing is greater as a result of the alleviation of hardship, particularly through the ability to provide more adequately for their children.

The evidence for these changes is derived largely from subjective data, i.e. they reflect the perceptions of beneficiaries. While these are clearly important, other evidence is required to measure the extent and significance of the changes over time. As noted, enhanced self-esteem

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through the publicly acknowledged responsibility for the stipend can in some contexts represent a significant advance for women. Yet, while these gains are important for some women, they are arguably, at best only a small step in the direction of ‘empowerment’ and do not equate to being ‘empowered’. Indeed the situation is far less encouraging, particularly if we take seriously what is involved in empowering very disadvantaged women.

Before examining this issue more closely it is important to note that in the evaluations of Cash Transfer programmes there is both imprecision and variation in the usage of the term ‘empowerment’. What the evaluations do share is the tendency found in much development work to confine empowerment to describing changes that take place largely at the micro, subjective level, focusing on individual and attitudinal transformations such as a growing sense of self-esteem and status, rather than on acquiring the conditions necessary to achieve sustainable security and autonomy. While no one would deny that such subjective and personal changes are important and necessary in the process by which individuals begin to take charge of their lives, we must be careful to avoid assuming that this implies a necessary evolution towards empowerment.

There is a difference between acquiring some of the constituent elements of empowerment to being on a ‘pathway’ to achieving that state, if ‘pathway’ implies forward progression. For instance, women may gain a greater sense of self-esteem or status without gaining any greater control over their lives. This is for at least two reasons: first, because conditions other than, and in addition to, enhanced status or self-esteem are required to achieve this; and second, because enhanced status and self-esteem in the absence of such conditions could confirm a status and identity that undermines women’s ability to pursue further opportunities for empowerment. Put differently, much depends on what real powers enhanced
status and self-esteem confer. As we have seen, women consider that they acquire more status as a result of the cash transfers, but they do so primarily as mothers. In effect, these programmes lend the authority of the state to dignifying the status of motherhood. The question then is whether in so doing they also secure other conditions by which meaningful empowerment might be said to be a consequence of women’s incorporation as beneficiaries.

Pathways to empowerment?

As has been well rehearsed in the gender and development literature, empowerment remains a contested term even if there is broad agreement that it is an incremental process through which individuals and groups acquire progressively more confidence, self-esteem and control over their lives. There are, not surprisingly, significant variations in the mechanisms or conditions that are identified as crucial to women’s empowerment. Beyond the generally agreed importance of education, empowerment for some authors implies enhanced access to decision-making. Others, including latterly the World Bank and most women’s rights advocates, favour control over economic resources (Alsop et al. 2006). In recent years, a growing consensus in development communities associates empowerment with increased capabilities, which enlarges the realm of choice, or as Sen expresses it, reflects a person’s freedom to choose between different ways of living (1981).

The specific contribution of feminist theory has been to insist on foregrounding two critical issues often missing from mainstream definitions – power and equality. Feminists generally see the essential conditions of empowerment as ones that help both to free women from subjugation and to achieve greater autonomy and equality. Given that gender relations are a critical conditioning factor in women’s positionality, empowerment in this conception
is necessarily relational in that it usually involves an alteration of existing power relations, or as Batliwala puts it, empowerment implies gaining greater control over the sources of power (1994). These more demanding criteria for empowerment do not therefore rest only on perceptions of status enhancement and growing self-esteem, but require some specification of the transformative processes that give direction to empowerment. What then determines whether women are indeed on the path to empowerment, once they have gained the prerequisite of self-esteem?

**Defining empowerment**

The argument advanced here is that if the criterion of empowerment is to carry any analytic weight for policy purposes it needs to be understood as a multi-dimensional, transformative process that enlarges women’s life chances and choices, enabling them to escape insecurity and dependency and to secure equal opportunities and equal treatment. If greater autonomy and equality for women are the logical outcomes of empowerment, being on a path to achieving it must involve the possession of assets and attributes that enlarge women’s life chances. This point has been partially absorbed into some policy interventions designed to tackle women’s poverty in a sustainable way by providing education, training and political or ‘citizenship’ skills. But as noted, and as research testifies, empowerment is not only confined to such provision, as it also depends on changes in gender relations. Research on micro-credit has shown that the mere provision of resources to women does not ensure that they are in a position to control them, let alone make decisions about their own lives, bodies and security (Lemire 2001). Moreover, where female deprivation is associated with the power and privilege vested in patriarchal laws and customs women’s empowerment often requires collective action to bring about the broader changes
necessary in these domains. It is in this sense that the empowerment of disadvantaged women in gender orders that are profoundly unequal is relational, involving a re-ordering of the relations in which they are subsumed and transforming them along more egalitarian lines, i.e. in ways that enlarge their freedom and preferences. Empowerment can be defined then as the acquisition of capabilities that have the potential to assist women in achieving autonomy (legal and material), equality (social and personal, i.e. status and self-esteem) and voice and influence (over decisions that affect their lives). How, then, according to this more exacting definition, do the outcomes of these programmes square up?

**CCTs and stipends: Really empowering for women?**

As should be clear from the above, the definition of empowerment commonly used in the evaluations consulted tends to focus on a limited process of empowerment. Changes in the direction of enlarging women’s control over resources have to some extent occurred with the stipend in Mexico, but securing transformations bringing about capability development, autonomy, equality, influence and greater choice are only weakly present in programme design.

More than 40 years of accumulated experience in working with low income women suggests criteria that help in determining whether a given programme has some potential to bring about positive changes in gender relations. Such programmes aim to secure greater equality between the sexes through processes that empower women and enhance their capabilities in ways that enable them to challenge relations of inequality and subordination. On this basis, six criteria can be identified that will help to inform the critique that follows of CCT programmes. These are:
• Are equality principles built into the design of the programme?

• Are training and resources allocated to enhance women’s capabilities with a view to securing economic independence and wellbeing (health, both mental and physical, and freedom from violence)?

• Is the social and economic empowerment of women an explicit goal with definable impacts? Do the policies acknowledge in their design, and where necessary assist with, caregiving (childcare arrangements, time management)?

• Is transforming oppressive gender relations central to the programme (including/involving men and boys in ways that help to secure one or more of the above objectives)?

• Do participants have voice in programme aims, design, evaluation and management?

• Are participants provided with ‘citizenship’ skills (legal and political literacy training)?

It is immediately evident that despite the declared intentions few of these features are consistently present in the dominant models of CCT programmes. The poorest beneficiaries, those whom the transfers are in theory most designed to help, suffer from extremely low educational levels (and in indigenous communities most have little if any command of the dominant Spanish language) and receive no education, training or citizenship skills. As far as citizenship skills are concerned, the only respect in which these can be said to be included in the programme is through the emphasis on the stipend being awarded as a
right rather than as a reward for political compliance. In the Mexican political context this is a significant gain, but it is a limited interpretation of citizenship. The programme’s focus on children’s human development means that there is no help to access the job market or to enhance skills for income-generating work. The same is true for all adults in the beneficiary household, whether men or women. Oportunidades offers pláticas (talks) on health matters such as hygiene, vaccinations, nutrition and family planning, which the beneficiaries appreciate, but when asked what they wanted from the programme they named education and training as their most urgent needs (Adato et al. 2000).53

In terms of the stipend’s contribution to enhancing women’s material assets, the picture is also vague. Some evaluations claim that women can acquire more financial security through being able to set aside some of the transfer for their own use, but this is a small proportion of women in the Mexican programme and may not apply in other programmes if the level of the stipend on offer is lower. In any case it is an unintended outcome, and discouraged by programme managers since the cash transfers are not awarded for this purpose. It is clearly stated in the Oportunidades contract that the money must be spent on children’s schooling and on enhancing nutritional standards within the household with the express aim of addressing children’s needs. Where decision-making power is concerned – the evidence shows that the only respect in which women acquire this is regarding how the stipend is spent, as there are few, if any, opportunities to participate in programme design. Self-esteem may be raised by participation in these programmes but, as noted, this is tied to the status of being a (good) mother and is conditional on compliance with the programme’s requirements of attendance and provision of labour time and hence availability to meet these demands.
9. Negative Impacts of Programmes: Women are Vulnerable Too

While it can be argued that women’s empowerment is not a deliberate aim of these programmes, the absence of features such as those noted above puts into question the claims that the programmes have the effect of empowering women in any meaningful sense. We might pose another question: if they do little to promote the empowerment of women might they even be producing the opposite effect? I have argued that empowerment involves autonomy (legal/material), equality and the capacity to influence preferences. Movement along this path could with reason be described as ‘empowering’. However, it is also possible that movement away from these outcomes might in some circumstances and for some women be a perverse effect of their participation. In this section I explore whether the terms of women’s involvement in the programmes might have negative effects on their ability to achieve autonomy, equality and choice, both because these outcomes are not advanced in any meaningful or consistent way and because programme participation might restrict women’s capacity to pursue these objectives.

Time burdens

The last few years have seen the appearance of some evaluations that have begun to explore whether the demands of these programme have any negative effects on the mature female participants.54 There are two main ways in which programme design has been seen to adversely impact on the titulares – by adding to their time burdens and by deepening gender divisions. Evaluations are more
concerned with time burdens than with the issue of gender divisions, focusing on the time spent in collecting the transfers and in fulfilling programme demands. While there are few surveys measuring programme impacts on time use, there is evidence that programme demands, while considered acceptable, constitute a problem for a significant proportion of women. In the case of Oportunidades, responses to surveys indicate that between a third and a half of the titulares say that the demands of the programme are difficult to fulfil and/or conflict with their income-generating and other responsibilities. Surveys on the Mexican and Ecuadorian programmes show that travelling and queuing to collect the bimonthly stipend can take many hours and can amount to the loss of a day’s work, and to this are added the pláticas – workshops on healthcare and other issues related to the programme. As no childcare is provided, pre-school children have to be left with carers or brought along, and as the travel costs are borne by the beneficiary and many cannot afford transport, they may have to walk several hours to the collection point.

Health checks and obtaining certificates from schoolteachers also involve travel and waiting time and this has been found to be compounded by poor co-ordination of services. With respect to Oportunidades, according to one survey there were complaints because ‘... some clinics opened for fewer hours than prescribed, and some of the appointment and check-up procedures were very cumbersome and imposed a severe loss of time, particularly on women, who … have to attend…’ but also take children to their own [even more frequent] appointments’ (Latapí and González 2009). Armas Dávila (2006) found similar problems in Ecuador. It is perhaps not surprising that one Oportunidades beneficiary, with six years in the programme and working as a domestic, said she ‘was tired of running around meeting all the programme’s requirements’. ‘We need the money but I feel
that I’m losing my health’ (Luccisano 2006: 76). Armas and Dorantes have argued that this is indicative of prevailing attitudes towards women’s time and work, which are routinely undervalued or invisibilised. Some of the evaluations specifically recommend that greater sensitivity be shown by managers to this issue of time burdens, particularly in the case of female-headed households that constitute about 11 per cent of the Oportunidades beneficiaries. In the early years of the programme this group, along with working women, were found to be excluded because they were not present when the household was undergoing eligibility checks. In recent times a proportion of such women have been found to drop out on account of the pressures of time.

Another issue concerning time that has been noted is that of whether, and if so how, the loss of children’s support of household livelihoods has affected their mothers’ time burdens and household income. Adato among others, found evidence that women’s workload increased as children’s contribution to household tasks decreased in favour of school demands. As noted earlier, where some help continued to be available it was reduced, but predictably it was still generally daughters rather than sons who were helping their mothers. Mothers were also found to increase the time dedicated to supervising children’s schoolwork. While women do not appear to complain about this decrease in household help and rationalise the time spent on behalf of their children’s wellbeing as well spent, they are less positive about the informal labour demands that they are subject to as part of their co-responsibility contract.

One evaluation carried out by a network of promotoras found that some stipendiaries felt “discriminated against” by the extra demands on their time, particularly for work such as cleaning and sweeping clinics, neighbourhoods and schools (Rivero 2002: 4). Although
this is not an official requirement of the programme, it is nonetheless demanded of some beneficiaries, especially, it seems, in rural indigenous communities. Such communities often continue to perform traditional community work, called *faenas*, not dissimilar to the work that beneficiaries are called upon to do by programme managers, doctors and school functionaries. But when made part of the conditionality, these tasks are often resented by the women (Rivero 2002: 4). It is worth adding that beneficiaries, if also indigenous women, are often treated with impatience and at times disdain by white or mestizo officials involved in the administration of the programme (Luccisano 2006: 68). Other reports have noted that when stipendiaries are asked to perform these tasks by programme administrators, non-stipendiaries stop performing them as they no longer see them as *faenas*, reasoning that the programme is paying beneficiaries to do them and if they are not receiving payment they feel disinclined to join in. The implications for community solidarity are worrying.

Some evaluations of CCTs in a variety of Latin American countries have also highlighted the problem that these time and labour demands on beneficiaries conflict with women’s other income-generating activities (Escobar Latapi and González de la Rocha 2004; Adato et al. 2000; Armas 2005; Armas Dávila 2006; Espinosa 2006). As López Rivera explains, ‘Most of the women, mothers with partners, do not have regular work; but almost all of them are engaged in a range of economic activities that are a very important contribution to household income’ (2003: 56). Escobar Latapi and González de la Rocha note that the programme imposes particular burdens on female-headed households and on the voluntary workers (*promotoras/vocales*). The latter dedicated on average 30 hours a month to administrative, pastoral and medical responsibilities with no pay, and in most cases no
reimbursement of out-of-pocket expenses incurred for carrying out their duties. This indicates a failure to take account of the lived realities of these women, a situation that prompted one commentator to write:

‘Progresa treats women as if their time, their rhythms and their desires count for nothing. She is the one who sacrifices herself to go and collect the subsidies, participate in the cleaning work... work which benefits the whole neighbourhood but which only the 'Progresa women' are charged with doing. These women are converted into a new social category with more obligations for the simple reason that they receive a subsidy. No one considers her tiredness, her obligations inside the family, it is as if her entire life, from one day to the next, has become available to demonstrate her gratitude towards a programme which treats her in a completely 'official' manner (Bey 2003).'

This is not to deny that many women might appreciate the programme and do not object to the conditionalities. It remains however, open to question as to whether conditionalities are needed. Handa et al. (2008) show that having the extra cash is the principal determinant of children's school attendance, and argue that conditionalities place unnecessary burdens on women. If women perform these roles and responsibilities routinely, and are supportive of their children's access to schooling and health without conditionalities, one wonders what their purpose is other than to reaffirm traditional gender divisions.

**Deepening gender divisions**

Indeed, one clear effect of the design of these programmes is to reaffirm and strengthen gender divisions of responsibility and care, an issue that is barely recognised let
alone analysed in the literature on CCTs. Yet gender
divisions of labour and responsibility are associated
universally with inequalities of power and resources. They
work to women’s disadvantage when gender-ascribed roles
serve to undermine their autonomy and economic security,
deepen their vulnerability, and/or strengthen their
dependence on (weakening) marriage and family ties for
their long-term security.

We have seen that the ‘empowerment’ that women are
said to achieve as stipendiary holders does not give them
significantly greater opportunities of autonomy or security
or significantly amplify their choices. Women have thus
acquired more recognition as mothers along with more
responsibility, but not significantly more power or
autonomy in these programmes and, in most cases, few, if
any, new rights. In addition, the conditionalities that
accompany women’s receipt of the transfers reinforce
women’s normative roles and responsibilities, so that
insofar as they are empowered at all it is within the existing
social relations, ones through which disempowering gender
asymmetries are reproduced in most cultures where to be a
mother may be socially valued but is neither economically
secure nor confers much in the way of effective power.

Not surprisingly, given the conventional role divisions
that are reinforced by the programme, Escobar Latapí and
González de la Rocha find that the programme works best in
nuclear households where the woman does not perform full-
time paid work and that it works least well in female-headed
households, and in households where women are engaged in
income-generating activities (2009). This nuclear family bias
governing programme design is not, however, consonant
with trends in family formation, which are showing
increasing diversification of family form with fewer than 40
per cent of households in Latin America conforming to the
classic nuclear type. The ethnographic data show that
titulares are often involved in some form of income-
generating activity, and their earnings represent a significant, even an increasing, proportion of household income (Escobar Latapi and González de la Rocha 2004). Where male out-migration is significant, as in Mexico, many women manage households with several children and have responsibility for other kin including elderly dependents. Not only are women in such circumstances vulnerable to being overloaded by the conditionalities, but they have no pensions, and have extremely precarious livelihoods and legal entitlements and hence little long-term security.

In the case of rural communities, their former incomes have more often than not been destroyed by broader shifts of economic policy. Education and training for women in these circumstances is limited or non-existent and there is scant, if any, childcare provision for those women who want or need it because they work, train or study. Women’s participation in the programme is time bound and provides them with few significant material assets or capabilities. Instead, in binding them ever more closely to the household, aspirationally and materially, it can undermine their capacity for autonomous action, particularly economic action. In these ways, the costs many women bear through juggling their multiple responsibilities in terms of weak labour market links, lack of support for care work and long-term insecurity are simply not taken into account in project design. As Bradshaw and Quiróz Víquez (2008) have reminded us, motherhood is, despite all evidence to the contrary, all too often assumed to be cost free for women.

What then do CCT programmes offer to these women but the certain satisfaction of being better providers for their children? The answer is, very little in terms of material value yet *something of consequence*. As we have seen, stipendiaries generally reported a reasonable degree of satisfaction with the programme. An element of female altruism may help to account for this, as many poor women
in Latin America routinely speak of “sacrificing themselves” for their children. But their repeated references to increased status, social empowerment and self-esteem is given meaning if understood as the satisfaction gained by their publicly reaffirmed social identity as mothers.

This affirmation of the value of motherhood can strengthen self-esteem and social status but, it seems, not in every instance. As the AGENDE study of Bolsa Família beneficiaries notes, enhancing the status of mothers has little positive impact in situations where the chief problem faced by women is extreme isolation and confinement to private spaces. This exclusion from public interaction, experienced by the majority of poor women included in the Brazilian survey, is argued to limit any status gains conferred through motherhood by the programme. Although Bolsa Família is presented as not only extending citizens’ rights (to a basic income) but also citizenship itself, the authors of the AGENDE study argue that little is being done in regard to the latter. Beneficiaries know little if anything about their rights, whether social or political, and the only sense in which they acquire an awareness of their own citizenship is through the identity documents required by the programme’s registration process. While this is a gain for women, the report concludes that if programmes with citizenship objectives are to pay more than lip service to them, they should tackle women’s lack of presence and participation in the world outside the home.

In the case of Mexico, social isolation has not surfaced as a problem for research in relation to these programmes, but some attention has been focused on the community-level impact of Oportunidades. As noted, Adato (2006) and González de la Rocha (2003) have argued that the various programme activities that involve the beneficiaries have contributed to local social capital and enhanced associational life. Other sources also speak of citizenship gains for women. Yet women are incorporated into these
programmes on an individual basis with no clearly defined collective or societal project with which to identify. While some evaluations stress the participatory aspect of the programme, programme design depends far less on popular/collective forms of welfare provision than did some previous models of community-based poverty relief (Molyneux 2007).61 Rather than encouraging the equalisation and socialisation of care and domestic labour, these programmes individualise care and responsibility and give little if any encouragement to developing or sustaining forms of popular co-operation or resource pooling.

Moreover, in the Oportunidades model women are gathered together not primarily as citizens but in their social role as mothers and carers, contractually obligated to conform to the programme’s definition of good motherhood. In effect, these state-run anti-poverty programmes are designed to foster skills and confidence in the work of being a mother, giving those involved a sense of purpose and recognition for their social function as carers. The privileging of the mother carer, seeing her as responsible for the family, also has the effect of further marginalising men from care responsibilities. As Bey comments:

Progresa is based on a particular assumption of what ‘the poor family’ is supposed to be: it is one in which the father is unreliable because he does not support it economically, and often he is an alcoholic; sometimes he is also absent, because the family can only live on remittances. In the same way…the role of the woman is clearly defined as the person who looks after the family, especially the children, the only one who knows how to make good use of the benefits…(even though they are insufficient)…In this way, the role of the father of the family is devalued as provider, along with the resources he provides (Bey 2003, quoted in Dorantes 2006: 211).
Such negative views of men as ‘they only go and drink beer, but if we are given the money we spend it on our children’ (López and Salles 2006: 152) are also found in interview material with beneficiaries. What, one wonders, are the consequences for men’s self-esteem when they are effectively written off as providers and carers and replaced by the state as the principal source of security? This is a rarely considered aspect of this maternalist model of social provision. If these accounts of men are accurate then men too are falling through the net of targeted social provision.

Regulating motherhood

In this process of resignification, a specific definition of motherhood is dignified with positive consequences for self-esteem if beneficiaries comply, but with negative consequences if they cannot. What of the working women and those with care responsibilities for sick or elderly relatives who either do not join the programme or drop out (Escobar Latapi and González de la Rocha 2004, Luccisano 2006). Are these bad mothers?

The self-esteem of which the evaluations speak is, in effect, largely bound up with being a good mother, a construct defined according to certain norms that may or may not be those of the participating group, and may be difficult to sustain. Non-compliance with the demands of the programme, including for voluntary labour, could mean a loss, not only of the financial incentives but also of the opportunity for a child or children to receive schooling. If women are unable or are not prepared to assume these responsibilities as directed by the programme they are liable to suffer stigma. Bradshaw (2008) has also pointed out that in Nicaragua where the CCT programme’s coverage is far more restricted, there are social divisions between the “good mothers” in the programme and those outside it, who are seen as “less good mothers” as they have
not been inducted into the norms of the programme. Moreover, what constitutes “good mothering” is clearly at issue and there may be significant attitudinal differences between urban and rural, and indigenous and non-indigenous populations as to what this involves, for example, with regard to the value for children of work, and the role of kin, other than mothers, in daily care.

An underlying problem with the design of CCTs is, then, that they not only depend on the conditions that make women vulnerable but they may actively reinforce them. The transfers bind women to the household as carers, conditional on maternal responsibility for children’s care and welfare. There are few conditionalities imposed on fathers other than to go to the clinic for a check-up twice a year and attend some health talks; by circumstance and design they are rendered marginal by the programme, and by implication from childcare responsibilities altogether. This norm reinforcement proceeds in striking disregard of the internationally promoted consensus on women’s and children’s rights and on gender relations within the family, which is that children should be cared for by both parents. If child welfare is understood to be enhanced by fathers’ involvement in caring, these maternalist models of care are unlikely to be seen as working in ‘the best interest of the child’.

10. Further Research Needed

It is evident from the analysis presented here that much research remains to be done on the household and gender impacts of CCTs if more light is to be cast on the effectiveness or otherwise of policy interventions. Understanding the household as a site of unequal power relations remains critical to social policy interventions as it is an institution that to a considerable degree determines individuals’ welfare and
labour allocation decisions. The household responds to macro- and meso-economic changes impacting on personal welfare, modifying incentives and influencing economic behaviour. It also occupies a central place in the formulation and implementation of social and economic policy with respect to gender. Despite the significant efforts underway to lift poor households out of poverty, the evidence reviewed here suggests that policies have not been adequately informed by either household dynamics or gender considerations. The main evidence from the CCT programmes does not augur well for the prospects of ensuring that policies for the mitigation of poverty can adequately serve the poor while they fail to consider household dynamics – even though, ironically, conservative lobbies claim that these policies are aimed at ‘supporting the family’.

There is, then, a need for research to illuminate the differential impacts on members of the household of their incorporation into ant-poverty programmes, and on different household forms and cycles. Comparative research is needed to cast light on the variations between gender relations, which necessarily condition impacts. More too needs to be known about how these programmes affect labour supply and household livelihood strategies, including the impact of decreasing child work on the domestic economy and on the division of labour. In order to analyse the specific conditions in which men and women experience poverty, time-use and household surveys need to analyse income by sex and by decision-making power over financial and other assets. Longitudinal analysis is also needed to test the hypothesis of the negative impacts of the programme on low income women and men. Also needing more analysis are the impacts of maternalist CCTs on fertility in different countries, including daughters’ fertility, how migration impacts on CCT management and household responsibility, and whether CCTs lead to greater indebtedness. Finally men’s household roles and responsibilities, attitudes to
women’s autonomy, and how men’s identities are affected by CCTs remain under-researched yet vitally important areas of policy-related analysis.

Policy implications

Given the diversity of socio-economic and cultural conditions prevailing in developing countries there can be no ‘one size fits all’ model of cash transfer programmes. Whether targeting is appropriate and if so, by which method, and whether conditionalities are applicable, acceptable and, importantly will produce positive results, are variable and contingent dimensions of programme design. In an ideal world pre-programme design would be based on rigorous multi-disciplinary and participatory research to investigate and prioritise the needs of households in poverty. This said, beyond tackling the shortcomings in programme design discussed in the first part of this paper, there are some issues that from a gender perspective require urgent policy responses, and yet are only marginally, if at all, recognised in the design of CTs. If the positive features of these programmes include giving the stipend to women, incentivising girls’ education, and providing savings accounts for beneficiaries, there is still a critical need to pay closer attention to increasing women’s capabilities and income-generating capacities, and to the gender dynamics within households in order to promote more sustainable positive outcomes.

Among the additional issues that need attention is first that of the increasing problem of violence, in both the public and private spheres, which particularly afflicts women and children (and in different ways, young men) in many parts of Mexico and other parts of Latin America. Inequality combined with poverty, the drugs trade and irregular employment is the lethal mix that feeds social desolidarisation, crime and violence. Recognising the
importance of safety – whether in the public sphere (going to schools, clinics, meetings, collecting stipends) or in the private realm of the household, indicates that violence should be included as part of the behaviour-changing element of programme design. If violence against women and children is to be tackled in the domestic unit, and other forms of ‘masculine’ violence outside it, relations of power and authority and cultures of masculinity and femininity, along with the normative conducts associated with them, need effective and creative policy responses. This implies that men and boys need to be integrated into the work of the programme and fathers in particular should cease to be treated as marginal figures or hopeless cases.

As noted earlier, citizenship issues can be made more central to these programmes. Some local administrations in Mexico and in other parts of Latin America have worked with NGOs to develop awareness of rights and citizenship, including the right to be treated with respect (‘the right not to be beaten’ as one woman put it), and entitlement to good state services and decent treatment by programme officials and service providers. Understood broadly, such ‘citizenship awareness’ schemes can accomplish several goals at once through promoting discussion of what is considered proper and respectful conduct, as well as informing beneficiaries of their rights and how to claim them. Where there are serious deficits in the services provided by some of these programmes, this can help to foster greater accountability to the people they are designed to serve. These and the other issues that have been mentioned constitute the minima that are required to make these programmes more effective and to develop their potential for improving the lives of low income households. However, it must be stressed that even if the programmes are revised along these lines they will be insufficient to tackle poverty at its root, and they represent at best a temporary reprieve from the most extreme hardships. This is perhaps their most serious limitation.
11. Concluding Reflections

Targeted cash transfers form an integral part of the new international policy agenda and as such they will be with us for some decades yet. This is not in any straightforward sense a cause for either celebration or lament. Much depends on how governments view them and how they are implemented. If cash transfers are part of a broader effort to improve and strengthen the social sector while attending to the urgent needs of the most deprived, they can be welcomed as much needed stopgap measures. If, however, they signal a move in the direction of residualist welfare policies designed as compensation for exclusionary economic development and inadequate, stratified social service provision, then they represent a more worrying trend.

The risks if CCTs are adopted as part of a residualist approach are evident. Despite three decades of neoliberal restructuring, Latin America still had some 40 per cent of its population in poverty, a large proportion of which is involved in poorly paid informal work with minimal social protection. Women constitute the majority in this situation. At the same time, wages for most workers have remained depressed and inequalities have deepened. For all the concern over social cohesion, little of substance has been achieved in this domain and little can be expected from the thin versions of social rights that have prevailed in recent times. Social rights have always been unevenly distributed in Latin America despite a rhetorical commitment to universalism. The privileged sectors of the working population are those in the urban formal sector while access to quality health services, education, pensions and income support has long been dependent on class, employment, region and ethnicity. While these divisions existed before the present reforms, they were resignified and reinforced through new social welfare systems.
Neoliberal policies created what is in effect a multi-tiered system of entitlements in which quality services and private pension schemes were enjoyed by some while the many who were marginalised through informalisation had to make do with whatever benefits they could muster from the numerous schemes designed to target the specific needs of particular vulnerable groups.

In this context of fragmented systems of protection, cash transfers all too often represent not so much the extension of citizenship rights to the poor, as their supporters claim, but a continuation of the poor’s second-class citizenship. Targeting may be necessary as a first step in order to overcome non-poor claims on resources and reach the priority populations; but targeting as a permanent solution to widespread poverty is symptomatic of a failing system. While targeting claims to achieve social integration through subsidising poverty, it tends to reproduce subtle or not so subtle forms of social exclusion, which deny the poor access to quality services, decent employment prospects and long-term security. Indeed it can be argued that cash subsidies of less than half the minimum wage work to normalise poverty rather than representing serious efforts to tackle it. Governments gain much in popularity and legitimacy from these programmes, but for all that the programmes are held to achieve, they are no substitute for an integrated and efficient social security system that treats all citizens as equal and as entitled to equal rights.

Although CCTs are designed to target the extremely poor and the particularly vulnerable – the children of poor households – they operate with a highly selective definition of social need, and if their results show success, this too is selective and qualified. The model of cash transfers as pioneered in Latin America has demonstrated that it can improve children’s access to education (if not their achievement) and alleviate some of the worst hardships of
destitution. Yet these programmes privilege and target some needs over others even at household level, neglecting and indeed reinforcing social inequalities within the family itself. Social policy interventions have commonly been inconsistent in the ways that some categories of risk are defined as legitimate and urgent and others are ignored. Targeting at household level makes a virtue out of this selectivity. The failure to consider the needs and power relations of the household as a whole, and specifically the needs of women, is however a short-sighted strategy, not only because it risks increasing women’s vulnerability in the longer term, but because children are more likely to be healthy and well educated when their mothers are too; poor households are also known to benefit more when women generate an earned income.

It is apparent that CCTs depend upon the unacknowledged but significant contribution of women’s care work, as well as their informal contribution to the programme in the form of unpaid labour. Women’s disposition towards involvement in care and household survival combined with their precarious relationship to the wage economy helps to make them ‘available’ for this purpose. This availability remains unanalysed and unproblematised in CCT programme design and it is in taking it for granted and indeed in confirming its conditions that these programmes fail women. Highly unequal gender relations, maternal identities and ideologies, in combination with the specific conditions of female poverty are, perversely, central to the functioning of such programmes. The conditionalities imposed by them are designed to secure the greater regulation of women’s socially-ascribed maternal responsibilities, rewarded by the satisfaction afforded by the social and emotional dimensions of motherhood. Such policies often speak of enhancing the citizenship of the poor, but motherhood is a questionable basis for meaningful citizenship as any
comparative, theoretical or historical analysis will confirm (Dietz 1985).

If cash transfers are to enhance the life chances of seriously disadvantaged populations, three types of changes are necessary. First, programme design needs to take into account the household as a whole (and by extension, its gender order) so that the needs of all members and not just children are met. Second, this would be more easily achieved if the programmes were part of an integrated social policy package that improved quality and service delivery in health and education. Educating deprived children is a positive development, but it is no magic bullet since returns to education are least for the poorest households. The poor quality of education itself delivers disappointing results on account of under-investment and inadequate management. Third, CTs also need to be linked to efforts to generate sustainable livelihoods within the regions where they are put in place. If poverty is the result of a lack of education, skills and jobs combined with precarious livelihoods, tackling poverty through a stipend is no substitute for an integrated developmental approach to poverty relief. Without attention to livelihoods, CCTs will be educating young people principally for export – to the lower rungs of the metropolitan labour markets. Meanwhile the future of their less mobile mothers shifts from one of dependency on a stipend for motherhood, to dependency on remittances from husbands and children – in neither case a secure or sustainable prospect.
Notes

1. See Molyneux (2006). The present paper was commissioned as a background discussion paper on CCTs for the Pathways of Women’s Empowerment RPC and, as such, draws on and summarises some of this earlier material.

2. Outside the mainstream policy circuits, CCTs have generated substantial debate, ranging from critics of various kinds to enthusiasts who welcome them as a positive step in the direction of Basic Income. In Brazil for example, Bolsa Família has its supporters on the grounds that it is extending citizens’ social rights. It is argued to have political payoffs too, in freeing the poor from material penury to engage in citizen action and political life, and thereby to defend their interests. See for example Raventós (2008).

3. Cash transfers are also argued to have a neutral impact on local producer prices, unlike food transfers which can depress demand for locally produced goods.

4. While central monitoring has brought significant improvements in this regard there is also evidence that these practices continue. Targeting generally allows for some degree of political manipulation, particularly where the needy are a high proportion of the population. In Mexico, targeting is generally well implemented but there is more variability in other countries. In Argentina approximately ten per cent of CCT programmes were found to serve direct political ends (Centro de Estudios Legales y Sociales 2003, 2006).

5. This paper includes evaluations available at the time of submission. It also draws on conversations with
Oportunidades Director Rogelio Hermosillo and Chief Programme Evaluator Concepción Stepa, as well as on interviews with beneficiaries and vocales (volunteer programme assistants) conducted while on field visits to the programme in three rural localities in Mexico in July 2005. Responsibility for the analysis is the author’s own.

6 Topped only by Brazil’s Bolsa Familia programme, which had reached eight million beneficiary families by the end of 2005 and eleven million in 2007.

7 The first programmes to appear were Bolsa Escola, which was introduced in Brazil under the Cardoso government in 1996-97 and PROGRESA, in Mexico. Quite what relationship existed between the two is unclear, with officials from both programmes insisting that their programme was *sui generis* and locally inspired (author’s interviews).

8 Santiago Levy served as Under-Secretary of Expenditure at the Ministry of Finance, and directed the Social Security Institute (Instituto Mexicano de Seguro Social). The demographer José Gómez de León, then Director of the National Institute of Public Health, also played an important role. Though broadly in line with the principles of targeting and co-responsibility developed at the World Bank in the late 1980s and early 1990s, and with the demands of fiscal discipline associated with Structural Adjustment Programmes, Progresa was not imposed by the World Bank. It was intended to run only on federal funds with no direct funding from the World Bank. Today the programme is government funded, with loan support from the IDB.

9 Progresa’s predecessor was Pronasol, also known as Solidarity. Pronasol was Mexico’s first large-scale anti-
poverty programme. Established in 1988, it was designed by the Carlos Salinas administration to offset the political consequences of the adjustment years and revive the PRI’s flagging political support.

10 Cited in Rocha Menocal 2005.


12 See Devereux et al. 2007 for a review of Cash Transfer programmes in Malawi, supported by DFID.

13 ECLAC and the Mexican government’s estimates broadly agree that 45 per cent of the population lives in conditions of poverty, while other estimates put the figure at as high as 61 per cent, with 26.5 per cent (25 million) in extreme poverty (ECLAC 2004; Urquidi 2003).

14 In 1990 social expenditure accounted for 6.1 per cent of GDP. It rose to 9.5 per cent in 2000 and was further increased under the Fox administration. However, it is worth noting that in the first half of the 1990s Mexico collected only 11 per cent of GDP in tax, well below the average for Latin America (14 per cent in the first half of the 1990s) and below that of relatively low tax countries such as the United States.

15 Mexican government calculations show that by 2004 the incidence of poverty in their tripartite definition was 17.3 per cent for food poverty, 24.6 per cent for capabilities poverty and 47 per cent for asset poverty, mainly concentrated in rural areas (Yaschine and Orozco 2006: 2).

16 In December 2006 US$1 = $10.8 Mexican pesos. The programme’s budget was increased four times between 2000 and 2006, making it the largest for a federal government programme, representing 0.4 per cent of
Mexican GDP, and 3 per cent of public expenditure for redistributive programmes (Yaschine and Orozco 2006: 14).

17 Its future following the 2006 re-election of PAN seems secure, although expected changes of personnel may affect some aspects of its functioning.

18 This official rhetoric on the Mexican government’s website on social protection (Contigo) closely parallels that of the World Bank. See www.progresa.gob.mx/htmls/quienes_somos.html (accessed 15 May 2003).

19 Monetary and educational grants are provided for each child under 22 years of age who is enrolled in school between the third grade of primary and third grade of high school. The payment is delayed until the third grade of primary school in order to discourage recipients from increasing the number of children they have in order to prolong receipt of transfers.

20 However, the responsibility of the “entire community” is not spelt out and indeed is perhaps better described as being devolved to mothers who are those designated as being primarily responsible for securing the programme’s outcomes.

21 The Brazilian programme PETI (Programme for the Eradication of Child Labour) is a case in point.

22 On leaving the Chilean programme, former beneficiaries may still be eligible for support through the Subsidio Único Familiar programme for poor families.

23 Other programmes in Latin America with similar features include Bono de Desarrollo Humano in Ecuador, Subsidio Unitario Familiar in Chile, Red de Protección Social in Nicaragua and Familias en Acción in Colombia targeting mothers from the poorest 20
per cent of families with a food subsidy and monthly transfers; Bolsa Família in Brazil (with a coverage of eleven million households) dispenses monthly grants, with 75 per cent of its outlays going to the bottom two quintiles of the population.

24 Even with healthy balance sheets the region’s tax capacity has long been well below what it should be given GDP per capita. The regional average is only 18% of GDP and this began to fall in late 2008. OECD 2009. Coverage ranges from 60 per cent in Chile, 16 per cent in Brazil and 4.6 per cent in Colombia (Mesa Lago 2008).

25 While in Latin America successful lobbying has made the prevention of child labour a regional goal, there are misgivings among some children’s rights lobbyists as to how desirable a blanket ban on child ‘work’ is. Working children’s organisations have stressed the value of participation in family survival strategies to children’s self-esteem, learning and autonomy. The main issue is what kind of work it is, and if positive it should be made compatible with schooling. See Boyden et al. 1998.

26 The International Food Policy Research Institute’s (IFPRI) evaluation covered the three years up until 2000, and as a result of its findings the programme was extended to urban areas (Skoufias and McClafferty 2001). The results of a qualitative evaluation carried out in six communities by Escobar Latapí and González de la Rocha were published in 2004 and are referred to here, though I also draw on a field visit to Mexico in 2006 to three rural sites served by the Oportunidades programme.

27 Primary education was made compulsory in Mexico under the revolutionary constitution of 1917. The
1993 Education Act made secondary education compulsory as well, as a right. Parents are responsible for ensuring attendance, but no sanctions are imposed for failure to attend.

28 Other sources of household income such as remittances can also skew the findings if these are not taken into account. As noted, such spillover effects are not the main purpose for which the cash is given and beneficiaries are discouraged from putting it to uses other than child welfare. In general, beneficiaries are reluctant to disclose the details of their financial situation for fear of being excluded from the programme.

29 Oportunidades has added the over 70s to those eligible, along with lone parents.

30 De Janvry 2006 stresses that CCTs should not be detached from broader social policy interventions.

31 This concern with female poverty in the Beijing and post-Beijing policy environment is discussed more fully in Molyneux (2007).

32 The value of grants increases with the age of the child, and the sex difference in the grant starts at secondary school. In the third year of secondary school, monthly grants are about $58 for boys and $66 for girls.

33 Promotoras were the link between the beneficiaries and the programme administration, originally with one appointed per community. This system was changed to one in which three vocales (spokespersons) represented each community.

34 Among the few exceptions are Adato 2000, Armas 2005, Skoufias 2005, Skoufias and Di Marco 2006, Escobar Latapi and González de la Rocha 2004, Serrano 2005 and the range of studies reviewed in Dorantes 2006. Mexico is taking the lead in this area with the establishment of a
project in the Colegio de México dedicated to analysing the gender impacts of Oportunidades. See the SEDESOL website, and evaluations posted on the Oportunidades website: www.Oportunidades.gob.mx.

35 These two sources have been supplemented in this analysis by information drawn from Dorantes 2006, Espinosa 2006 and the studies carried out by the Colegio de México under the direction of Vania Salles and María de la Paz López.

36 Escobar Latapí and González de la Rocha (2004: 27): 'there were many cases where parents appeared to lessen their own domestic chores with the work of their daughters'.

37 Escobar Latapi and González de la Rocha (2004) find that households in the expansion stage, ie with several children too young to qualify for scholarships, might choose to sacrifice the education of the older children because they cannot afford to lose their help in the home if the woman is working.

38 Many poor rural women engage in small-scale cultivation and have traditionally relied on help from children in this work. Clearly this is another area in which more research is needed on the socio-economic impact of children's withdrawal from these activities.

39 See Parker and Skoufias (2000) for more discussion of the situation of girls: they point out that when girls remain in the programme this is due in part to fewer job opportunities being available to them than to boys.

40 This was followed by 'improving the community' 15 per cent, acquiring knowledge 10 per cent, respect for the family and the community 9 per cent, and opportunities to go out and independence at only 6 per cent each. See López and Salles 2006: 149.
41 Observations made while on field visits to rural areas confirmed that poor indigenous women were on the whole grateful to the programme for the stipend, and they seemed to welcome the visits every two months to collect it as a way of getting out of the house, carrying out marketing activities and socialising. Other views were also heard however, including criticisms of the long delays for the stipend to be paid, the costs and time involved in travelling to collect it, and the social divisions caused between those ‘in’ the programme and those ‘outside’ it.

42 Sarah Bradshaw has observed this in Nicaragua (personal communication).

43 The study in Ecuador by Armas 2005 cites research indicating that vocales acquired some group solidarity and self-confidence, and could stand up to the authorities when they were treated badly.

44 See for a discussion of poor women’s economic empowerment, inter alia, Kabeer 1998.

45 Data collected by the Mexican government, comprising six survey waves and 24,077 beneficiary households in different localities over three years.

46 Maldonado’s study of men’s changing attitudes to CCTs finds that men accept cash transfers to women and do not engage in violence against them, but it was based on focus group interviews with ten men in each of three localities. No women were interviewed.

47 Armas (2004) has similar findings for Ecuador’s Cash Transfer programme. However, Skoufias and Di Marco (2006) on pre-2000 data found that the programme did not have a large impact on adult participation in the labour market. This study only analysed 1999 data and needs updating with time-series analysis. The
impact of the programme on time allocation also needs more research.

48 See Parpart et al. (2000) for a full discussion of empowerment. They criticise the usage made of the term by mainstream development agencies working to improve ‘the poorest of the poor’ and focusing their attention at the micro level. This, they argue, underplays or ignores ‘the impact of global and national forces on prospects for poor people’s (especially women’s) empowerment. See Molyneux and Lazar (2003) for a discussion of how rights are incorporated into empowerment strategies in Latin America.

49 For instance, Edwards and Hulme: ‘The process of assisting disadvantaged individuals and groups to gain greater control than they presently have over local and national decision-making and resources, and to their ability and right to define collective goals, make decisions and learn from experience’ (1992: 23).

50 The emphasis on exercising power particularly highlights the need for seriously disadvantaged women to become empowered so they can resist and challenge patriarchal and political economic inequalities. To be fully realised empowerment strategies must include transformative political action as well. In Sen and Grown’s vision of empowerment such an evolution was also ideally rooted in collective action.

51 This issue of transformative potential is discussed in ‘Analysing Women’s Movements’ (Molyneux 1998 and 2000). See also Devereux et al.’s (2007) discussion of ‘Transformative Social Protection’, in which social protection is understood as complementing, rather than competing with, other developmental policies for allocations of public resources and addressing
problems of social exclusion and discrimination in the labour market.

52 I understand choice here, following O’Neill (1991), as meaningful only in situations in which women are knowledgeable about alternatives and have real alternatives to choose between. This, in turn, naturally depends upon material conditions.

53 This also accords with my own interviews with beneficiaries, who also added income-generating work to this list.

54 See especially the works by Armas, Serrano, González de la Rocha, Dorantes and López.

55 Espinosa 2007 found that 35 per cent of Oportunidades beneficiaries were self-employed, and 17.4 per cent were unpaid family workers. Most women are engaged in activities related to agriculture, services and petty commerce. These figures may understate the rate of income-generation among women; women often respond that they “don’t work” when asked, since they do not tend to see what they do as “work”.

56 Men have to go twice a year but few attend. The procedures were reported to be cursory and were not regarded as helpful.

57 As Daeren (2004) and others have argued, these programmes provide benefits but no rights, creating only minimal protection for vulnerable groups. I understand that several CCT programmes in Latin America, including Oportunidades, have been enlarging the scope for a greater emphasis on rights. Receipt of the stipend may under some circumstances discourage women from obtaining rights they have under the law for fear of putting their cash transfer in jeopardy. This has been observed in Ecuador where
stipendiary holders fear, without reason, that if they press for land rights or for other benefits they are entitled to they will be struck off the programme.

58 There are of course cultural variations in the status and power conferred by motherhood, as a wealth of evidence testifies, but this does not invalidate the general point.

59 The source of this point is Amparo Armas, author of the Ecuador survey, who added that this happened because of the lack of information available to poor women about their rights. In other words, they would not be struck off the programme for this reason.

60 The authors of the AGENDE report are less worried about role definition. For them ‘the problem that affects ethics and development is not really the strengthening of these roles, but the fact that the programme uses the culture of mothering without, however, considering the need to support the personal progress of the women, so that they can participate in conditions of equality in the social and political processes that affect their interests and, consequently, participate consciously and actively in the programme of which they are beneficiaries’ (2006: 60).

61 For instance the comedores populares in Peru organised by grassroots women’s organisations to provide cooked food on a community basis.

62 There are field reports from the AGENDE researchers that women beneficiaries routinely spoke of Brazilian president Lula as “their husband now”, thanks to Bolsa Familia. The symbolic and relational dimensions of this statement are interesting.
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