



# Effective poverty reduction and empowering women: a win-win situation? CCTs in Latin America

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*Conditional cash transfer programmes (CCTs) provide poor households with cash transfers on the condition that their children attend school and have regular health check-ups or similar measures that invest in their human capital. The fact that mothers are commonly chosen as recipients of these transfers has often led to the claim that CCTs, in addition to reducing poverty, also empower women and promote gender equality. However, this paper argues that the narrow focus on material poverty reduction that most CCTs share restricts the gendered dimensions of their programme design. The more comprehensive the concept of poverty used in research, the smaller the evidence base for positive gendered impacts of CCTs. Building on the conceptual issues surrounding the discussion of the feminisation of anti-poverty programmes and its translation into CCTs, this paper therefore calls for more deliberately gender-sensitive programme designs to address women's capabilities for income generation and for the inclusion of men in order to transform gender relations and create more equality.*

## Introduction

According to Kabeer (2003), gender inequality is the most pervasive form of socio-economic disparity worldwide. It has gained unprecedented visibility in the international development agenda since the mid-1990s (Chant and McIlwaine 2009; Rodenberg 2004). At the same time, the international development industry<sup>1</sup> has revived its efforts to reduce global poverty through the New Poverty Agenda (NPA), characterised by its broad concept of poverty and its emphasis on labour-intensive growth, social services, and social protection (Baulch 2006; Maxwell 2003). After parallel efforts in the 1990s, the past decade has seen increasing attempts to merge these two objectives into common programmes, arguing that poverty alleviation and gender equality are mutually beneficial. In its Gender Action Plan, the World Bank (WB) thus describes the promotion of gender equality as 'smart economics' (2006: 2). However, there is cause to question the win-win formula of the 'feminisation of anti-poverty programmes' (Chant 2008: 165). Though related and often targeted together, gender inequality and poverty have distinct causes, and the respective solutions are not necessarily compatible. The linear model that links poverty alleviation to an incremental improvement in the position of women is frequently criticized as being oversimplified (Jackson 1996; Chant 2007). Nonetheless, it is often put forward as a justification for using women's time and resources for anti-poverty efforts (Molyneux 2007a). How-

ever, these policies risk unintentionally disadvantaging women. From the perspective of gender equality, it is thus important to examine whether the alliance between gender and poverty reduction is evenly matched or whether one goal is prioritised at the expense of the other.

This paper first looks into the critical discussion around the thesis of the feminisation of anti-poverty programmes. Following an appraisal of this discourse, it explores the gendered dimensions of the programme design of many CCTs and the evidence base for women's empowerment. Finally, it draws on the results of the appraisal to point to some avenues for programme reform that would ensure a greater impact on gender equality.

## Conceptual issues in the 'feminisation of anti-poverty programmes'

The term *feminisation of poverty* was first coined in the 1970s, but only became ingrained in international development discourse in the mid-1990s. The Fourth World Conference on Women in Beijing in 1995 and its assertion that 70% of the world's poor are women catapulted the term into common usage (UN 1996). Despite the frequently bemoaned lack of sufficient empirical evidence to back up this claim (Chant 2008; Rodenberg 2004), the assumption that women are disproportionately affected by poverty has increased the visibility of gender needs and led to a 'palpable merger' (Chant 2007: 17) of poverty alleviation and gender.

<sup>1</sup> This paper uses the terms *international development industry* and *international development organisations* synonymously to denote all institutions giving, managing, or receiving official development assistance (Gulrajani 2009b).

Conceptually, this was also supported by a paradigm shift in development in the late 1980s from neoliberalism to the NPA (Pieterse 2001). A defining feature of the NPA is that its conceptualisation of poverty is more comprehensive than income and consumption poverty alone. Accordingly, the 1990 World Development Report defines poverty as ‘the inability to attain a minimal standard of living,’ thereby combining a ‘consumption-based poverty measure with others, such as nutrition, life expectancy, under 5 mortality, and school enrollment rates’ (WB 1990: 26). The 1990 Human Development Report (HDR) goes even further, including ‘political freedom, guaranteed human rights and personal self-respect’ (UNDP 1990: 1) as integral aspects of the human development process. Taken together, this comprehensive conceptualisation of poverty allows a measurement and evaluation of vulnerability that exceeds material deprivation to incorporate access to social services and ‘freedom from bias by gender and age’ (Lipton and Maxwell 1992: 10). In this broad definition, gender inequality almost becomes a form of poverty in itself, which in turn would make greater gender equality a form of poverty alleviation.

Even more important for the convergence of gender equality and poverty reduction efforts in practical terms are their conjectured synergies (Chant 2008 and 2007; Rodenberg 2004). The rhetoric of this win-win formula is exemplified by the Asian Development Bank’s claim that the ‘overarching goal of poverty reduction is closely linked to improving the status of women, since equity – especially gender equity – is ... an essential factor in transforming growth to development and reducing poverty’ (2002: 136). The popularity of this link in the international development agenda has led to a virtual ‘feminisation’ of anti-poverty programmes’ (Chant 2007: 5), evidenced in programmes to increase women’s human capital that provide access to micro-credit or targeted support through CCTs (Chant 2007; Mayoux 2006; Kabeer 2008). The growing strategic value of gender for poverty reduction has also pushed it into the macro-level domain through its incorporation into the Millennium Development Goals (MDGs), especially MDG 3 and 5,<sup>2</sup> and into Poverty Reduction Strategy Papers (PRSPs) as a cross-cutting issue (WB 2003).

Despite these notable achievements, the criticism is often voiced that in its translation into policy the ‘feminisation of poverty’ thesis represents a disjuncture with holistic concepts of both gender and poverty. As it links poverty to women rather than to gender relations, women are again portrayed as victims of unequal development rather than unequal power relations (Chant and McIlwaine 2009; Rodenberg 2004). Moreover, according to Chant (2008), the ‘feminisation of poverty’ gives income poverty precedence over other forms of deprivation such as powerlessness or time poverty, which are disproportionately encountered by women. This lack of multidimensionality makes it harder to assess the gendered dimensions of poverty, which may also lead to disregard of the additional burdens that anti-poverty programmes can put on women. Moreover, the narrow focus on material poverty weakens the conceptual link and thus the potential synergies between gender equality and

<sup>2</sup> MDG 5 – to improve maternal health – is seen as critical because of the links between poverty and maternal mortality (WHO 2005).

poverty reduction, as will be discussed in more detail below. Consequently, critics like Mayoux (2006) have argued that the incorporation of gender issues into material-focused poverty reduction measures risk ‘evaporation’ into merely using women’s time and resources for programme efficiency or community development.<sup>3</sup>

To be sure, one could argue that the instrumental use of gender within anti-poverty approaches is better than the earlier gender blindness and serves both sides, as it makes economic development more equitable. Even critics concede that the ‘feminisation of poverty’ thesis has been beneficial ‘insofar as it has made women visible in poverty discourses and raised their profile in anti-poverty initiatives’ (Chant 2008: 188). However, in the light of the international community’s commitment to create greater gender equality and empower women (MDG 3), it is important to look at investments in women and girls as more than just a ‘business case’ (WB 2006: 2). The case study below shows that most current gender and anti-poverty programmes fall short of their promise as far as women’s empowerment is concerned and suggests ways to incorporate more gender-conscious programme designs.

### **Gender and CCTs in Latin America – A review of gendered programme designs and impacts**

The following case study of CCTs in Latin America and the Caribbean (LAC)<sup>3</sup> examines the gendered programme designs as well as their impact on adult women’s poverty and empowerment and shows that the more comprehensive the applied concept of poverty, the smaller the evidence base for positive gendered impacts of CCTs.<sup>4</sup>

The high social costs of Structural Adjustment Programmes in the 1980s and the continued high – or even rising – levels of poverty in developing countries have led to a re-emergence of social protection initiatives (Bradshaw 2008; Grindle 2000). These represent a shift toward a risk management approach, aiming to invest in human capital and thus defeat poverty in the long term. CCTs are based on the assumption that households do not invest sufficiently in their children’s human capital and are therefore caught in ‘a vicious cycle of intergenerational transmission of poverty’ (Molyneux 2006: 433). Therefore, CCTs make the transfer of grants to poor households or individuals conditional on pre-specified human capital investments. They thus combine short-term relief of consumption poverty with social services and investments that promote sustainable poverty reduction through structural changes (WB 2009; Samson, van Niekerk, and Mac Quene 2006; Silva 2009).

<sup>3</sup> The case study draws on a variety of CCT evaluations, especially on evaluations of Mexico’s Progres/Oportunidades (PROP), which offers the most extensive analyses regarding gendered impacts.

<sup>4</sup> This paper focuses on the gendered impact on adult women because this group is often neglected in the evaluation of the impact of CCTs, but is critical to substantiate their claim to women’s empowerment. Favorable impacts on children, especially girls, have been well documented elsewhere (WB 2009; Molyneux 2010; Adato, et al. 2000).

## Gender and programme design

### *Modes of delivery*

In practice, most CCTs focus on mothers as the 'key to securing improvements in the life chances of their children' (Molyneux 2010). By disbursing grants to women, CCTs also aim to promote gender equality (Son 2008; Maldonado, Nájera, and Segovia 2005). Targeting the cash transfer is the most explicit gender-sensitive design feature of most CCTs (Holmes et al. 2010). In 17 out of the 23 CCTs in LAC (WB 2009), the stipend is paid directly to the mother.<sup>5</sup> The rationale behind this is twofold: firstly, research into intra-household resource allocations has shown that they are often skewed against girls and women. The policy of paying transfers to female caregivers can therefore be seen as an attempt to resolve gender-biases in intra-household resource allocation and create more equality (Samson, Niekerk, and Mac Quene 2006; Devereux 1999). Moreover, policy makers hypothesise that earmarking the transfers for investments in children 'could strengthen the mother's bargaining position and reinforce her ability to shift household spending and time allocation decisions' (WB 2009: 59; GTZ 2008). This has the potential to transform gender relations and is thus closely aligned with rights-based ideals and a comprehensive concept of poverty alleviation.

Moreover, a large body of empirical research has found that women invest more resources in nutrition and their children's education and health than men do (Schady and Rosero 2008; Quisumbing and Maluccio 2000; Barrientos and DeJong 2006 and 2004). Thus, disbursing cash transfers to women increases the likelihood of the programme's success, which is explicitly named as one of the reasons for this mode of delivery (WB 2009). When women receive cash transfers, they also become co-responsible for fulfilling the conditions and thus for the programme's success. Co-responsibility is one of the guiding principles of CCTs, as participating families are expected to take an 'active part' (SEDESOL 2009) in their own development. However, by making the transfer to women, the programmes effectively devolve this responsibility to women alone (Molyneux 2007b). As co-responsibility often entails participating in health and nutrition lectures, taking children to health check-ups and ensuring school enrolment, it works best in nuclear families with a traditional division of labour (Molyneux 2006). In conclusion, this design feature, while having the potential to increase women's bargaining power, also points to an instrumental use of women's traditional gender roles, as will be taken up again below when discussing the programme impacts.

### *Conditionalities and Incentives*

School enrolment is a requirement in virtually all CCTs that attempt to improve children's human capital. Two out of 23 CCTs in LAC differentiate the benefit structure according to the sex of the children, but only Progres/Oportunidades (PROP) pays higher stipends for girls. This is meant both as an incentive for parents to send girls to school and as a message that girls are worth investing in (Molyneux 2007b;

Adato, et al. 2000).<sup>6</sup> It also signifies an effort to increase gender equality in the next generation in its own right, as it enhances girls' capabilities beyond a narrow focus on traditionally female occupations and tasks. In LAC, 7 out of 23 CCTs listed in the WB 2009 overview also require women to participate in health and nutrition lectures. Although the enhancement of women's skills is positive, providing training in health and nutrition is also instrumental to the programme's success and thus does little to build women's capacity per se (Bradshaw 2008). In contrast, other CCTs in LAC offer literacy courses (Bolsa Família, Brazil), personalised assistance (Chile Solidario, Chile), capacity building (Solidaridad, Dominican Republic), complementary social services (Juntos, Peru) and vocational training (Atención a Crisis, Nicaragua)<sup>7</sup> for women (Holmes et al. 2010; WB 2009). Though also contributing to material poverty reduction, these measures are designed to expand women's opportunities to take up work and provide for themselves during and after their children's education. They also form 'a stronger fall-back position in case of abandonment, separation, or divorce' (Razavi 2009: 24). They thus have greater potential for transformation of gender relations. So far, most CCTs miss out on this important opportunity to further promote women's empowerment beyond the practical functioning of CCTs (Veras Soares and Britto 2007). Overall, their conditionalities thus appear to be primarily efficiency-focused with regard to women and more rights-based with regard to girls.

## Gender and programme impact

### *Impact on women's poverty*

One of the defining elements of the multidimensional concept of poverty is that it combines consumption-based poverty measures with human development indicators and rights. Quantitative analysis of the impact on short-term consumption or income for six CCTs in LAC shows that the transfers increased average consumption levels for beneficiary households by 7.0% (Brazil) and 29.3% (Nicaragua) on average (WB 2009). This is a very positive impact on the material poverty of women and their entire households. As outlined above, policymakers hypothesise that disbursing the transfers directly to women strengthens their position in the household. Indeed, there is some evidence from Mexico (Espinosa 2006; Adato, et al. 2000) and Brazil (Holmes et al. 2010) that women's bargaining power with regard to how the transfers are spent increases compared to that of women who are not enrolled in the program.<sup>8</sup> However, an in-depth analysis of PROP showed that women's past work experience is the most important determinant of how much decision-making power women enrolled in the programme have, while enrolment itself has little effect (Adato, et al. 2000). This call into question whether the positive impact on women's bargaining power can be attributed solely to the programme.

<sup>5</sup> So do Bourses Mamans in Mali (Holmes and Barrientos 2009) and the Social Risk Mitigation Project in Turkey (WB 2009).

<sup>6</sup> Only in the pilot phase.

<sup>7</sup> Similar impacts could not be established for other studied CCTs, however (Holmes et al. 2010).

<sup>5</sup> The others pay the transfers to the caregivers in general.

Another evaluation of PROP also showed that the transfers increase women's self-esteem, as they do not have to ask their husbands for money every time they need to make purchases. In this way, women also gain more confidence in their ability to judge independently what the household needs (Espinosa 2006; Adato, et al. 2000). This finding is relevant since the 1990 HDR explicitly names 'personal self-respect' (UNDP 1990: 1) as an integral aspect of the human development process. In addition, the health and nutrition lectures provide women with an opportunity to leave the house and connect with other women. In some communities, women use these meetings to 'share problems and solutions, and realize their common experiences' (Adato, et al. 2000: 69). Women beneficiaries describe this as an empowering experience. PROP has also decreased levels of domestic violence. Women who participate in the programme are victims of domestic violence less often (34.5%) than women who were not enrolled in the programme (40.4%) (Rivera, Hernández, and Castro 2005).<sup>9</sup> Several evaluations find that CCTs increase women's time burden because the additional co-responsibility tasks are added to women's regular reproductive activities (Parker and Skoufias 2000; Rubio 2002). Qualitative research on PROP shows that before they leave for their meetings women make great efforts to ensure that their husbands get their meals. The authors believed that this is 'clearly the price they are willing to pay for domestic harmony' (Adato et al. 2000: 53); reports of self-exclusion due to an overwhelming workload seem to be the exception (Escobar Latapí and González de la Rocha 2009). Other studies, in contrast, find that women felt "discriminated against" by programme demands on their time' (Molyneux 2007b: 27). Qualitative research from Nicaragua indicates that this additional time burden is especially hard on families with female breadwinners, who often drop out of programme or do not enrol in the first place (Bradshaw and Quiroz Viques 2008). Increased time burdens show that some of the costs of the programme are imposed on women by putting them in a position where they increase their own (time) poverty for the welfare of others and, by extension, the programme's efficiency. This non-recognition of women's time poverty points to the narrow focus on material poverty reduction that is applied but often not included in evaluations of programme impacts. Applying a more comprehensive concept of poverty would reduce the evidence base for the empowering effect of CCTs on women.

Enhanced self-esteem, increased bargaining power, and reduced domestic violence are clearly positive impacts on the situation of women that go beyond material reduction of their poverty. However, they need to be taken with a grain of salt for a number of reasons: Firstly, the negative impact on women's time poverty is often ignored in impact evaluations but represents an important (gendered) impact when looking at comprehensive poverty reduction. Secondly, the empowering feeling of solidarity among women and their increased self-esteem seem to be indirect effects of the programme design rather than planned-for outcomes. Thirdly, the positive impact on women's bargaining power, while stated as an explicit goal of the disbursement to

women, is not directly attributable to the programme design, as past work experience is more significant in explaining women's decision-making power. This latter finding is important both from a conceptual and a policy point of view. It shows that a feeling of empowerment stems from an enhancement of women's capabilities in the sense of a comprehensive poverty reduction approach rather than from monetary inputs in a more narrow sense. Moreover, it implies that some CCTs could have a larger impact on women's decision-making power and empowerment if they offered vocational training or other means to increase women's capabilities to engage in income producing activities. This is noteworthy for, although women value PROP and its benefits, what they want most is education that allows them 'to engage in productive activities' (Adato, et al. 2000: 82).

#### *Tradition versus transformation*

Besides increasing the programme's efficiency, making women co-responsible for the targets of CCTs also reinforces traditional gender roles and thereby restricts the potential for transformation of gender relations. As delineated above, the standard CCTs work best in nuclear families with a traditional division of labour (Molyneux 2006). By devolving the responsibility for investment in children's human development to women, CCTs often reinforce women's roles as mothers and caregivers. Moreover, the decision to channel resources through women makes deliberate use of the unevenness of men's and women's inputs into their children's development (Chant 2008). As Bradshaw argues, 'men's behaviour is implicitly recognised as problematic but is not addressed, while the personal deprivation suffered by women through their altruism is not problematised but explicitly reinforced as the social norm' (2008:195).

The naturalisation of women as mothers and caregivers is intensified when there is a lack of holistic investments to alleviate their poverty. CCTs put significant time burdens on women, but only few offer capacity building that would enable them to graduate out of the programme on their own account. In fact, the increased time burden alone makes engagement in additional income generating activities less likely and therefore indirectly increases women's dependence on others to provide for them. From a material point of view, this still leaves them better off for the duration of the programme, but from a more comprehensive view of poverty, this leaves little space for the transformation of gender relations or the increase of women's choices for themselves (Bradshaw 2008; Tabbush 2009; Chant 2008; Razavi 2009). Bradshaw therefore concludes that 'any change that may come about for women will be within these gendered norms of behaviour' (2008: 199). Examples of such a change are the lectures that open up space for women to discuss their experiences and connect with other women. This is an unintended but positive outcome of the CCTs (Razavi 2009). However, its potential for transforming gender relations is at best indirect, as men are missing from the programme design (Holmes et al. 2010).

In conclusion, the positive impact of CCTs on women is most straightforward as far as the reduction of material

<sup>9</sup> This confirms findings from Brazil (Suarez, et al. 2006 cited in Kabeer 2008) and Lesotho (Slater and Mphale 2008).

poverty is concerned. When applying a more comprehensive concept of poverty, the positive effects are often only indirect or not attributable to the programme design. The negative effect on women's time poverty is often disregarded entirely. To be sure, this is not to suggest that women are tricked into this unbalanced deal. A number of external evaluations suggest that mothers are willingly meeting the terms of the programme, including the increased workload, to further their children's development and increase their welfare (Escobar Latapí and González de la Rocha 2009; Adato, et al. 2000). They may thus be voluntarily 'at the service of the New Poverty Agenda' (Molyneux 2006: 425). However, the goal of increasing gender equality as well as reducing poverty could be attained more thoroughly and sustainably if women's empowerment were not left to unintended or indirect impacts but consciously incorporated into programme designs. A number of the CCTs described here already make deliberate efforts to develop women's human capital and can serve as good practice examples, as evidence of their impact on women's empowerment suggests.

### **Recommendations: investment in women's human capital, gender analyses and getting men on board**

This paper has shown that despite their widespread promotion, many CCTs in LAC, in their current state, do not live up to their claim of creating greater gender equality and thoroughly (i.e. in all aspects of the term) empowering women. From a policy perspective, however, it has been shown that there is scope for incorporating more gender equality into CCTs and there are good practices to learn from. As mentioned above, a number of CCTs in LAC offer women vocational training, literacy training, and complementary services to enhance their chances on the job market (WB 2009; Holmes, et al. 2010). Investing in human and productive capital in the here and now would have both long- and short-term effects on poverty and would lead to greater gender equality by increasing women's bargaining power and increasing their choices for economic independence (Handa and Davis 2006). In this way, CCTs might make better use of their potential for combining gender equality with (material) poverty concerns.

Moreover, it seems to be important to bring men into CCTs in order to transform gender relations (Chant and Gutmann 2000). One way this could be achieved would be to oblige men to participate in nutrition and health training, especially on family planning, and women's and children's rights. Such a measure would respond to the request of women in PROP for greater integration of men (Adato, et al. 2000) and is supported by transformative concepts of gender equality. This could lead to more equal sharing of the time burden imposed by conditionalities and thus of programme costs between women and men. Moreover, men's sensitisation to their children's needs might prevent the reinforcement of a 'maternal model of care' (Molyneux 2007a: 70) and eventually lead to shared responsibility among both parents. This would also increase the chances for transformation of gender relations in the next generation. Evidence

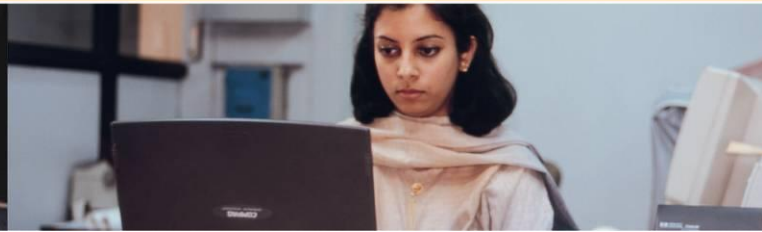
from Peru suggests that this could be a promising avenue to pursue (Vargas 2010).

Although CCTs are usually promoted as beneficial for gender equality (GTZ 2008; Son 2008; SEDESOL 2009), surprisingly few of them systematically incorporate gender into their evaluations. A systematic incorporation of gender analysis – with respect to programme design as well as impact – is essential for all programmes with a gender focus in order to monitor and evaluate progress and prevent unintended negative outcomes for the beneficiaries (Commonwealth Secretariat 2009). This proposal might be the easiest to implement, but its significance should not be underestimated. Gender analysis and gender-sensitive monitoring and evaluation are not only self-evident for all programmes that aim to empower women; they are also prerequisites for necessary policy revisions to promote greater gender equality.

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The paper is intended to contribute to the debate and offers an overview of the current international discourse and more profound insights into current practice.

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