

IAFFE ANNUAL CONFERENCE

Zhejiang Gongshang University, Hangzhou, China

June, 2011

Conditional Cash Transfer Programs and Gender Equity: Are They an Advance or a Setback for Latin American Women?

Corina Rodríguez Enríquez

1. Introduction

In Latin America, Conditional Cash Transfer programs (CCTs) are co-responsibility-based programs that have become the principal form of government assistance targeted at the segment of the population living in poverty. These programs ensure a basic level (usually minimal) of cash income.

Almost all the governments of the region have one of these types of programs, and in some countries such programs have become the central axis of their assistance policies. These programs are not marginal, but rather important public budget items that serve a significant portion of the population - those identified as living in poverty based on a lack of income. Mexico's *Oportunidades* and Brazil's *Bolsa Familia* are two programs that stand out for their history, trajectory, magnitude, coverage, and impact.

Even while the various Latin American CCTs may have their differences and peculiarities, they all have common characteristics that identify and define them as this type of program. The two most distinctive characteristics are: i) a cash transfer, that in some cases can be accompanied by other types of intervention (such as job training workshops, awareness-raising events on sensitive social issues such as sexual and reproductive health, promoting productive activities, organizing community participation activities, etc.); ii) established conditionalities that must be followed to receive the benefit. These conditionalities most typically involve ensuring that children are regularly attending school and receiving medical care.

These two defining characteristics of CCTs are based on the following public policy goals: i) alleviate poverty based on lack of income; ii) contribute to the strengthening of children and adolescents' skills and abilities (also known as "human capital"), in an attempt to break the inter-generational cycle of poverty.

One peculiar characteristic of these programs is their focus on women. In reality, the CCTs' target population is at-risk households. Families have the right to receive benefits based on the presence of children in the household, but the effective benefit receiving party is the woman of the house. The most widespread argument in favor of

this shift is that transfers on women's head have more potential to ensure the promotion of other family members' (particularly the children) skills and abilities.

CCTs have been in place in the region for over a decade, longer if you take their most recent predecessors into account. Due to their trajectory, and the importance they have been acquiring within social policy systems, papers discussing such programs' characteristics, reach, coverage, and impact are becoming more common¹. Literature on the subject is ample and diverse, promoted by the governments themselves, multilateral organizations, and academia. Papers cover a variety of themes, with particular emphasis on the impact these programs have on poverty, school attendance, consumption, and employment.

Despite this significant knowledge base, there is a definitive lack of literature detailing the implications of this type of program on the status of women (as previously stated, women constitute the absolute majority of beneficiaries) and gender equity. This paper aims to address that deficit.

What is the significance of looking the CCTs' experience from this point of view? It means concentrating on the specific implications that these programs have on women's lives, on their short-term and long-term opportunities, and on elements that are integral in determining their gender (in)equality status.

Therefore, the defining questions for this gender equality-based analysis of CCTs are:

- What are the implications of CCTs on women's economic autonomy?
- What effects and possibilities do CCTs have with regards to the redistribution of paid and unpaid work?
- How do CCTs affect inter-household power relationships, and the decision-making negotiation process?
- What effects do CCTs have on the social organization of care, and on the intra-household distribution of care responsibilities?
- Do CCTs have any effect on women's physical autonomy?
- Do CCTs promote women's political autonomy in any way?
- What effects do CCTs have on women, children, and men's life opportunities?

As was previously mentioned, there is little analysis of such questions in the existing literature. Therefore, the information necessary to respond to these questions is not evident or sometimes even available. For this reason, this paper has taken on an exploratory nature. This project seeks to simultaneously create a framework for analyzing these programs from a gender equity perspective, and also explain the situation, in as much detail as existing literature and information allow.

¹ The World Bank (2009) is perhaps the most comprehensive review of the world's CCTs and the papers that evaluate them.

The paper is organized in the following way: Section 2 is a review of the economic theoretical foundation on which CCTs are based, Section 3 presents a brief summary of the existing programs in the region, and Section 4 analyzes the specific effects that CCTs have on women's status and gender equality, covering the arguments that are typically stated about the strengths and weaknesses of CCTs with regard to this issue. The paper ends with a brief summary and conclusion section.

2. The Economic Fundamentals of Conditional Cash Transfer Programs (CCTs)

CCTs are currently the main strategy used to combat the poverty issues that plague the region. The expansion and consolidation of this type of program is not random, but based on strengthening a theory that argues that the best way to address the issue of poverty is through targeted, requirement-based cash transfers.

The World Bank (2009) provides a complete systemization and summary of the theoretical reasons that form the basis of the three basic characteristics of CCTs: money, targeting, and conditionality. The most basic element of these arguments is the assumption that people are rational economic agents who seek to optimize their situation². Therefore, we look at the effects that targeted benefits and their conditionalities have on people's behavior, so that the granting of benefits ensures the optimal individual and social behavior required to break the cycle of poverty.

On the other hand, in terms of public policy, CCTs are theoretically based on efficiency. The root of arguments in favor of targeted benefits is linked to the goal of getting the best per capita outcome for the budget allotted. We synthesize these arguments in the following section.

2.1. Why Cash Transfers?

For several decades government assistance policies were dominated by the concept that it is better to provide aid to the poor in the form of transfers in kind instead of in cash. This was done to ensure that benefits would positively affect recipients' poverty status (for example, through the distribution of foodstuffs and other basic health essentials). On the other hand, it was thought that the governments should center their efforts on economic growth as the principal means of overcoming poverty (as the benefits of this growth would spillover to the whole population). Therefore, budget items were centered on providing both social and industrial infrastructure. The basis of this last argument is that monetary transfers to the poor were considered to have a smaller return on investment than investments in public capital.

Towards the end of the 90s, theories that disputed this claim, and instead argued in favor of government intervention by means of direct redistribution of monetary

² The concept that people are rational economic agents is the basic assumption of neoclassical economic theory, the dominant school of thought in economics. For a feminist criticism of this idea see Nelson y Ferber (1993, 2003), Folbre (2009) and Gibson-Graham (1996).

resources, gained popularity. This happened for three reasons; first, because “in the majority of developing countries government spending on infrastructure and public services often fails to reach the poorest citizens”³. Second, because “in practice, markets rarely function perfectly and sometimes fail in ways that impede the poor from being as productive as they could be through other means”⁴. Third, because “cash transfers can be adequate instruments to compensate families that suffer from inherent disadvantages”⁵ (World Bank, 2009: 49 y 50).

During the 90s, this view was accompanied by a preferential shift in favor of demand-based subsidies, rather than supply-based subsidies. In other words, the strengthening of efforts in favor of deregulation and liberalization of the pricing system for basic goods and services and providing subsidies to the population that does not have access to such resources (based on their poverty status). This increases demand and allows more people to be able to purchase goods at the market prices that guarantee optimal production of these goods and services.

Thus, state paternalism claiming that it is better to directly distribute goods and services to meet the basic needs of the poor opposes the idea that it is better to directly distribute monetary income as a means of guaranteeing a more efficient use of public resources.

Nevertheless, the new policies do not constitute an abandonment of paternalism, or of the need for the state to guide the behavior of the poor who seem to have no other means of escaping poverty. In fact, they represent a reconfiguration of the same idea. The co-responsibility requirements determine what behaviors the poor must exhibit to be deemed as deserving of monetary assistance.

2.2. Why Conditional Transfers?

According to the World Bank (2009) three types of arguments exist in favor of the implication of conditionality in order to access monetary transfers. First, a set of arguments classifiable under the category “micro foundations of paternalism,” which result in a modern version of the traditional notion that “the government may know better what is best for the poor than the poor themselves, at least in some regard” Second, a political-economic argument, which contends that these programs can get more support from the public (contributors, along with taxes, finance the programs) if conditionalities are imposed. Third, a social efficiency argument, which alleges that

³ This points, for example, to the large electricity subsidies that were in place in Mexico immediately prior to the implementation of the *Opportunities* program. “The proponents of TMC’s pioneer program, *Opportunities*, specifically presented the initiative as an alternative to the electricity and tortilla subsidies that would be more equitable (would reach a larger segment of the poor population) and more efficient (eliminating price distortions caused by the subsidies).” (World Bank, 2009: 49)

⁴ “If the initial causes of the failures are too expensive to correct, a simple distribution of current resources can serve to reduce efficiency costs.” (World Bank: 2009, 49)

⁵ “Differences associated with circumstances not under the individual’s control (such as race, gender, or ethnicity) are often considered to be “opportunity inequalities”. (World Bank: 2009: 50)

conditionalities help beneficiaries to most closely approach the social optimum, through investment in human capital that would take on poor CTP recipients.

2.2.1. Micro Arguments in Favor of Conditionality

The established CTP conditionalities are linked to children's school attendance and health check-ups. These conditionalities are punitive in design. In other words, failure to comply with them results in loss (total or partial, more or less automatically) of benefits. This condition is considered necessary in order to guarantee effective compliance with requirements, and, accordingly, the poor population's proper investment in their own human capital.

Why is it necessary for the State to "force" this consumption on the poor? Because it is assumed that the poor may be exposed to inaccurate information in respect to education or the appropriate ways to accumulate human capital. For example, they may believe that upward mobility is more dependent upon the contacts they have than their level of education, or that formal education requires high levels of natural ability, which they do not possess. It may be that parents with limited education fail to recognize the virtues of education for their children. Obligatory school attendance for children in exchange for monetary benefits offsets these faults and misconceptions.

Additionally, even when accurate information about academic performance is readily available, conflicts of interest may arise between mothers and fathers (concerning who makes the educational decisions for their children), and the children themselves. This derives from the fact that parents aspire to an education level lower than that which their children would choose for themselves if the decision were theirs. This phenomenon is known as "incomplete parental altruism." Again, the obligation to invest in education would correct the inadequacies resulting from this incomplete altruism⁶.

Additionally, conflicts of interest can be observed between fathers and mothers. One potential conflict may be that the mother's objectives are more closely aligned with those of their children. It is because of this that CCTs do not only impose educational requirements, but also entrust mothers with benefits, as their altruism would appear to be "less incomplete."⁷

2.2.2. The Political-Economic Argument in Favor of Conditionalities

The political-economic argument in favor of conditionalities appears to be a way to diffuse the tension originating from the ideology that those who receive money transfers (the poor population) are presumed to be inherently different from the population that finances these programs (the contributors).

⁶ Technically, what is stated is that parents discount their children's future income as a consequence of educational investment, at a rate greater than what is real, and therefore decide to invest less in education. This occurs because they value themselves as more useful than their children.

⁷ The World Bank (2009: 62) cites abundant literature demonstrating that when mothers have more control over resources, they allot more money to food, health, and their children's education.

The presumption is that contributors will be more apt to financially support transferences to those poor people who demonstrate substantial efforts to supersede their poverty status. Thus appears the distinction between the poor who are deserving of assistance, and those who are not. Benefits are given to those who express significant interest in leaving their poverty status, rather than to those persons who only intend to receive aid without exerting any effort.

This view is reinforced by an entrenched idea from the 1990's, linking the individual responsibility of the poor to their poverty and possibilities to overcome it. Thus appears the notion of shared responsibility. Conditionalities would enforce the role of the poor in overcoming their own poverty through the establishment of a mutual contract between the beneficiary and the State (on behalf of society).

2.2.3. Social Efficiency Arguments in Favor of Conditionalities

The two elements that constitute the requirements (education and health) are considered to be two very worthy initiatives. These are goods whose consumption brings a social benefit, in addition to the individual benefit received by the person who consumes them. Therefore, government intervention is required in order to ensure that the optimal consumer receives these benefits.

Investment in education and health creates positive externalities. For example, vaccination helps to decrease the spread of disease and, with that, lower the necessary costs to treat the sick population. Education promotes more responsible behavior (for example, in respect to hygiene and personal care, addictions, etc.), which, again, may result in a reduction of the necessary costs to combat social problems.

Punitive requirements would therefore guarantee that people reach a certain level of investment in human capital, which not only optimizes individual circumstances, but also allows recipients to reap maximum social benefits.

2.3. Why Targeted Programs?

Targeted welfare programs were designed as a policy model to care for the poor, taking into account a critical review of universal policies⁸. From this perspective, social policies concerning poverty must be subsidiary, to the extent that the key to reducing poverty is economic growth, and the spread of its returns to the whole population.

Developed within the context of regional structural adjustment programs and the proposed privatization of social policy, this view postulates that unlike universal provision, characterized by being very costly and largely ineffective, targeting would allow governments to reduce poverty more cheaply and efficiently (Sojo, 2007).

The concept of targeting has become synonymous with selective social spending (Sojo, 1990). Selectivity has become necessary due to budget constraints and public spending adjustments. Targeting benefits means deciding on a particular target

⁸ Sojo (2007) identifies a version of the targeting paradigm that has been integrated since the 80's as a reduced version of the same program, which shifts the focus of earlier targeting (existing in the 70's) from the causes to signs of poverty.

population (those populations living in extreme poverty), bearing in mind the amount of available resources. Those in favor of targeting emphasize that the squandering of resources is typical in universal social policies, and they highlight the low impact of these policies. Targeting is presented as an alternative, as the concentration of available resources in clearly defined focus groups enables a greater produced impact (Cohen and Franco, 1992).

This goal of increasing the transference impact per capita is related to the current priority given to efficiency goals within political science. The concept of efficiency is predominately used in financial analysis and has a close relationship with the notion of optimization. It pertains to the minimum monetary amounts required to generate a certain product (Cohen and Franco, 1992). Applied to CCTs, this concept refers to the “cheapest” and most effective way to achieve impact on the poor population per capita.

Sojo (2007) believes that CCTs are maintained by a revamped version of the reductionist-targeting model. This view, which became dominant in the late 90’s, attributes major importance to the causes of poverty and defines social protection as “the set of public interventions which help the most needy and aid individuals, households, and communities in risk management; such interventions should establish mutually reinforcing relations between the areas of education, health, and regarding the development of human capital” (Sojo, 2007: 119). In this view, therefore, targeting is understood as an effective alternative to achieve optimum social investment.

CCTs can also be considered an unorthodox version of targeted programs, given that, in some cases, they have very extensive coverage. Referring to a program with 5 million beneficiaries as a targeted program might sound strange. However, the characterization of targeted programs depends on the definition of a target population, excluding possible benefit access to those who do not fulfill the outlined characteristics or requirements. In this sense, CCTs are clearly targeted programs, certainly within a very large population, given the high rate of poverty that persists in the region.

2.4. Feminist Objections to the Economic Foundations of CCTs

Before evaluating how these principals function in practice, it is necessary to summarize the objections to existing regional CCTs. Some basic underlying assumptions can be derived from feminist economics literature.

One objection concerns the idea that these programs serve a population consisting of rational economic agents. The very notion of rationality (conceived in terms of neoclassical economic theory) contradicts the idea that people, and the relationships that bind them, are defined by their society. Economic feminism observes that personal preference and the decisions made to satisfy it are permeated by gender relations (including instances where women are subordinated) and socially established roles that restrict individual autonomy.

For example, in this sense, the idea that just because women directly receive CTP benefits (due to their “less incomplete altruism”), they will use their benefits to provide for their children, ignores the fact that the women’s role as caregiver is socially constructed, and that this is one of the basis for support of the current mode of social reproduction, with concrete derivations in terms of inequality.

The second objection, rooted in the notion of shared responsibility, derives from the presumption that the poor are responsible for their own situation. In line with this, arguments that highlight evidence of the feminization process of the poor, taking into account women’s lower capacity to generate their own income (and increase their likelihood of entering a situation of poverty), do not derive principally from their characters, nor from their attitudes (regarding investment in their own human capital or their integration into the labor market), but are heavily explained by those mechanisms within society that exclude women (to an greater extent than men) from the most commons cash income channels (in the labor market and social protection systems).

In short, it’s about explaining both the occurrence of poverty and the proposals for overcoming it within the context of general social dynamics, which impose substantial restrictions on women. Taking those mechanisms into account is essential to designing and implementing CCTs, so as to avoid externalities that result in a deepening of gender inequality.

3. CCTs in Latin America

There are currently about 40 CCTs in existence in Latin America⁹, reaching more than 20 million households and 100 million people. Their average resources are equivalent to 0.25% of the GDP, although both the programs’ magnitude and coverage differ substantively from country to country (Cepal, 2009)¹⁰.

The majority of Latin American CCTs share the following common characteristics: i) transference of monetary resources (in some cases, additional comparable resources may be transferred); ii) focus on poor to extremely poor populations; iii) prioritized focus on households with children and/or adolescents (eventually admitting households without children); iv) benefits contingent upon school attendance for children and adolescents, as well as regular health checks for children, adolescents, and pregnant women; v) preference towards benefit transfers to women.

Additionally, CCTs share technical criteria of multistage benefit selection, including: i) the identification of priority areas; ii) self-identification of potential beneficiaries; iii) selection of effective beneficiary households, by resource testing methods.

⁹ This imprecision derives from the existence of emerging programs, programs in the process of deactivation, and programs being absorbed by other new programs.

¹⁰ Annex I displays a summary of CCTs in force and their characteristics (only available in Spanish).

Cepal (2009) and the World Bank (2009) recognize that, despite basic features shared by all CCTs, there have been strong diversities detected within regions, which can be summarized by the following:

- Coverage: the most established programs reach all extremely needy households and a large portion of poor households (as is the case in Brazil and Mexico), while in other cases (mostly in Central American countries) coverage reaches no more than 20% of poor households.
- Objectives: although all programs impose objectives to reduce poverty, some emphasize the short term (prioritizing the impact of the transfer) while others stress the long term (prioritizing investment in human capital stemming from intervention).
- Impact: situation precedes program both in terms of coverage and benefit, taking into account the differential impacts that each has. In sum, all of the following have been observed:
 - Positive effects on access and coverage rates in education and health. Impact is less evident on performance indicators in these areas, for example in terms of learning or nutritional status.
 - Positive impact on income, particularly on those cases in which benefit transference represents a significant proportion of the monetary value of the poverty line.
 - Positive impact on the poverty gap as well as the incidence of poverty, resulting from good targeting. The magnitude of this impact differs, again, depending on program coverage as well as the benefits that are distributed, and, in extreme cases, may become null.
 - CTP transferences relatively affect household consumption patterns. Food spending increases, as does the quality of the food consumed.
 - Various CCTs have been able to reduce child labor. In other cases, this result was not evident.
 - In those cases in which benefits are distributed by means of banking, beneficiaries' transaction costs have decreased (avoiding time spent in payment lines as well as the possibility of "intermediaries"). Stigma of program participation has also lessened.
 - In more established programs, CCTs have helped overcome household liquidity constraints, expand saving options, and increase credit access, thus bolstering small-scale productive investment.
 - CCTs, as a whole, do not provide any evidence of disincentives to the adult labor force in beneficiary households.

4. CCTs and Gender Equity in Latin America

This section is intended to address the arguments outlining the strengths and, in some cases, the weaknesses of CCTs in terms of their effect on gender equality and women's quality of life. Within the development and critical analysis of each of these arguments, specific cases are illustrated drawn from analyzed experiences in existing CCTs. This systematization is based on both authentic evidence and existing literature on the topic, analyzing certain CCTs more thoroughly¹¹.

A general evaluation that can be made of CCTs in the region is that, despite the fact that most of the program's beneficiaries are women, there is a considerable lack of consideration of gender within program design. This is, perhaps, the most constant feature of all CCTs. In line with this, program evaluations in rudimentary stages also follow this approach. Therefore, the principal conclusion drawn when analyzing the impact of gender implications on CCTs is that it is necessary to produce more specific information and assessments that take into account different aspects of women beneficiaries.

However, some obvious implications in terms of gender can be observed within these programs, which are summarized below.

4.1. CCTs, Benefit Entitlement, and Women's Rights

As was mentioned in the general characterization of Latin American CCTs, these programs are focused on households that face a lack of income. In the majority of cases, these households include children and adolescents, and/or pregnant women, and/or disabled people, and/or dependent elderly relatives. Additionally, the mother is the benefit titleholder in the majority of cases. Therefore, it can be surmised that the majority of Latin American CTP beneficiaries are not just women, but also mothers.

Analyzing the case of the *Family Purse* program in Brazil, Draibe (2006: 155) notes that the fact that the bankcard that the family uses to collect their benefits is put in the woman's name is an expression of the program's gendered focus. However, it is important to note that just because a program is directed toward women does not necessarily imply that it is focused on gender or guarantee that it will contribute to the promotion of women's rights and gender equality.

In fact, the feminization of CCTs does not give women the right to be the benefit carriers. In other words, it is not a right that is given to them personally, but is a right derived from their relationship to the real benefit carriers: their children.

In the statement of the programs' founding principles, as well as in some evaluations, it is obvious that this characteristic, which may be a weakness in terms of recognition of rights, is in fact a strength.

¹¹ The analysis was based mostly on those cases within the *Oportunies* (Mexico), *Famiy Purse* (Brasil), *Chile Solidarity*, *Human Development Bonus* (Ecuador) y *My Family Progresses* (Guatemala) programs.

Espinosa (2006) states that Mexico's *Opportunities* program is recognized as the first Latin American program to give cash transfers directly to the women so that they could manage the resource within their family. Because of this focus on women, program promoters believe that they have already taken gender sensitivity into account. *Opportunities* main goal is to strengthen the position of women both in the family and within the community. It is for this reason that the mother is the benefit titleholder and she is the one who receives the corresponding monetary transfers¹².

The women are therefore operative beneficiaries. This system is based upon the belief that women have a greater "natural" disposition to redistribute resources to the other members of the household, an altruistic attitude in favor of the children's wellbeing, and are economically more prudent, cautious, careful, and efficient.

Therefore, in some evaluations, it is clear that many women don't consider these types of benefits to be their own personal income, or even their right. When facing the possibility of being or not being beneficiaries, they demonstrate a sense of gratitude-resignation¹³. In other words, they commonly make statements such as "luckily they gave me the benefits", "when it ends, it ends", and "I have to take advantage while I'm still receiving benefits".

This notion of "chance" or "luck" in relation with the possibility of receiving benefits fades away as programs become more institutionalized, more widespread, socially accepted, and recognized as a right of children.

In summary, the CTP benefits are in fact women's **derived rights**, as they in fact serve as **operative beneficiaries**, whose function is to administer the transfer, so as to benefit their children.

In some programs, however, there are **benefit level differences based on gender distinctions**. For example in *Opportunities*, a multi-component program, girls receive a larger school scholarship after the first year of secondary school, given that they are more prone to dropping out after reaching this level of education.

4.2. Benefits, Quality of Life, and Consumer Autonomy

Methods of determining the size of Latin American CTP benefits differ substantively¹⁴. In some cases, benefits consist of a fixed amount, equal for all homes, established by enforcement¹⁵ authority either arbitrarily or based on a reference standard. In other instances, benefits are

¹² Program organizers' specific beliefs in support of this characteristic are: i) women use household resources to judiciously, responsibly, and beneficially serve all household members, especially children; ii) gender inequality still exists within the home

¹³ Serrano (2005), Armas Dávila (2004), Rodríguez Enríquez (2008).

¹⁴ See Annex I.

¹⁵ For example, the Universal Child Allowance program implemented in Argentina establishes a benefit amount in reference to that which is distributed by the *Family Social Security Benefits* program, covering individuals employed in registered, salaried jobs.

adjusted according to household composition. In other cases, they are defined as a proportion, determined by a certain established threshold (for example, by the poverty line).

By reviewing the existing programs, one can draw the following conclusions:

- Overall, benefit levels are minimal. In most cases, they are not substantial enough to raise families above the poverty line.
- Those programs that adjust benefit amounts according to household composition (for example, number of children) are the most promising.
- The impact on poverty is evident, particularly when one takes into account extreme poverty. CCTs effectively reach extremely deprived populations, gradually and effectively improving their economic status. They appear to have a greater impact on the intensity, rather than the occurrence, of poverty (in other words, these programs enable recipients to improve their poverty status, but not entirely abolish it).
- The way in which programs are financed, together with a lower distribution amount, imply that these programs have no substantial redistributive effects.
- Within the context of the recent economic crisis, CCTs have proven to be a powerful safety net.

In all cases, even when coverage and size vary substantially, CCTs have a positive impact on household income. Therefore, it is possible to conclude that these programs **improve the economic situation** of children and adolescents, as well as **women** and other household members.

A powerful argument indicating that CTP benefit distribution is beneficial to women takes into account the fact that benefits **represent a source of income that the women would otherwise lack**. This becomes evident when one observes these programs in effect.

In fact, although information is not systemized in this regard, one can assume that the majority of CTP beneficiaries come from weak labor backgrounds, which include long periods of unemployment, as well as unstable, unregistered, and poorly paying jobs. In many instances, CTP beneficiaries come directly from unemployment. This inactivity results in the combination of limited job options and strong constraints imposed by caregiving responsibilities, which should be addressed in the absence of public assistance in this area.

For this vast population, **monetary income provided by CCTs is a stable, legitimate income option (possibly the first in their lifetime)**.

The extent to which the perceived benefits foster successful autonomy for women is material for debate, and there seem to be no firm conclusions. In this regard, at least three characteristics can be identified.

First, **receiving benefits has several implications on the family's decision-making processes regarding the use of household resources**. In his analysis of Mexico's *Opportunity* programs, Maldonado et al (2006) realized how differently monetary income deriving from this program

is conceived compared to income derived from labor sources. While the evaluation that men create the possibility for women to generate earnings differs (it varies from being considered positive and helpful in terms of sustaining the household, to something negative that would enhance women's autonomy in other walks of life), there is a complete consensus on the way in which *Opportunity* income is perceived: it is not an income for women, but for children, which favors their health and education¹⁶. Along these lines, not only the income is considered beneficial, but also its management by women.

That CTP benefits are welfare "for children" is also an idea that is prevalent among the majority of its beneficiaries. This is demonstrated by their effective utilization of available food and school supplies. It should be clarified that in some cases, CTP benefits externally cater to this type of consumption. For example, income is distributed using bank cards, which electronically restrict the beneficiary to acquiring only these types of goods.

In surveys conducted on the beneficiaries of the Opportunities Program, one can observe that women believe that benefits give them security because they consider it to be their own income, which they have earned in exchange for complying with program restrictions as well as with the duties that they must complete in order to satisfy other members of the community (teachers, doctors, lawyers, etc.). They utilize their transferred money to pay for their children's necessities. They also use it to buy the goods they desire, and they feel they have the power to decide how to use this money, as the government has given it directly to them.

Finally, evidence also suggests that changes in the way decisions are made within the family, as a consequence of the perceived benefit, have been minor. Women continue making decisions about food expenses while men determine the more prominent expenses (Maldonado et al, 2006).

Despite this, some available evidence suggests that the benefits paid to women improve their self-esteem, reduce their dependence on their partner, and decrease domestic conflicts¹⁷.

Second, the incorporation of the "children's income" into the household appears to **lessen the obligation men feel to contribute to the family income**. Additionally, it produces conflicts when women's program participation is perceived as a partial abandonment of other domestic responsibilities. In certain cases, men fail to contribute to the household economy when they feel that there are additional resources available.

Third, evidence is ambiguous pertaining to role women's perception of benefits plays within the deeper context of **domestic violence**. In all available evidence, neither spousal nor family conflicts as a result of women's program participation can be detected in the majority of existing CCTs, as men understand that benefits include coverage of the entire family.

¹⁶ "Even though women's economic autonomy is rejected on various levels, the money they receive a result of the *Opportunities* program is a conflict-free area, as it is not seen as a threat to the man's role as provider, but as a very obvious help to the children" (Maldonado et al, 2006:102).

¹⁷ See Evangelista da Cunha and Benficia da Câmara Pinto (2008), in reference to the *Family Purse* program.

However, cases have been cited in which women's increased autonomy has generated instances of domestic violence. These instances do not specifically derive from the perceived benefit but from the fact that, in most cases, there were pre-existing instances of violence.

As Villatoro (2007: 35) testifies, "In studies conducted in the early stages of the *Opportunities* program, women indicate that their husbands gave them less money after they began the program (Adato, et al 2000; Gonzalez de la Rocha, 2003). In Ecuador's *Solidarity Bonus* program, women's testimonies suggest cases of violence by their spouses in order to stop the transfer. However, two more recent studies, one quantitative and the other qualitative, do not find higher incidence of violence within *Opportunities* beneficiary families (Maldonado et al 2006, Rivera et al 2006). Notably, in the evaluation of Nicaragua's RPS there was no evidence linking violence to program participation and, on the contrary, the study verified an improvement in the quality of family relations."

In the evidence gathered from Ecuador's *Solidarity Bonus* program, one can observe that, in effect, the availability of resources has an impact on women's power to make decisions and control family resources. This affects women's self-esteem and how they are valued within the family environment. In these cases, women make decisions about the use of obtained resources, and in accordance with the existing presumption, use these resources primarily to satisfy the needs of their children.

Nevertheless, negative externalities of the perceived benefits have also been observed. In these cases, a surge of instances of domestic violence often coincide with the period of benefit payment. In other cases, the existence of a benefit issued directly to women encourages men's lack of interest in contributing to the family budget. Thus, it has been observed that some women confirm an "illegitimate autonomy," which is indicated by the immediate expenditure of the benefit as soon as it is issued and before they even return home.

In summary: i) the perceived CTP benefits are benefits that women receive and administer and which cannot be accessed any another way; ii) CTP benefits effectively improve the quality of life for women, as well as for children, adolescents, and men; iii) autonomous decision-making pertaining to consumption is limited both by the program and by prevailing family relations; iv) household decision-making processes do not appear to vary substantially due to perceived CTP benefits; v) women's perceived benefits can complicate pre-existing instances of domestic violence, but can also contribute to confronting them.

4.3. Conditionality, Co-responsibility and the Caring Role of Women

The process of establishing conditionalities as a central defining characteristic of CCTs is one of the most controversial issues in terms of its implications for women and gender equality.

At first glance, this issue possibly refers to the way in which the conditionalities are established and perceived. In this regard, it is important to note the shift that is evident in the discourse surrounding this aspect of the CTP. Initially, this referred to the demands that programs established as requirements for beneficiaries. This alludes to the emphasis on the punitive character of compliance with the demands. To receive

their benefits, women must prove that their children have been regularly attending school. If they don't comply with this requirement, they lose their benefits.

Over time, this idea transformed into the notion of co-responsibility. This metamorphosis is linked to the emphasis put on the concept that beneficiaries have a responsibility to help pull themselves out of poverty. Demonstrating that their children have a positive attendance record is still a requirement to receive benefits, but it has also become a tool the household uses as a means to break the cycle of poverty. In turn, the government is responsible for the monetary transfer of benefits. This is an important change because it makes the fact that the requirements are punitive (beneficiaries lose all benefits in the case of non-compliance) less visible. This takes the focus off the government, and its obligation to guarantee educational services that allow beneficiaries to effectively comply with their attendance requirements.

Based on an approach that focuses on the implications that CCTs have on women and gender equality, the main objection to the requirements is that as the women are responsible for ensuring that they are in compliance, it is reinforcing their role as the primary caregiver. In sum, **the beneficiaries of the CTP must be responsible for properly investing their benefits in order to increase their children's human capital.**

This is controversial for several reasons. First, in symbolic terms, in that it **perpetuates the notion that women must be the primary caregivers** for the members of their household, especially dependents.

Second, it is controversial in terms of the implications that it has on **the way women distribute their time**. Evidence from the "Opportunities Program", systematized by Espinosa (2006) is very convincing on this point. Women's time spent working increases when they become beneficiaries of the program. This happens because they are responsible for completing all the steps necessary to collect benefits, ensuring their children's regular school attendance, and going to all doctors visits and check-ups for both themselves and their children. In addition, they should attend program activities, such as educational seminars.

Program participation will also lead to a reduction in girls' time spent completing domestic tasks, especially for girls who are 14 and older. It is to be expected that due to the strict school attendance requirements, these girls will have to abandon some of their domestic responsibilities, which in turn will likely fall to their mothers.

Beneficiaries themselves complain about this issue, saying that program participation increases their workload: they must travel to pick up their benefit transfer, attend meetings and seminars, and do household chores previously done by their children (before the school attendance requirement).

This pressure on women's time and workload is increased due to the persistence of traditional gender roles, and the tension that is created when one attempts to question them. In fact, some qualitative evaluations present testimonies of women on the daily inconveniences that they face in order to comply with the co-responsibility

requirements. Evaluations also show how their husbands are often dissatisfied with the amount of time that the women are spending outside of the home, and how the women struggle with the issue of “ensuring that they have fulfilled their responsibilities at home before they leave their house”.

This evidence is replicated in the majority of other programs. In the Guatemalan program “My Family Progresses”, the government pays benefits every two months, based on the extent to which the family complies with the co-responsibility requirements. The transfer is done through the Rural Development Bank, and the payment is in cash. Thus, the expectation is that there will be a compliance check every two months, when benefits are paid. This is performed by the mothers who, every two months, must ensure that their families are in compliance with the co-responsibility requirements in order to be able to receive their next round of benefits¹⁸.

The family’s co-responsibility requirements are:

- Bring their children to their communities’ public schools and ensure their regular attendance
- Attend all of their children’s medical check-ups
- The benefit-receiving mother must attend health and educational training sessions that the program requires through its “System of Co-Responsibility”; and finally the benefit-receiving mother has to attend all payment events scheduled by MIFAPRO.

In Ecuador’s “Social Development Bonus” program, families must comply with the following co-responsibility requirements: i) ensuring that their children are attending school, have been properly vaccinated, and are in compliance with the health plan. The mothers are responsible for making sure that they follow the co-responsibility requirements. To ensure that mothers are informed of the requirements the government holds national compliance monitoring days, which in rural areas consists of visits to the areas with the lowest enrollment rates. They also register and notify program beneficiaries, so that they can present the necessary documents to prove that they have followed program requirements. They must show that children under the age of 5 are regularly brought to health centers and that adolescents are enrolled in and attending school. In urban areas, a notice is sent to benefit-receiving mothers reminding them that they must hand in their proof of co-responsibility compliance documents at their local office. The penalty for not presenting compliance documents is suspension of benefit payment for up to two months. However, if they present documents during that time, they may collect the accumulated bonus.

Along the same line, evidence from Nicaragua’s “Social Protection Network” program shows that, just as in other CCTs, the fact that the transfer centers on the woman of the house is well received by the communities and, in general, served to empower women. This increased their autonomy in terms of control of resources, both

¹⁸ Source: <http://www.mifamiliaprogressa.gob.gt/portal/joomla/ciclo-del-programa.html>

economic and informational and educational, and strengthened the children's educational and health benefits. Nevertheless, it also has had the negative effect of reinforcing the traditional gender roles of women in these communities as solely responsible for the nutrition and education of their children, thus freeing their partner from such responsibility (Cecchini et al, 2009).

Reinforcing women's role as caretakers implies not challenging the traditional gender division of labor, which is at the heart of women's subordination in the home. Martínez Franzoni and Voorend (2008), studied CTP programs from Costa Rica, Chile, and El Salvador, and found that this paradigm exists in all three programs and that the programs aim to take advantage of this situation before the traditional gender division of labor is changed.

In addition, Martínez Franzoni and Voorend (2008) claim that recognizing the role of women in the home, coupled with the payment of transfers to them, creates **maternalism in access to social services**. These services are aimed at caring for women based on their reproductive role (in the case of health services, mostly directed towards family planning, pre- and post-natal care) or based on their role as caretakers (for example, as in the case of the services provided by Chile Solidarity).

In the cases studied, the degree of maternalism is greater in El Salvador and less in Chile. Given that the inexistence of these services would imply important costs for these women, the fact that the CTP programs expand these services and measure results as they do in El Salvador represents a clear advance. Nevertheless, this type of access to services does not exclude a greater emphasis on strengthening women's access to their own earnings, for which they need a range of services, from education to credit, to shared care responsibilities.

In conclusion, one of the greatest weaknesses of the CCTs in regards to women's status is the type of requirements that they impose, and the fact that most of the time these are punitive requirements. This solidifies women's role as caretakers and reinforces the traditional gender division of labor, which is at the root of gender inequality.

4.4. CCTs, Labor Participation, and Female Economic Autonomy

The problem of CCTs reinforcing women's role as caretakers is compounded by the fact that these programs **don't have adequate means to promote female workforce participation**, or the generation of one's own income by other means, in order to break the cycle of dependency on public assistance. This has important implications on gender equality, insofar as we consider the economic empowerment of women to be an essential prerequisite for equality.

One issue that must be highlighted here is that these programs do not aim to promote the participation of women in the workforce, or even to promote the development of skills needed to enter the labor market at some future point. On one hand, you can't ask one program to provide everything. However, this issue is relevant when programs are questioned about beneficiaries' exit strategies.

CCTs, based on their own condition as programs directed toward the verification of a lack of income or income insufficiency, are predisposed to experiencing “cycle of poverty” problems. This occurs when the households decide to forgo income outside of the program for fear of losing their benefits. There is a high probability that this phenomenon will occur, especially if the income that they can gain from the labor market is quite small or unstable (as salaries that program beneficiaries can earn often tend to be).

The World Bank (2009), taking evidence from various CTP programs, states that the labor disincentive generated by the programs and experienced in the adult population of beneficiary households is minimal. The labor supply has not decreased significantly since the program implementation. This supports Cecchini et al (2009)’s statement that in Nicaragua the program did not affect participants’ labor decisions or effective participation in paid activities. At least in the first phase of the program, this did not affect participants’ willingness to work in comparison with the period of time just before they became beneficiaries (Moore, 2009).

The problem with this claim is its starting point. In fact, the labor pool did not diminish, but it was low from the beginning, given that a large part of the program beneficiaries were previously inactive. In this sense one can say that, in CCTs that transfer benefits to women, and that impose requirements linked to childcare, we will see something that can be called **“the cycle of inactivity”**. Women should be responsible for childcare. Even when it is not as clearly stated like that, this fact inhibits women from entering the labor market, given the difficulties that one is known to experience when trying to reconcile the two activities. Consequently, women cannot generate additional income outside of the program. What’s the catch? The program promotes the very problem that it seeks to solve; while it seeks to help women living with a lack of income, it simultaneously prevents them from generating one outside the program.

Even when the program doesn’t create an incompatibility between working and receipt of benefits, one must recognize that time distribution represents a limitation due to the requirements of the CTP. Observations based on Ecuador’s “Human Development Bonus” program, indicate that time spent fulfilling co-responsibility requirements is seen by many women as an impediment to performing other types of activities, even social or recreational ones.

In line with this, the presence of program components that seek to strengthen women’s occupational skills and facilitate their entrance into the workforce are weak, if not completely inexistent.

In the evaluation of the three national cases that they studied, Martinez Franzoni y Voorend (2008) indicated that the “Chile Solidarity” program had the greatest promotion of labor participation, and although it was insufficient, provided access to childcare to facilitate the women’s entrance into the workforce. This program did not promote the transformation of gender roles, but did at least recognize that a woman’s entrance into the labor market implies addressing her responsibility to care for her family, and for her children in particular.

That program was followed up by “Solidarity Net”, which, although it doesn’t formally provide training to help women enter the workforce, has made some inroads in that direction, but has no real program statement with production initiatives for the period after the training has been completed. In this program framework, care and domestic tasks are always linked to the maternal figure, the home, and unpaid labor. Finally, “Moving Forward” basically focused on the educational dimension. Nevertheless, in the short-term, the economic stimulus for young people studying fields with a high labor demand could make them more employable.

In this sense, the evidence also shows that no social assistance program can counteract the labor market’s discriminatory practices all on its own. Even when these programs include components linked to labor market training for women, or the general improvement of their labor skills (as in the basic education completion program), these elements alone cannot guarantee female entrance in the labor market. For these actions to have effective results, they must be accompanied by specific measures addressing the issues of employment policies, development of policies to help women reconcile their work and home lives, and actions to promote greater involvement of males in the housework.

Finally, the disregard that these programs have towards this particular issue can be seen in the **absence of explicit exit strategies**. In the majority of cases, participants stop receiving benefits because their children have aged out of the program. In other words, looking at the individual trajectories, there are women that can spend many years as program recipients, during which time they do not have the opportunity to improve their labor skills, or to engage in work activities. When their children reach the program age limit, these women must face the double circumstance of losing the monetary income and having minimal opportunities to enter the labor market.

Some CCTs are in the initial stages of addressing this issue. Nicaragua’s RPS launched a job-training program for young people as a part of its program’s second phase. In the cases of Mexico’s “Opportunities” and Chile’s “Solidarity”, they have designed micro-credit schemes to help beneficiaries establish independent businesses. Recently, Honduras began researching the possibility of incorporating a job-training program into its existing system (Cecchini et al, 2009).

In conclusion, even if the CCTs don’t aim to promote the labor market participation of their adult beneficiaries, it is an important issue related to the gender implications that this can have for female beneficiaries. In their current form, CCTs discourage female workforce participation in the short-term, and don’t provide women with any means to improve their skills so they can join the workforce at some point in the future. This makes poor women dependent on this type of public assistance, and challenges the economic independence that they themselves can provide.

4.5. CCTs and Female Empowerment

Some studies have indicated that beyond the weakness in the strictly economic empowerment that these programs generate, the women also gain in terms of citizenship. Through their role as “the” intermediaries for the “provider”, they have

been placed in a position related to the government institutions that didn't exist before these programs. Additionally, when the transfer of benefits is accompanied by other activities that involve interaction between beneficiaries and/or participation in community activities, they progress in their civic participation, which also serves to empower them.

This can be seen in the case of the Guatemalan program "My Family Progresses" and its "Community Promotion Committees", which are an example of a local beneficiaries' organization. The organization functions as a link between beneficiaries and the program's local promoters and health and education personnel.

Another example is the creation of the "Community Integration Centers" under Argentina's "Families Program". In these centers, at least in theory, they hold workshops for both young people and adults aimed at promoting personal, family, and community development. These workshops could encourage female civic participation. However, in practice, very few workshops actually take place.

Villatoro (2007), borrowing conclusions from various papers on the subject, recognizes that in addition to this political dimension, there are other elements that can indicate a certain degree of female "empowerment", aside from being CTP beneficiaries. "The qualitative research done on *Opportunities* and *Solidarity Bonus* demonstrates that the mothers have experienced a growing sense of psychological empowerment, which they express in their greater self-esteem and self-confidence, and increasing open-mindedness" (Armas Dávila, 2004; Adato et al 2000). Suárez y Libardoni (2007) state that from the moment that the beneficiaries of the *Family Purse* program started completing the steps to enroll in the program they began to feel more like they were part of a social space larger than their immediate community. Participation in *Family Purse* has also created greater visibility and validation of women as consumers. For their part, Arriagada y Mathivet (2007) indicated that women often participate in such programs as a means to leave their typical environment and spend time with other women, which favors the establishment of social support networks¹⁹.

In conclusion, depending on the context, the specific characteristics of each CTP, and the forms that they take in each area, these programs can have positive implications on women's voice and civic participation. On the individual level, this happens as self-esteem, visibility and appreciation of the women themselves and their immediate environment is strengthened. On the community and collective level, this happens especially in cases in which the programs provide opportunities for exchange.

5. Summary and Conclusions: Are CCTs a Starting Point or an Ending Point?

This paper concentrated on analysis of CCTs and their specific implications on women's financial status and gender equality. We began by detailing objections, from a feminist point of view, referring to the theoretical principles and concepts that form the basis of such programs.

¹⁹ Villatoro (2007: 35).

In this sense, CCTs emphasize that the poverty of the people who these types of programs attempt to help, does not stem primarily from personal characteristics and individual injurious behavior, but from system dynamics, in which the mechanisms of social exclusion are combined with gender structures that serve to maintain the subordination of women. If the system dynamics that cause this gender inequality are not exposed, detailed, and considered, and public policy interventions continue to ignore this issue, its implications for women will be ambiguous and contradictory, when not directly harmful.

An initial conclusion that comes from the study of literature and evidence over the course of this project is that specific gender considerations are absent in the design, implementation, and monitoring of CCTs in this region. The fact that these programs are highly feminized hasn't changed their policies towards women, or their responsiveness to women's interests. Along the same line, the weakness and fledgling state of studies that analyze these programs specifically in relation to their implications on women and gender equality, shows that this issue is still secondary. Therefore, an obvious first recommendation is the need to produce more knowledge specific to this field, with evaluations that don't just consider analysis of gender dimensions, but also take into account the perspective and opinions of beneficiary women.

A second important conclusion is that, based on what is currently known about CCTs, these programs appear to have contradictory and ambiguous implications for women. In fact, the same arguments can have one meaning, or the opposite, based on which particular program you look at, or sometimes even within one program. Despite this, some generalizations can be made:

- CCTs are an effective recognition of the existence of large contingents of people who are structurally excluded from coverage under the social protection system, whose situation must be addressed with government intervention.
- CCTs evolved into the dominant paradigm for intervention aimed at addressing the needs of the population living in poverty conditionalities or under extreme poverty. Depending on the national case, they have proven themselves to be a high government priority, evidenced by the allocation of significant financial resources, and extended and increasing coverage.
- Women are the majority beneficiaries of these programs. However, they alone do not have the basic right to receive this income, but do so as a right based on their family situation. Therefore, the women are operative beneficiaries of the CCTs, whose principal function is to strengthen the human capital of children and adolescents, in order to break the cycle of poverty.
- The effects of CCTs on the economic autonomy of women are ambiguous. In this respect, it can be noted that:
 - It gives women access to a monetary income that they could not receive through other means, given the difficulties they face in finding a stable position in the workforce.

- In general terms, it is obvious that this income improves the women's quality of life and their homes, although the size of this improvement depends on the level and characteristics of the benefits.
- Women's decision-making power with respect to the use of monetary resources coming from the CTP is variable:
 - In some cases the women identify it as an available resource and they earmark it primarily for access to goods and services for their children, and to a lesser extent for themselves.
 - In some cases, they view their freedom in the use of this resource as limited by program restrictions (it can only be used for certain things), or by restrictions stemming from inter-family relationships.
 - In certain cases, we can see how women's access to these resources exacerbates pre-existing situations of domestic violence. On the other hand, in other cases, CCTs have provided women with the tools to tackle these problems.
 - Access to CTP resources doesn't appear to have caused substantial transformations in the inner-home decision-making process about how to use financial resources.
- CCTs don't contribute to challenging and transforming the gender division of labor and the unequal distribution of opportunities for productive work and the responsibilities of care.
 - CCTs reinforce the role of women as caretakers. This happens fundamentally through the requirements with which they must comply.
 - CCTs produce a "cycle of inactivity", creating disincentives for women to looking for their own source of income, through entering the labor market.
 - CCTs don't require males to participate in household tasks.
 - CCTs don't improve conditionalities so that women may enter the labor market.
 - CTP exit mechanisms linked to the generation of productive activities or improving labor skills are scarce and weak.
- CCTs have the potential to provide opportunities for women to speak out and participate civically. This would help them improve their self-esteem and self-value on an individual level. On a community and collective level, this would create spaces for exchange and creation of networks. The latter appears to be a weak point of the CCTs in effect in the region.

One relevant question that is missing from the majority of the CCTs' analytical approaches is how these programs relate to the social protection system and what specific implications they have for the women. Along this line, it can be clearly seen that the CCTs represent an attempt to extend the mechanisms of social protection to a population that is structurally excluded from majority of such protections. This objective in itself is valuable. As previously stated, it represents a substantial step that the governments of the region have taken responsibility for improving the quality of life for these sectors of the population.

However, we should question if the CCTs represent an endpoint in this goal to extend the coverage of social protection systems or if they should be considered as more of a starting point.

If they were considered an endpoint, we would be facing a scenario of deepening segmentation within social protection systems. On one side, we have a sector of the population that is covered by social security linked to the status of people in the labor market. On the other side, we have the population that is structurally excluded from stable and healthy forms of employment, but that is covered by the CTP (exclusively, or in combination with other political interventions). Women are clearly over-represented in the second group.

What is the problem with this scenario? That the benefits transferred by different social protection institutions aren't equal. They aren't equal in the extent to which they are transferred or even in the level of benefits. The disincentive that this can produce for the entire population in terms of the search for mechanisms to improve economic opportunities and in progress in the promotion of decent employment for all who are seeking work is added to the objections that this situation may impose from the perspective of rights and nondiscrimination.

In summary, considering the CCTs as an endpoint in the development of social protection systems strongly contradicts the goal of facing "the hour of equality"²⁰.

Therefore, it is convenient to think of the CCTs as a starting point. The goal would be to transform the extension of social protections by equal means. To do so, it is not only necessary to look at the limitations that these programs present, which were exposed over the course of this project through women's status and gender inequality. This goal also requires progress in the weakening of the elements that restrict women's social inclusion and their enjoyment of equal economic opportunities, and participation in protection and promotion of wellbeing schemes.

An important question that arises from this situation is how to address the mechanisms of economic discrimination against women²¹. The issue of how to reconcile the distribution of care responsibilities between the government and the home, and between men and women remains a central question. Confronting the gender discrimination barriers in the labor market is its essential objective. Destroying

²⁰ See Cepal (2010a).

²¹ Similar proposals can be seen in Cepal (2010b), DAW (2009) and OIT-PNUD (2009).

the obstacles that women face to asset accumulation is the last necessary step in order to progress toward strengthening their economic autonomy.

CCTs must design and implement exit mechanisms if they hope to consider themselves endpoints. In the same vein, incorporating components linked to the strengthening of women's labor skills, while simultaneously developing alternatives to the current division of labor in the home is also necessary.

Incorporating components linked to transforming the dimensions of CCTs that currently serve to consolidate the gender division of labor and women's role as caregivers is equally imperative. This requires the incorporation of requirements for fathers, which allow (and force) them to assume co-responsibility for care. In addition, the very concept of the requirements and their implementation should be looked at. The less punitive the requirements are, and the more that they are used as mechanisms for identifying and addressing social demands, the more we will advance in this direction.

Strengthening the mechanisms for representing women's voice and participation is essential to redirect these programs in a way that liberates women, enhances their skills, and provides them with real life opportunities.

References

- Adato, M. (2000) "The impact of PROGRESA on community social relationships." Source: http://www.ifpri.org/themes/progresas/pdf/Adato_community.pdf.
- Armas Dávila, Amparo (2004) "La equidad de género y el programa del Bono de Desarrollo Humano." CEPAL/Unidad Mujer y Desarrollo – CONAMU Ecuador.
- Arriagada, I. y Ch. Mathivet (2007) "Los programas de alivio a la pobreza Puente y Oportunidades. Una mirada desde los actores." Santiago: Cepal. *Serie Políticas Sociales* 134.
- World Bank (2009) *Conditional Cash Transfers: Reducing present and future poverty*. Washington: World Bank.
- Cecchini, S., A. Leiva, A. Madariga y D. Trucco (2009) *Desafíos de los programas de transferencia con corresponsabilidad: los casos de Guatemala, Honduras y Nicaragua*. Santiago: Cepal – Asdi.
- Cepal (2010a) *La hora de la igualdad. Brechas por cerrar, caminos por abrir*. Santiago: Cepal.
- Cepal (2010b) *¿Qué Estado para qué igualdad?* Santiago: Cepal. División de Asuntos de Género.
- Cepal (2009) *Panorama Social de América Latina 2009*. Santiago: Cepal.
- Cohen, E. y R. Franco (1992) *Evaluación de proyectos sociales*. México: Siglo Veintiuno Editores.

- Division for the Advancement of Women – DAW (2009) *2009 World Survey on the Role of Women in Development. Women's Control over Economic Resources and Access to Financial Resources, including Microfinance*. New York: United Nations. Department of Economic and Social Affairs.
- Draibe, S. (2006) "Brasil: Bolsa Escola y Bolsa Familia." En: R. Franco y E. Cohen (comps) *Transferencias con corresponsabilidad. Una mirada latinoamericana*. Mexico: FLACSO - SEDESOL.
- Espinosa, G. (2006) "La participaci3n de la actividad econ3mica de las mujeres del Programa Oportunidades y su relaci3n con la corresponsabilidad de 3ste y otros programas sociales." En: M. P. L3pez y V. Salles (coords) *El Programa Oportunidades examinado desde el g3nero*. M3xico: Unifem - El Colegio de Mexico.
- Evangelista da Cunha, R. y B. Benfica da C3mara Pinto (2008) "O Programa Bolsa Familia como estrategia para reducao da pobreza e da desigualdade no Brasil e os processos de cooperacao e coordenacao intergovernamental n asua implementacao." Mimeo.
- Ferber, M. y J. Nelson (eds) (1993) *Beyond Economic Man*. Chicago: The University of Chicago Press.
- Ferber, M. y J. Nelson (eds) (2003) *Feminist economics today: beyond economic man*. Chicago-Londres: The University of Chicago Press.
- Folbre, N. (2009) *Greed, Lust and Gender. A History of Economic Ideas*. New York: Oxford University Press.
- Gonz3lez de la Rocha, M. (2003) "M3xico: oportunidades y capital social." Santiago: Cepal. Paper prepared for the seminar: "Capital social y programas de superaci3n de la pobreza: lineamientos para la acci3n".
- Madariaga, A. (2009) "Redefiniendo los espacios de la pol3tica social. Reducci3n de la pobreza, transferencias y corresponsabilidades." CEPAL – GTZ. Mimeo.
- Maldonado et al (2006) "Efectos del programa Oportunidades en las relaciones de pareja y familiares." En: M. P. L3pez y V. Salles (coords) *El Programa Oportunidades examinado desde el g3nero*. M3xico: Unifem - El Colegio de Mexico.
- Mart3nez Franzoni, J. y K. Voorend (2008) "Transferencias condicionadas, reg3menes de bienestar e igualdad de g3nero: 3blancos, negros o grises?" Miami: Centre for Latin American Studies. WPS 15.
- Molyneux, M. (2007) "Change and continuity in Social Protection in Latin America. Mothers at the Service of the State?" Geneva: Unrisd. Gender and Development Programme Paper 1.
- Moore, Ch. (2009) "Nicaragua's Red de Protecci3n Social". Brasilia: International Policy Center (IPC). Country Study 17.
- OIT – PNUD (2009) *Trabajo y familia: Hacia nuevas formas de conciliaci3n con corresponsabilidad*. Santiago: OIT – PNUD.

- Pautassi, L. (2007) "El cuidado como cuestión social desde un enfoque de derechos." Santiago: Cepal. *Serie Mujer y Desarrollo* 87.
- Pautassi, L. y C. Zibecchi (2010) "La provisión de cuidado y la superación de la pobreza infantil. Programas de transferencias condicionadas en Argentina y el papel de las organizaciones sociales y comunitarias." Santiago: Cepal. *Serie Políticas Sociales* 159.
- Rivera, L., B. Hernández y R. Castro (2006) "Asociación entre la violencia de pareja contra las mujeres de las zonas urbanas en pobreza extrema y la incorporación al Programa Oportunidades." En: M. P. López y V. Salles (coords) *El Programa Oportunidades examinado desde el género*. México: Unifem - El Colegio de Mexico.
- Rodríguez Enríquez (2008) "Causas y Azares. Trayectorias ocupacionales, asistencialismo y oportunidades de vida de mujeres y varones en Argentina" Buenos Aires: FLACSO. Doctoral Dissertation.
- Serrano, C. (2005) "La política social en la globalización. Programas de protección en América Latina." Santiago: Cepal. *Serie Mujer y Desarrollo* 70.
- Sojo, A. (1990) "Naturaleza y selectividad de la política social." *Revista de la Cepal*, 41, pp. 183-199.
- Sojo, A. (2007) "La trayectoria del vínculo entre políticas selectivas contra la pobreza y políticas sectoriales". *Revista de la Cepal*, 91, pp. 111-131.
- Suárez, M. y M. Libardoni (2007) "O impacto do programa Bolsa Família; mudanças e continuidades na condicao social da mulheres." En: J. Vaitsman y R.Paes-Sousa (Org.) *Avaliacao de Políticas e Programas do MDS*. Brasilia: Ministerio de Desarrollo Social y Combate al Hambre.
- Villatoro, P. (2007) "Las transferencias condicionadas en América Latina: Luces y Sombras." IPEA. Paper prepared by CEPAL for the International Seminar "Evolution and Challenges Facing Conditional Transfer Programs".