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TRACK TWO: COMMENTARY

Cluster 4: Global Development and Inclusion

Conditionality in Female-Targeted CCT's: A Gender Perspective

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ABSTRACT

Conditional Cash Transfers (CCT) are designed to support the most vulnerable individuals and elevate them out of poverty. Cash benefits are often given out to the female members with the expectation that women will spend the money wisely on education and health needs (Taufobong, 2016). However, the design of social protection programs such as CCT's may be compromised due to existing gender inequalities within particular communities. These specific social protection programs that were created to empower women have not taken into consideration how certain conditions may even enhance gender stereotypes and cause regressive impacts on women's well-being. Ultimately, such conditions within female-targeted CCT's may hinder the effectiveness of programs with regards to women empowerment. It seems that in such situations, policy makers are forgetting that women empowerment is necessary not only for the independence and well-being of women, but also for economic and social well-being of the society in the long run (UN Women, 2018). Therefore, this commentary argues for the following thesis: Conditionality within female-targeted CCT's can contribute to gender-inequality and compromise the overall effectiveness of the program in terms of women empowerment.

KEYWORDS: Conditional Cash Transfers, female-centered benefits, gender inequality, social protection, social justice

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I. INTRODUCING THE ARGUMENT

In an era where behavioral economics and Randomized Control Trials are trending in the developmental sector, Conditional Cash Transfers (CCT's) take center stage. CCT's have been popularized and praised for its' impact on poverty eradication. Even former World Bank president Jim Kim (at the 2017 World Economic Forum) regarded CCT's as the magic formula to help any stunted country as it provides aid to those in poverty while simultaneously stimulating the economy (Cookson, 2018). A World Bank report states the amount of CCT's in 2017 have doubled since 2008. In 2017, at least one CCT has been implemented by sixty-seven countries (World Bank, 2017; Cookson, 2018). Despite the widespread popularity of this type of Social Protection scheme, a deeper look is necessary to evaluate the impact CCT's might have on beneficiaries who are marginalized within their communities.

In theory, CCT's are designed to support the most vulnerable individuals and lift them out of poverty. Cash benefits are often given out to the female members with the expectation that women will spend the money wisely on education and health needs (Taukobong, 2016). Additionally, to ensure the money is ideally spent, CCT's include conditionalities aiming to direct behavior towards certain objectives of alleviating monetary and even areas of multidimensional poverty (Martorano & Sanfilippo, 2012).

However, the design of social protection programs such as CCT's may be compromised due to existing gender inequalities within the community. Certain conditionalities can even harm those who are marginalized due to the uneven power distribution not only within the community, but also within their household (Carrol, 2011). Such inequalities can be ingrained in several ways and are observed in either existing social norms; e.g. the role in which women are expected to play as unpaid care giver, or poor local infrastructure; e.g. the limited access females may have to health services due to unsafe or unreliable transportation within certain regions.

Social protection programs that were created to empower women are therefore not taking into the consideration how certain conditions may even enhance gender stereotypes and have a regressive impact on women's well-being. Ultimately, such conditions within female-targeted CCT's may hinder the effectiveness of programs with regards to women empowerment. It seems that in such situations, policymakers are forgetting that women empowerment is necessary not only for the independence and well-being of women, but also for economic and social well-being of the society in the long run (UN Women, 2018).

Therefore, this commentary argues for the following thesis: Conditionality within female-targeted CCT's can contribute to gender-inequality and compromise the overall effectiveness of the program in terms of women empowerment.

Within the topic of targeted and conditional cash transfers there are several perspectives that can be explored. To give a wholistic approach to the discourse, this opinion piece will start off by stating the main counterarguments highlighting the reasoning behind female-targeted CCTs. Finally, arguments and evidence will be presented defending the above stated thesis and highlighting the flaws of such program.

II. COUNTERARGUMENTS

Within this section, arguments will be dissected in terms of the purpose of social protection, the reasoning behind targeting women, and the necessity of conditionality. By presenting examples of specific case studies, these arguments are adequately supported.

A. Counterargument 1: The importance of targeting women

Social protection programs such as CCT's are essentially focused on supporting those who are vulnerable. Within this frame of mind, focusing cash benefits on women is necessary since they are impacted by poverty more than men within a household (Sholkamy, 2011). Especially in heavily patriarchal societies, women would need more attention due to this intra-household inequality within the distribution of assets, power, and independence.

According to Sholkamy (2011), targeting women can result in positive returns that may result in their increased bargaining power within the household. By having a say within the patriarchal constricted environment, these women can feel empowered. An example of this is the impact of *Bolsa Familia*, which is the largest CCT based in Brazil, had on the women in their program. The CCT increased the bargaining power of the female beneficiaries significantly within the household, more specifically in terms of making decisions in relation to the school attendance of the children and health expenditures (De Brauw, 2014). However, these increases have been found mainly in urban regions. No significant impact was found in rural regions where infrastructure is poor and accessibility is limited.

B. Counterargument 2: Women spend their money wisely

Furthermore, there are other reasons for targeting women in CCT's, mainly the behavioral aspects that are found as a result of giving the cash benefits to women. According to Taukobong (2016), women spend the received cash benefits in a more 'desired' manner than their male

counterparts. The women's spending habits result in benefits that are extended to the whole household, as women tend to focus on health and education expenditures, rather than on their own leisure. An example of this can be found in the case of *Progresa*, formally known as *Oportunidades*, which was a CCT based in Mexico. Similar to *Bolsa Familia*, the results found that the female beneficiaries would spend on household necessities that would improve household well-being (Bradshaw, 2008). This partially contributed to the high success rate in terms of school enrolment and outcomes for child and maternal health.

C. Counterargument 3: Conditionalities are necessary for ensuring that the cash benefit is used effectively

The support for conditionality can be found in two lines of reasoning. First, conditionality can be used as a nudging tool for the beneficiaries to make the right decisions on how they might utilize the received benefit, therefore making sure that the desired outcomes are directed to the objectives of the CCT (Bradshaw, 2008). In the case of the *Pantawid Pamilyang Pilipino Program*, implemented across the Philippines and the largest CCT in South-East Asia, the increased positive results in school attendance and health outcomes are linked to the conditionalities related to the program. The school and health related conditions within the CCT made sure the beneficiaries would comply with certain standards to receive the cash benefit (Montilla et al., 2015). Therefore, in an indirect manner, *Pantawid Pamilyang* reached its' objectives, specifically on the returns in schooling, and was deemed successful.

Secondly, conditionality can be used as a way of building a social contract between the program and its beneficiaries. An example would be a CCT implemented in Ghana, where beneficiaries preferred conditionalities within the program rather than no conditionalities at all (Yeboah et al., 2017). More specifically, they preferred conditions that would result in an increase in human capital and require participation in community service. In this sense, they perceived the conditionalities as a means to not only feel they have earned the benefit, but also to fill in certain gaps found in their deprived communities.

III. REBUTTAL: WHY CCT'S TARGETED AT WOMEN ARE NOT EXACTLY IDEAL

Within this section, three arguments opposing the female-targeted CCT's are presented. The flaws are explored within three arguments, which are supported by several case studies of CCT's and other social protection programs around the world related to gender inequality.

A. Argument 1: Social protection should go beyond targeting and onto inclusion mechanisms

As stated in a prior counterargument, women are on average poorer than men (Sholkamy, 2011). However, their situation would need to be understood on another level by identifying the power dynamics within the household and within society at large. The unequal distribution of care work, which exists out of various components that vary from physical labor to providing encouragement and accompanying relatives to the doctor, is often the responsibility of the mother in a household (Razavi, 2007; Cookson, 2018). This has to be taken into consideration when targeting women, due the often unpaid or underpaid nature of care work that takes up these women's time and energy.

In the case of *Progresa* in Mexico, the female-targeted conditional cash transfers did not necessarily circumvent the inequalities when it comes to the bargaining power of women within a household. Indeed, similar to *Bolsa Familia*, women had certain decision-making power on how to spend the money and the expenditures were mainly focused on health and education costs (Bradshaw, 2008). However, this does not imply that the power distribution between men and women within the household have changed.

According to Bradshaw (2008), qualitative research within *Progresa* showed that men would accept that women are bringing an extra income within the family as a rational choice, as long as the women are fulfilling their role in the household tending to (often unpaid) care labor. Therefore, targeting money to women does not necessarily benefit the women if their care work is not taken into account. Gender stereotyping and marginalization of women still prevail if money, and not power, is being transferred to the households.

However, by including men within the discussion on the importance of women empowerment, significant changes can be made in the social discourse to circumvent gender-related stereotypes and the unequal distribution of power (Pawlack, 2013). One case where this succeeded was in light of a female targeted micro-credit program in Rwanda, where a pilot project targeted at men was launched to bring awareness of the importance of women empowerment. According to Pawlack (2013), results showed a shift in the mindsets and behaviors of the men by discussing the power dynamics and gender roles that play within their household. Behavioral changes ranged from sharing responsibilities when it comes to household activities and standing up against gender-based violence. Although this example is

not attached to a CCT specifically, it is a significant portrayal of how men can be involved in women empowerment within social protection programs.

Therefore, targeting women alone is not the answer, it is also necessary to target men. The women are operating within their communities, not with an isolated bubble, through the nature of their socially constructed role within the care work. Although seemingly counter-intuitive, to truly target women, it is important to not exclude, thereby alienating, male household members within these programs. Inequality needs to be addressed in multiple ways without enforcing gender roles through targeting, for instance by highlighting the importance of the care economy that females tend to support. Providing women with cash is not enough to claim they are empowered.

B. Argument 2: Household welfare does not equate to female welfare

Targeting women within CCT's has been claimed to have positive impact on the whole household, since women spend the money more wisely, specifically in the areas of health and education (Taufkobong, 2016). However, this may not have the same results as expected on the women's very own well-being. The responsibilities may burden women through increased expectations of how to perform in their gender roles when complying with conditionalities (Bradshaw, 2008).

In the case of *Juntos*, a Peruvian CCT, female-targeted transfers required mothers to organize their time and energy in such a manner to comply to certain health check-ups dependent on the age of the children or stage in pregnancy (MIDIS 2013b; Cookson, 2018). This was highly problematic because poor people would have more difficulties with accessing such services of quality. Especially for women in rural and poor infrastructure areas this was a larger burden than was anticipated within the program design. According to Cookson (2018), due to inaccessible and unreliable or unsafe public transport, women had to exuberate more time and energy on traveling far distances to comply with certain conditions such as accessing health services or bringing their children to school.

Conditionalities within CCT's may not only result in physical burdens, as the women may have only limited time and energy considering their poor circumstances; it can also result in an emotional burden. As was discovered in the case of a Nicaraguan CCT called *Red de Protección Social*, the pressure was so high that certain women, who were not able to comply to the conditionalities and therefore could not be part of the program, were seen as 'bad mothers' within their communities (Bradshaw, 2008). Such implicit and negative side effects

could lead to social tensions and may have a detrimental consequence in the long-term development of gender equality.

In a sense, there is a strong contradiction when it comes to putting conditionalities on women beneficiaries within such CCT's. If women's spending behavior is supposedly 'better' than that of men, then why are there conditions attached to the benefit for women? Such targeted CCT's are contradicting the goal of women empowerment if the conditions are in fact perpetuating gender inequality. Controlling what the desired behavior is through the conditionalities is a paternalistic mindset that may result in adverse outcomes in the long term.

C. Argument 3: Social contracts need to be reassessed if social protection is considered a human right

The second part to the so-called 'conditionality argument' is that such conditions can act as a means to build a social contract between the program and the beneficiaries (Yeboah et al., 2017). Social contract can be seen as a tool to appease political and social opinions especially in societies with prevailing inequalities and social hierarchies, since there is a need to make the benefit justifiable (Tessitore, 2011). Additionally, beneficiaries may prefer complying with certain conditions as to not feel as if being handed 'charity' and therefore lose certain parts of their agency (Yeboah et al, 2017). However, this specific mechanism of conditionalities becomes obsolete if we frame social protection as a basic human right, and not as a philanthropic endeavor that requires conditional transactions.

Framing social protection as a human right should result in placing woman in the middle of the discussion and designing the benefit around their social realities. An example is a CCT in Cairo, where the cash benefit program focused heavily in not only transferring money, but also transferring power to the female beneficiaries (Sholkamy, 2011). By promoting citizenship, women were empowered to understand and stand up for their basic human rights. Additionally, monitoring and evaluation processes were focused on women to give them opportunities to be responsible for their own development and the development of the program as a whole. Therefore, this process avoids the paternalistic top-down approach of monitoring and evaluating the beneficiaries without any real connection to the women's reality.

Furthermore, social contracts could even evolve organically without having conditions in place. According to research done by Haarmann in Namibia (2009), on average most beneficiaries would behave in the same manner in an unconditional cash transfer and primarily spend the money on necessities for the household. What was even more outstanding was that

the community receiving the benefit organized themselves by setting up a committee to help decide how to spend the money in a wise manner. In this way, the burden was taken off the women's shoulders and social contract was created from the bottom-up.

IV. CONCLUSION

At its core, there is nothing wrong with female-targeted cash transfers. It is even essential, because targeting cash benefit programs towards women is necessary to reduce poverty and improve income distribution, and can even empower this marginalized group. However, there are more layers to this issue that are deeply embedded in gender inequality that the CCT may not have the capacity to address in itself.

The complexities become apparent when conditionalities are introduced, especially when these CCT's are not taking into account the intrahousehold dynamics and other infrastructural limitations that women may encounter. The real danger presents itself when programs fail to adequately recognize the inequalities that have permutated through social norms and impact capabilities of the women to comply by the program's standards. Targeted CCT's can even burden women by enforcing conditionalities that are perpetuating gendered stereotypes. Such programs are not sufficient for long-term empowerment and inclusion of women's rights within society.

However, by taking an inclusive approach to targeted CCT's, cash transfers can broaden the scope of the targets towards men. Examples of such can be found in promoting women empowerment within awareness programs for the whole household (Pawlack, 2013). It is necessary to emphasize the socially constructed gender roles and how this can be distorted within society. In this manner, understanding may be forged between both men and women on the importance of female independence and well-being.

Ultimately, a transformative approach of social protection, based on the concept of human rights, is necessary and needs to be reinforced as a means of redistributing both money and power across those experiencing inequality (Devereux, 2004). This approach embodies the human needs and capabilities, based on specific context, and takes a bottom-up approach to designing programs specifically for women.

Further research needs to be conducted on the impact of the bottom-up approach within program design for female-targeted CCT's. It is essential to understand the impact for both women living under the poverty line and those of higher income but are at risk of falling into

poverty. This would not only lift the female beneficiaries out of poverty, but also ensure that those at risk are protected in the long term.

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