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Chair of methods of social research

***Conditional Cash Transfer programs:
Do they empower women?***

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As this journey came to an end, I must thank my family, my lighthouse, no matter the distance.

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INTRODUCTION

Conditional Cash Transfer programs represent one of the most successful tool for poverty alleviation in developing countries. They aim at breaking the inter-generational transmission of poverty, by enhancing the accumulation of human capital. The program gives money directly to women who are part of the poorest households of the community, but the cash is conditional to the uptake of certain specific activities like attending school, medical check-ups, health visits and so on. In this way, Conditional Cash Transfers have ensured a relief for those living in a condition of extreme poverty and opened their eyes to new opportunities and a brighter future. The study is divided into three main sections; the first is the historical one and it focuses on the meaning of development and the different approaches to foreign aid, which have been expressed in different social programmes. In this case the program of Microcredit and CCT will be analyzed, since they both have a point in common, the one of selecting women as the central actors. After this first section, the focus will be restricted to Conditional Cash Transfers and their impact. The second section, indeed, deals with the economic impact of the program, by looking at the effect it had on poverty alleviation and reduction, on the improvement of health and nutrition and on the achievement of a better standard of education. The last section analyses the gender component of the program and tries to respond to the question of a possible women's empowerment thanks to CCT. The study focuses on the meaning of empowerment and in particular to a possible form of economic and familial empowerment and a socio-cultural and psychological one, for the women who are beneficiaries of the program.

This works has been carried out through a bibliographic research aimed at finding empirical studies which have analyzed the application of those programs and measured their effects through the usage of different indicators. Through an analysis of those studies, different indicators have been selected in order to express the economic impacts and the impacts referring to the role of women in the familial and community spheres. Due to the analysis of different indicators, it was thus possible to evaluate the program in both the economic and the gender-specific effects and reach some conclusions.

1. From the Grameen Bank to Conditional Cash Transfers

Development is what middle and low income countries are struggling to reach, to break the poverty cycle and achieve a higher standard of living from the macro to the micro areas of private and public life. Poverty is a global issue and could be defined as the lack of income or resources, of capacities or human capabilities, of institutional defence or rights and, in a wider sense, as a combination of economic, social and political deprivations. In this run towards the achievement of education, better health and nutrition conditions, more occupational opportunities, higher enjoyment of rights but above all a prospect of a lighter future, attention has to be given to poverty focused social policies which have aimed at creating opportunities and enhance development. The history of development policies varies across countries around the world and it may differ in relation to the effects played by beliefs, culture, history, geography and political and economic frameworks. Thus two of the biggest social policies that have been implemented in developing countries and which have obtained great results and quite a long history of success have one important point in common, the focus on women. In this chapter those two programmes will be analyzed, following the different stages which have led to their elaboration, implementation and later on evaluation. Firstly, the chapter will focus on the micro-credit programmes, among the most effective development tools implemented, through the history of the Grameen Bank, the pioneering institution in the field of poverty finance. Later on, the analysis will move to newer programmes, the Conditional Cash Transfers, analysing their characteristics, scopes and features. The area of interest will be rural Bangladesh, the country in which Muhammad Yunus has elaborated its idea and has become a “banker to the poor”, and then the developing countries, especially Latin America and the Caribbean, which have successfully followed the implementation of CCT. By understanding the features of those two programs, a special focus will be put on the reasons why both programs have decided to make women the recipients of those forms of aid, from the receivers of loans in the microcredit program, to the receivers of cash transfers in the CCT program. Diverse studies have affirmed that poverty has a woman’s face; this is because hunger and poverty are regarded as more female than males issues; women do not only suffer from forms of physical deprivation but also from cultural, social and political ones, clearly tangible in their legal discrimination, in the threat of violence they face and in their deeply grounded inequalities. Women face barriers which are highly difficult to overcome and that impede their empowerment. This is why, in this first chapter, while discussing the history of the two programmes taken into consideration, an eye will be kept on women as fundamental actors of this process.

1.1 Foreign aid and development policies

Many are the views that have been discussed throughout history by different scholars, who have tried to elaborate a definition of development, its characteristics and measures. The meaning of this process that is going to be taken as a point of departure and reference in this and in the following chapters relies mainly on the concepts of freedoms and capabilities. For many years, social sciences' scholars and researchers have dealt with development by looking at GDP (Gross Domestic Product) as the principal measure of it, but recently emphasis has been put on the doubtful assumptions regarding the link between GDP growth and poverty alleviation and new conceptions of development have been elaborated. The United Nations Development programme (UNDP) has stated that in order to assess the development of a country, its economic growth is not sufficient so that another index was created, the Human Development Index (HDI). This index focuses on people and capabilities as the cores of the development and it works on key dimensions of human development such as living a long and healthy life, being knowledgeable and maintaining a decent standard of living. health is measured by life expectancy at birth, education by years of schooling for adults aged twenty-five years and more and expected years of school for children of school entering age, standard of living is measured by gross national income per capita. However even this index does not provide for a perspective of poverty, inequalities, empowerment and other dimensions which are fundamental for development.

According to Amandya Sen (Sen, Development as freedom, 1999) human development is a friendly and beneficial process that can be explained by the capability approach. Freedoms are seen as both the ends of development, in their expansion, and the means to it, in their effectiveness. there are five instrumental freedoms which are connected and complementary and should be equally enjoyed and exercised; they are the political (expression, voting, participation), the economic (income quantity and distribution) , the social opportunities (education, health care) , the transparency guarantees (prevention of corruption) and the protective security (unemployment benefits as an example). This approach entails the creation of a general format in which equality and efficiency can be discussed and development, in the end, comes to be seen as a combination of distinct processes whose aim is the one of making freedoms valued and enjoyed by everyone. In this perspective, income could not be used as a reliable indicator of substantive freedoms since many are the factors that can influence the relation between income and the advantages people finally get from it. Those factors are personal heterogeneities, the distribution within the family, changes in social climate, environmental diversities and differences in relational perspectives. Those are the reasons why, development will be here defined as the expansion and the effectiveness of freedoms in order to reach the capability to live the kind of lives we have reason to value.

Thus, in line with this view of development, it is important to focus on two communicating paths which could lead to an increase in the degree of human development of poor communities and an eradication of their poverty. Those are foreign aid and social policies. Foreign aid comes to be defined as a tool to enable the poor to take advantage of their existence. As it is stated by Yunus (Yunus, 1998) if foreign aid is delivered towards the construction of bridges, roads and other works which are supposed to help the poor in the long run, nothing changes in the first place and the poverty cycle is still unbreakable. Foreign aid can't become "a kind of charity for the powerful, while the poor get poorer"; charity can have devastating effects, it removes the incentives for generate income, it makes people passive and breaks their will of acting to change their situations and improve their conditions. The main problem of a kind of foreign aid which takes mainly the form of charity, is the one of dependence. Depending on charity and on the aid that poor communities know is going to arrive, generates an environment in which, in the short run, those below the poverty line can be better off, but in the long run and in the moment just after the delivery of charity, poor communities are again in the same condition as before. So which form should be given to foreign aid, to let it be effective and to enhance not only an improvement of the economic conditions of the sector of the population who lives under the poverty line, but also their social, cultural and political empowerment? According to Easterly as he describes in his book "the White Man's Burden" (Easterly, 2006), the world of those who deliver aid, can be divided in two macro categories with different characteristics and ends. The first category is the one of the Planners; they apply global blueprints in the aid delivery and they work to determine what to supply. The planners are usually outsiders who lack knowledge of the bottom and impose solutions that come from general or biased analysis. On the other side there are the searchers which instead try to adapt to local conditions. They try to find the kind of reality that is lived at the bottom in order to understand what the population is actually lacking and demanding. As it is claimed by Easterly, the West can't transform the Rest and the poor are and will be their own best searchers. Big plans which are funded on prefixed goals, means and costs, could fail while implemented since, without a deep analysis and knowledge of the economic, political, social and cultural specific situation of the country or community taken as recipient, it is not possible to know if the goal is attainable. Two important other features of foreign aid have to be always added in the design of actions of this kind. First of all, feedback is essential in the delivery mechanism and it should be given by those who are at the bottom; both planners and searchers, in fact, have to take responsibilities for the actions they make, the decisions they take. In this view, feedback becomes a road to connect the local to the global dynamics in order to identify what is actually working and what is not. The second point is accountability, which is needed at the higher level and which has the role of motivating and stimulating the government of the community, taken as a recipient, to use searchers and to act. Of course in the delivery of foreign aid, both planners and searchers should be aware of the risk of the "gangster". High amounts of aid revenues can corrupt insiders and undermine the connection between aid and people. Many are the cases in which big aid investments have not reached the effects planned, because of a lack of

transparency of the government which had the task of practically deliver aid to its community. Aid agencies so need the poor country government in order to implement their plans, but they can't change it under the name of foreign aid. Those are the reasons why, there is a need of pragmatism and feedback which will make aid agencies individually searching for what may work and individually accountable for how they choose to act. Successes should be rewarded while failures penalized.

The foundations for community's foreign and self-aid, are drawn by social policies, which are generally aimed at improving human welfare by responding to human needs. Social policies can take various forms which mainly tackle communities' welfare; following the history which has brought to the establishment of conditional cash transfer programs, starting from microcredit, both programmes belong to one big category of social policy, the one of social security, which can be developed through different policies. According to the Universal declaration of Human Rights, as it is expressed in article twenty-two, "everyone, as a member of society, has the right to social security and is entitled to its realization, through national effort and international cooperation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality". Among social security mechanisms, microcredit and conditional cash transfer programmes, belong to the social protection family of social security policies. As stated by the World Bank (WB, 2017), social protection systems help communities, especially those in vulnerable positions to cope with crisis and shocks, improve productivity, increasing income-production activities, investing in education and health. It promotes dynamic, cohesive and stable societies through increased equity and security. According to Norton (Andy Norton, 2001) social protection refers to "the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society". it deals with conditions of deprivation and vulnerabilities of the poor and future risks that even the currently non-poor could face in the future. Actions can be governmental or non-governmental and can involve a combination of institutions from both sectors; they mainly take the form of social assistance which works by transferring resources to groups regarded as eligible due to deprivation and social insurance, a form of social security based on the insurance principle. Social protection policies should include some key characteristics; first of all, an understanding of the reality of the poor community must be provided, secondly, they must be designed as to provide for basic material needs while fostering inclusion of the poorest in the society, thirdly all the social protection policy's instruments should be balanced with efforts to reduce and mitigate risks and fourthly, changes which enhance people's voices should be addressed. Social protection contributes to economic well-being by increasing security, by contributing to equality and by promoting growth. Microfinance enhances social protection by enabling the poor to save, invest and access to loans. There are a number of design mechanisms which suggest that credit programmes can be a good tool for social protection, since this system of loans may produce a high financial rate of return especially by enabling the household to keep investing in human capital. As described by Subbarao (K.Subbarao, 1997) bureaucratic

management has sometimes resulted in some forms of mismanagement so that, when elaborating credit programmes, it was desirable to follow six main advises. Transactions costs need to be kept low, they can be subsidized, direct targeting based on means tests should be avoided, self-selections should be promoted, beneficiaries should be organized into groups and savings should be a necessary component of the program. Conditional cash transfers, instead, fall in the category of Safety Nets which are still part of social protection policies. Those are programmes that protect households and single individuals against chronic poverty, which is defined as the chronic incapacity to work and earn and transient poverty, referred as a decline in this capacity due to a marginal situation which provides minimal means for survival and few resources. Cash transfers need to be part of a bigger poverty-reduction strategy if they wish to be effective; for example initiatives for labour demanding growth, expanded access to social services and other actions should be also implemented and designed. Commonly, cash transfer programs include social assistance and family assistance programs. The first refers to a range of benefits aimed at protecting the most needy people of a community, while family assistance refers to all benefits given towards children and families with children. Both share the same primary objective, the one of alleviating poverty, but the secondary objectives may vary as it is shown in different cash transfer programs' design. To conclude, as it is addressed by the World Bank (Robert Holzmann, 2003), recently social protection mechanisms have fallen in the category of Social Risk Management. This framework is based on the assumptions that, first of all, the poor are most exposed to risks and they also have the fewest instruments to cope with them. Risk management strategies can take place in different moments, the two categories that are going to be studied in the following sections, are part of the prevention strategies. They are in fact implemented before the risk event occurs and they are aimed at increasing people's expected income and reducing income variances. After having analyzed what constitutes a social protection policy, it is time to move towards the first social program here analyzed, Microcredit throughout the history of the Grameen Bank.

1.2 History and foundation of the Grameen Bank

The history of micro-credit started from 27 dollars lent to forty-two people in 1976 in rural Bangladesh and kept moving dynamically and fast, reaching by 1998 an amount of 2.3 billion dollars lent to 2.3 million families. This is the story of Muhammad Yunus, a professor of economics from Bangladesh who, while walking around the poorest neighbourhood of his city, had an idea, the one that "poor people are bankable", as he stated in his book "Banker to the poor" (Yunus, 1998). In order to break the poverty cycle in which they live, the poor should be provided with credits, an amount of money that would generate self-employment and income. He created the Grameen Bank to enhance this process; Grameen comes from the word "gram" which means "village", so that we are talking of a village or a rural bank which works with the poor and for the poor. People enter the poverty cycle not because they are lazy or they don't have enough or

right skills, since the majority of poor people works all day to receive their earnings. They became poor, because the financial institutions which could have helped them, did not exist in the rural Bangladesh of the late 1970s. Thus, an institutions which was able and willing to lend to those who had nothing, was required and this is what Yunus decided to create. By building up the Grameen Bank, he decided to select village women as recipients. They were women who had no land, a low social and political recognition, no literacy and who have never had money in their hands, so they have never had to make choices on how to spend them. While working for the Grammen Bank, for its creation and later on for its actual work, Yunus learnt many important assumptions on the poor, especially on the way people are used to think about them. It was generally accepted that the poor needed to be trained before undertaking an income- generating activity, that credit alone couldn't help them and that they were not able to save. The poor could also not work together, they are in such a condition of risk and vulnerability that they could not make rational choices, poor women have no skills and capabilities so it is useless to choose them as the recipients of aid programmes since their husbands as well will torture them just to obtain that cash. High importance was also given to the most diffused views that people had about giving credit to the poor; credit was seen as a way for the poor to destroy the existing social order, as an anti-revolutionary force which was counter-productive since it imposed a burden of loans which the poor weren't able to repay, as a temporarily solution which won't produce changes in the long run. Those were the mis-conceptions Yunus wanted to break the assumptions that the Grameen Bank proved to be wrong.

The creation of this first and successful micro-credit program has been based on important considerations on how to make the delivery of credit effective and repayable and to make the whole foreign aid process to work for both sides, the one of the lenders and the one of the borrowers. From the lenders side, so from the "bankers", the Grameen project developed a procedure which was articulated in this way; firstly, a manager was selected and he arrived in a village where Grameen had decided to create a new branch of the bank. A crucial element is that the manager and his assistant do not have any previous contact with the community in which they arrive. The manager later decides whether to go ahead or not and if the decision taken is the one of setting the new branch of the bank, a location is recommended and a detailed map of the area is made. Together with this two first steps, the manager elaborates some deep reports on the village's political, economic, social, historical and poverty situation and a meeting with the village leaders is set up, in order to check whether or not they are going to accept Grameen. Of course at the beginning of each new setting of a branch, people had some misconceptions about the joining of Grameen. Some thought that it would convert people who joined to Christianity, that it would make people become bad Muslim, while some others thought that it would steal people's houses, properties and moneys. Many thought that the Grameen would create a counter-culture and it would engineer a social revolution, but so far as the story told by Yunus concerns, no village has ever asked them to leave. From the borrowers side, instead, choices were made about the mechanism of credit delivery and its monitoring. The first decision was the one of making very

small daily payments in order to make the monitoring easier and to enhance confidence and self-discipline; the loans had, in fact, to be paid back in one year. Later on, in order to facilitate the monitoring, the loans started to be paid in weekly instalments. The second choice regarded the grouping factor. It was seen that the formation of a group was crucial to the success of the operation. Group membership was able to give positive inputs, such as group support and pressure, which made the borrowers more active, reliable and confident. The beneficial competition which was naturally created, made everyone trying to be an achiever and the group dynamics which were created also supported this process. What Yunus tested, was that a borrowing group should form itself rather than being formed by someone else, since in this way, solidarity comes to be stronger and more effective. The steps that followed this initial phase, were the awareness-building and the leadership development; members had to first participate in training and learn the rules of the project, later, after the group was recognized, weekly meetings were so organized. They introduced a system of annual workshops for centre-leaders in each branch, which were aimed at reviewing their problems, progress and above all learn from each other; secondly, the workshops became national in order to allow wider group interaction. The first loan was of about twelve/ fifteen dollars and five percent of each loan was put into a group fund into which members were also required to make small payments every week. As the banking history tells us, everything is based on trust, on the circulation of money that is going to be longer and wider, the highest is the trust enhanced. The Grameen Bank decided not to create legal instruments between the lender and the borrower; only a human link existed and it was completely based on trust. The main difference with conventional bank was that while in those kind of banks, clients are asked to come to their office, the Grameen Bank decided to go directly to the clients, to have a face to face conversation with them, to remove barriers and to attract people who would have been otherwise just threatened by an office and by a banker. Clients of the Grameen Bank had to prove how poor they were, how below the poverty line they were living so that credits would start to be received. Grameen decided that in rural Bangladesh, being above the poverty line meant the verification of three conditions; firstly, that the household must have a rain-proof house, a sanitary toilet, clean drinking water and the ability to repay eight dollars a week, secondly that all school age children must be in school and thirdly that the entire household must eat three meals a day and must have regular medical checkups.

Grameen's loan programmes can be summarized by looking at some core features, here described. The first feature is the progressive increase in loan size; borrowers who have succeeded in the repayment mechanism, were then eligible for larger loans. Secondly, there is a constant staff-borrower contact, expressed through visits made by the officers to their clients. Thirdly, Grameen Bank requires the implementation by the clients of the so called "Sixteen Decisions" which include some behaviours that should be followed; those entailed the following of the four principles of the Grameen Bank, discipline, unity, courage and hard work, bringing prosperity to the families, not living in dilapidated houses, growing vegetables, planting seedlings, planning to keep the family small, educating children, keeping the children and the environment clean, building pit-

latrines, drinking water from tubewells, not committing injustice, not practicing child marriages and not taking any dowry, making large investments, being ready to help each other, helping restore discipline and introducing physical exercises in all centres. Fourthly, loans were always amortizing and payments defaults worked out if possible.

1.3 Micro-credit programmes: features and achievements

“ Microfinance recognizes that poor people are remarkable reservoirs of energy and knowledge. And while the lack of financial services is a sign of poverty, today it is also understood as an untapped opportunity to create markets, bring people in from the margins and give them the tools with which to help themselves”. Those are the words of Kofi Annan, Secretary-General of the United Nations from January 1997 to December 2006, who underlines the fact that microcredit can work as a stimulant for economic development. Having retraced the history of the Grameen Bank, it is important to define which are the main features of micro-credit programmes and their impact on poverty. As the example of the Grameen Bank shows, developing countries are characterized by low levels of financial intermediation which results in the absence of a proper market for lending and borrowing for the poor. They are in fact forced to borrow from moneylenders that, in order to make higher profits, charge them interest rates which are too high to be paid back. After the experience of the Grameen Bank, many developing countries have gone through a process of elaboration and implementation of such programmes, especially in Africa, Asia (Malaysia, the Philippines, China), South and North America and Eastern and Western Europe. A study made by BIDS (Bangladesh Institute of Development Studies) in 1997 which covered 19151 households in 91 villages found that the main economic and social impacts of microfinance rely on the following indicators: income, food security, wage, employment, assets (land and non-land), health and nutrition, sanitation and drinking water, literacy and school enrolment and women’s empowering. The results can be described as follows in this table (BIDS, 2001):

Effect	Indicators	explanation	Type of change	Cause of change
Economic	income		positive	Self employment activities
	Food security	26%rice consumption out of own production	positive	Greater access to cultivable land through the rental

				market
	wage	8% higher income for participants to the programme	positive	Transport and other non-agricultural activities supported
	Employment	Better access to land rental market Higher wage and self-employment in non-agricultural sector	positive	
	Assets: land and non-land	Higher own of poultry, goat, sheep and cows Higher own of bicycles, boat, irrigation equipment, radio	positive	? larger operational holding
Social	Health and nutrition		Positive	? program placement effect
	Sanitation and drinking water	Influence on waste disposal and use of sanitary toilets	positive	? program participation
	Literacy and school enrolment	Higher adult literacy among participants	Positive	? program participation
	Empowering women	Increased self-confidence and self-esteem; increased decision-making power for familial issues; increased	positive	? program participation ? increasing women's income

		participation in local governments' activities		
	Fertility and contraceptive use			?program participation ? female methods dominate

Thus, even though some causes of changes have been not yet proved, the overall impact is regarded to be positive, in the dimensions previously analyzed. Moreover, as examined by White (White, 2012) , microcredit in the developing world has proved to receive a high degree of success. In fact, by the end of 2009, micro-lenders have reported having reached 190 million individuals, 68% of whom were among the poorest in their countries and 82% of whom were women. The success of microcredit as one of the best tools for poverty's eradication has been also formally highlighted by the United Nations General Assembly in 2005, when they declared that 2005 was the "international year of microcredit", under the aim of helping poor countries to achieve the Millennium Development Goals. As explained by Khan (Khan, 2009) , microcredit refers to small-scale loans aimed at producing income generating activities, which will push people out of poverty. Group members need to save a certain amount of money over the course of the lending period so that not only they gain the ability of savings but also those savings may turn to be useful in case of group's defaults on their loans. Even though different micro-credit programmes differ in some design features, what all the programs are working on achieving is a "double bottom line" in the microfinance activity. This line refers to the goal of attaining financial self-sufficiency while trying to develop community's social impacts. In order to achieve that, it is clear that high interest rates need to be charged; they are mainly needed in order to cover the costs of the process of lending in itself. But, even though the percentage of interest rate is regarded to be one of the most critical points of the program, it comes to be justified by its role in covering costs. All those positive outcomes have been proved by the history of the Grameen Bank and by the other countries which have implemented the same strategy and reached great results. However, despite the fact that the micro-credit mechanism has been recognized by world leaders and the World Bank, not every micro-credit country history has gone in the same direction and it is thus important to understand why some countries have failed in implementing micro-credit. A case study is provided by White (White, 2012)with his analysis of the 2005 National Credit Act of South Africa. The purposes of the new law were the promotion of the social economic welfare of the population, the advancing of the development of a credit market accessible to all people of the communities, the ensuring treatment of different credit products and providers, the promotion of responsibility in the credit market, the encouraging

of responsible borrowing and the discouragement of reckless credit granting. Despite the enactment of this new law, South Africans were still suffering from debt stress and small-loan credit did not succeed in improving the welfare conditions of South Africans in the post Apartheid period.

In order to go more in depth in the design of micro-credit programs, to understand why they may or may not reach the planned goals, it is important to focus on the theoretical assumptions that precede the program's structuring. Microcredit works on three main microfinance paradigms which influence the ways in which programmes are organized. Those models tend to be combined in order to achieve various goals and impacts. As Drolet (Drolet, 2010) describes, those models are: the financial self-sustainability paradigm, the poverty alleviation paradigm and the feminist empowerment one. The financial self-sustainability model, is the one promoted by the World Bank, the United States Agency for International Development and other similar agencies and it is mainly concerned with the increase in the access of poor people to financially self-sustainable micro-finance services to raise their incomes. This paradigm aims at developing large microcredit programmes which could be as profitable and self-supporting as many private-sector banks are. Under this paradigm, access to credit is seen as the way to alleviate poverty and empower women. The poverty alleviation paradigm, instead, comes from the programs emerged in response to the people's living conditions after the second World War; under this paradigm, microfinance is seen as a mean to alleviate poverty and vulnerability and target women who will be enabled to challenge the discrimination and inequality they are suffering, thanks to the addressing of their practical needs. The last paradigm is the feminist empowerment one and it is based on equity, empowerment and equality. The focus is on gender and class relations which are seen as a collective issue; in line with this model, the goal of microcredit should be the one of changing consciousness and challenging existing unequal power relations. All the three paradigms, help to understand the design and the impacts that microcredit programmes try to attain. The feminist empowerment paradigm brings about important implications for what concerns microcredit role on gender-power relations and the forces that could and could not be behind women's possible empowerment.

In line with the last paradigm underlined, it is valuable to understand why women have been chosen as recipients of microcredit program and whether or not they have been empowered by them. Women have been selected as recipients and major findings in literature have reached the conclusion that they are the best recipients for microcredit programs for two main reasons; firstly, income-earning women spends differently than income-earning man in the same household, and secondly, women's increase in income is mainly manifested in increased expenditures on child care and daily needs, both for food and non-food items. According to Uddin (Uddin, 2015), the rationality behind delivering loans directly to women, can be found by looking at the possible barriers that poor women face when asking and obtaining loans. Barriers can be program or clients related and can be summarized as follows; the program related barriers are generally due to program's deficiency, conditions of becoming members, group members expectations and the fulfilment

of NGOs goals, while the clients related barriers are mainly found in the lack of resources, in the inability to attend group meetings, in the lack of education to maintain the loans and in the lack of interests. All those factors make poor women unable or unwilling to get credit facilities. Microcredit can play an important role in overcoming those barriers and increasing women's opportunities within the labour market; as claimed by Shetty (Shetty, 2010) microenterprises can facilitate women's work in non-traditional sectors and they could address social and cultural constraints which women face in their daily life. The gendered impacts of microcredit programs have been addressed towards different main areas from the individual and the household point of views. On the individual side, microcredit has first of all, reached an impact on the access to capital; in many developing countries, market forces discourage women for various reasons so that the small step of giving loans directly to them, can completely change their individual agency. The second impact is in terms of financial literacy; through microcredit, women gain a formal money- management education and skills. They learn the meaning of savings and investments, they learn how to plan the utilization and organization of their budgets, how to borrow and repay money and how to maintain an account. Moreover, women tend to manifest a positive will in investing in the future, by taking actions that could better off their families and their own status in the long run. The majority of them in fact, tends to invest in education of their children, one of the most important tool for breaking the poverty cycle. From the household's perspective, microcredit has produced variations in the intra-household control and management of money; in terms instead of intra-household division of labour, the traditional patterns are proved to be very hard to transform so that, even though women are the recipients of the loans, the overall household picture remains the same. Looking at the market, some women have started to work and be trained for new sectors of employment, even if there still are little incentives for them to go beyond what is regarded to be as traditionally acceptable. Overall, the programs have helped women in creating networks and building a sense of community, they have started to gain new spaces in the society, where they felt comfortable.

As microcredit has been considered an effective development policy, even with some critics and debatable features, it is important now to move to one of the most diffuse and effective tool for poverty alleviation in developing countries, Conditional Cash transfer. The following section is going to analyze their characteristics and features, by focusing on their design, implementation and evaluation.

1.4 CCT – conditional cash transfer programmes

For decades, it has been believed that development policy should be mainly active on the supply side. The state was regarded as the central actor for the delivery of services and public goods, which were considered as the main instruments to better off the conditions in which poor communities were living. Supply side interventions were focused on the improvement of infrastructures or quality of education. Until the 1990s, especially in Latin America and the Caribbean, as explained by Tornarolli (Stampini & Tornarolli, 2012),

social protection was mostly organized around work related social insurances aimed at reducing formal workers' vulnerabilities to life cycle events. The main problem of those policies was that they were unable to reach large parts of the population so that their impact on poverty alleviation was quite weak. After the advent of structural crisis, many countries tried to work on the implementation of new development policies, aimed at tackling directly the poorest and the most vulnerable households. As underlined by Son (Hyun.H.Son, 2008) , conditional cash transfer programmes are regarded as an effective way to reconcile social assistance policies with investments in human development. Conditional cash transfers are targeted to the poor and are made conditionals on certain behaviours of the recipient households. The goals of those programmes are diverse and they might be slightly different according to the community in which they are implemented, especially in terms of evaluative measures. Regardless those little changes, the main prospects of achievements are the same; they lie mainly, in the reduction of poverty and the increase of resilience of poor households. Conditional cash transfers act to encourage human capital accumulation while breaking the transmission of poverty among generations. As stated by the evidence paper of DFID (DFID, cash transfers, 2011) , CCTs are “direct, regular and predictable non-contributory payments that raise and smooth incomes with the objective of reducing poverty and vulnerability”; there are four main roles which cash transfers are playing with different objectives, focuses and instruments. The first role is the preventive one, whose objective is the prevention from shocks which may cause irreversible damages to the productive capacities and human development of vulnerable households; the focus for this role is on the vulnerable and the instruments used to reach this aim, are not only cash transfers but also social insurance systems for unemployment, disability and pensions. The second role exercised is the protective one, aimed at alleviating extreme poverty by raising the living standard to the minimum acceptable level; the focus is on the chronic poor and in-kind transfers and vouchers are also utilized. The third role is the promotion of improvement of capabilities and opportunities for vulnerable households in order to escape poverty traps; by focusing on the economically active poor and the vulnerable near poor, assets and micro-finance are given to the families together with income transfers. The last role is the transformative one, which aims at changing existing power relations that exclude certain social groups, like women, from economic opportunities and public services; the focus here is on socially marginal and excluded groups who need to be empowered and non-discriminated. The instruments applied for this role are improvements of accountability of service providers, education, legal system, collective action and anti-corruption mechanisms. Moving now towards the key characteristics of conditional cash transfers programs, the Asian Development Bank (Hyun.H.Son, 2008)has developed a scale of features which are found in almost all programs of this kind. CCT are firstly targeted to poor or extremely poor households and have a positive gender bias, secondly, they tend to have a nutrition component, thirdly the size of the transfers varies in relation to the number of children, their age and gender, fourthly, higher transfers are paid for girls and the size of them is greater for children at the secondary school level.

In terms of impact, an analysis made by (Stampini & Tornarolli, 2012) has estimated that the poverty headcount index for many Latin American countries would have been on average 13% higher, if the conditional cash transfers were not implemented. However, even though in terms of goals, the programmes seem to be one of the best solutions for poverty alleviation, as it was investigated by Lomeli (Lomeli, 2008), the amount of GDP allocated to conditional cash transfer programmes is generally quite small. For the largest projects, like the one in Mexico and Brazil, it constitutes the 0.4%, of GDP, while for the smaller ones it falls the 0.1%/0.3% of GDP. But even under those budgeting pre-conditions and choices, CCT programmes have spread and developed rapidly and with great enthusiasm among different communities and areas of the country. Which are so the strengths of the programme? First of all, they are able to reach the poorest inhabitants directly and they act in promoting the accumulation of human capital, reducing poverty in both the short and long run, lowering income inequalities and breaking the intra-generational transmission of poverty. Secondly, by investing in human capital, especially in education, health and nutrition they try to destroy the poverty trap in which many households are stuck. Thirdly, CCT programs concentrate their intervention in carefully chosen points in the life cycle, points that are regarded as the most valuable for making changes and having effects. Fourthly, the introduction of the conditionality aspect to those income transfers has put attention to the value of behavioural outcomes. In this way, the aim wished to be realized is the one of leading households to more efficient educational decisions for their future. The latter aspect of those programmes, the one of conditionality represent, in fact, one of both the most attractive but the hardest features of them.

CCT programs work under the presumption that the supply of social services for education and health is present at a point in which an extra demand caused by the transfers, would not be a problem. Since recipients are committed to undertake certain behavioural changes in return for the transfers, it is fundamental that a community is able to guarantee a stable supply of those services in order for the poor households to meet those conditions. At this point a question is raised: “ is conditionality necessary?”. The attraction of the conditionality aspect lies in the fact that in this way a system which creates a sort of “check and balances” is implemented, in the sense that in order to keep receiving the transfers some pre-defined conditions have to be met. But at the same time, the weakness of this feature is caused by the potential administrative burden of monitoring it that can be caused by the presence of non efficient institutions which are unable to check that goals have been reached and transfers can continue. According to Handa and Davis (Handa & Davis, 2006), if a political- economy perspective is assumed, conditionality may be considered necessary. Since public support and the provision of cash represents a function of the values of society and of the characteristics of the poor, in a society like the one of Latin America, where the poor are often not only geographically marginalised, CCT programmes require the poor to take responsibility and “work” for their money; in this sense, working means achieving the goals that are prescribed by the conditionality factor of the programmes. The theory behind this thesis is the one that poor households lack first of all information about the long-term

benefits that better health care, nutrition and education can brought about. That is why, while in other areas and under a mainstream view of the poor, the latter are viewed as rational actors who do not need conditions in order to increase their usage of public services, this is not the case of Latin America. But does conditionality reach an impact? An example is provided by Mexico's Oportunidades; the program of CCT has had a great impact on many aspects of the communities who implement it but the impact of conditions is not clear. As showed by DFID (DFID, cash transfers, 2011), evaluations have proved that recipients of CCT have gone more far than those that didn't receive the funds, but comparisons were not made with a group that would have received transfers but without conditions. As stated by Schady (Fiszbein, Schady, & Francisco H.G. Ferreira, 2009), economists have thought about two main disadvantages of attaching conditions to cash transfers. Firstly, many households can find the conditions too costly to cope with and so they can be deterred from taking the benefits, while secondly, households that opt for receiving the benefits may incur in a distortion of their behaviours only for the sake of receiving a small amount of extra cash in the short run. It needs so to be proved, whether or not the imposition of conditions to cash transfers is the best incentive for recipients.

Despite a history of success in many countries, especially in Latin America, the achievement of a positive impact for some CCT programs is not guaranteed in certain countries, where supply-related problems are of high relevance. It is important to mention the case of some African countries, such as Mozambique, Zambia, Malawi and Ethiopia, which have begun to design and implement conditional cash transfers but the low conditions of their social-service infrastructures had brought about big challenges for the programs' implementation. As stated by Slater and Schubert (Schubert & Slater, 2006) those programmes do not target all poor households, but they target extremely poor and labour constrained families. While taking a feasibility study of conditional cash transfers in the municipality of Chipata in Zambia, it was found that primary schools were turning away applicants for enrolment due to their inability to absorb additional applicants. This shows that the conditionality aspect can meet some quality problems, especially in rural areas, where supply-side constraints exist and are consistent. Another constrain is correlated to implementation capacity; many African countries are characterized by limited administrative skills and little management experiences so that even those that would be in charge of implementation, such as the Ministries of Social Welfare would be unable to do so. A last consideration is made in terms of costs and benefits since administrative costs need to be maintained as low as possible. Conditionality involves some additional costs which sometimes could not be justified by applying a cost-benefit analysis. Those are the reasons why, even for African countries, conditionality remains one of the most debatable feature of the programme. It is thus important, for the future implementation and analysis of conditional cash transfer programmes, to better focus on the aspect of conditionality, given that it requires some additional costs for both the recipients, who have to demonstrate compliance, and for the governments who have to monitor the process and that in many cases lack the capacities to do so effectively. Under this perspective, it is

fundamental to take into account the context in which every programme is implemented in order to understand the role that conditionality may or may not have. An analysis of the institutional capacity of government agencies should be previously held in order to avoid an inefficiency of the conditions introduced by the programmes

Moreover, together with the critical point of the conditionality aspect, scholars have raised two other debatable points. The first one concerns the supply-side of the project's interventions, while the second is related to the costs of the program and its implementation. In fact, even though CCT reach some economic positive outcomes, they usually have not resolved supply-side problems with service delivery, like teacher performances, public health professionals' trainings, etc. The programs, according to Parker (Parker, Rubalcava, & Teruel, 2010), have generally had little relation to supply or quality improvements in schools and health clinics. However, some countries have decided to go beyond the provision of demand-side monetary incentives, by strengthening also the supply of services; an example is given by Rowlings (Rowlings & Rubio, 2005), who takes Nicaragua as a positive sample. Teachers of Nicaragua receive, in fact, a modest bonus per child participating in the program; half of it is used to pay for school materials and non- governmental organizations have the role of providing health services. This is the reason why, further researches should be focusing on whether those programmes need to be complemented by other types of interventions and some more sectoral strategies. In terms of costs, especially during the first period of implementation, CCT programs can be quite expensive, since the majority of the budget is spent on administration and implementation. One of the best cost-effective program has proved to be the Bolsa Escola in Brazil, which operates under a system which works with low costs in delivering transfers payments to the recipients. Brazil is using an electronic cash card and an account at federal Bank; the mothers are able to withdraw benefits from any local banks under the assumption that the financial banking system in Brazil is well established and well working. In terms of implementation, evaluations of CCT programs have revealed two particular issues which have been explained by Rawlings (Rowlings & Rubio, 2005); the first is the difficulty of coordinating impact evaluations between the implementation schedule and the challenges caused by the difficulties of obtaining political support for both implementation and evaluation and secondly, the challenge of avoiding delays of implementation due to political changes or natural disasters which quite often affect developing countries.

Having thus here defined the meaning of development that is going to be taken as a point of reference in the following chapters and having provided an overview of foreign aid, its meaning and the possible shapes it could take, it is now important to go more in deep in the analysis of Conditional Cash Transfer programs. They have been described here as social safety nets aimed at eradicate poverty and in this chapter a special focus was given to another social protection program which has been very successful, the one of

Microcredit. Now CCT in particular will be discussed, by looking at their economic effects, in terms of poverty alleviation, health and nutrition and education.

2. The economic effects of conditional cash transfers

Conditional Cash transfers have been proved to be one of the most effective and diffuse tool able to link short-term reliefs and long-term human capital development and accumulation. Worldwide, countries have experienced and are still experiencing economic crisis which make people feeling more vulnerable and at risks. There is growing interest and need by Governments and international agencies to research, work and implement social protection programmes such as conditional cash transfers in order to not only respond to those crisis but also foster development. When analyzing those programmes, attention needs to be given to their effects on two main spheres, the economic and the social ones. This chapter is going to analyze the economic impacts aimed and reached by conditional cash transfers. The impacts lie in three main fields: poverty alleviation, health and nutrition and education. General evidence has proved to sustain the thesis that regardless their country-specific differences in design and implementation, Conditional cash transfers generally lead to a rise in overall household consumption, an increase investments in productive assets and a growth in school attendance, health and nutritional status and child labor reduction. The actions of those programs relate to a theory of change, which is expressed by the relation between a set of inputs to a set of impacts, regarded as the main objectives of the program in consideration. There are three main causal mechanisms through which conditional cash transfers aim to impact the household economy and produce changes which will help breaking the poverty cycle and develop human capital. As stated by Kabeer and Waddington (Waddington, Kabeer, & Hugh, 2015), the first effect is called the “income effect” and it is related to the transfer; the income effect is expressed by a lift in liquidity constraints which prevent households from undertaking investments, including especially investments in children’s human capital. The primary impacts of this effect are seen in consumption, savings and investment patterns even though attention needs also to be given to the relation between the impact of income made by the transfer and its conditions. the “substitution effect” is the second causal mechanism and it is related to the conditions that the programme put in place. it reflects the increasing opportunity cost for not investing in children’s human capital and so failing to meet the conditions for the transfer; primary impacts are seen in factors which lead to human capital accumulation such as schooling, improved health conditions, better nutrition patterns. A third effect which may also operate is the “distribution effect” or the “gender-specific effect” which is related to the recipients; since transfers are made to women who are seen as more able to meet and fulfill children’s needs and interests, an effect on intra-household resource allocation and decision making on

expenditures and budgets may occur. All those three causal mechanisms depends upon the transfer size, the gender of the children, the sex-dependency ratio and the pre-transfer income.

Therefore, it can be concluded that conditional cash transfers can result in general equilibrium and spillover effects in the local economy. As underlined by Fiszbein (Fiszbein, Schady, Ferreira, & Grosh, 2009) among ineligible households, that were living in treatment communities, it was registered a positive effect in their real incomes. The spillover effect can be registered in two main dimensions; firstly, conditional cash transfer programs can induce larger local demand for goods and lower local supply of labor so that, in the short run, a change in prices will be recorded. Secondly, the creation of bank accounts to receive the transfers and the delivery of ATM cards to the participants may increase the usage of the formal banking sector. It is thus fundamental now to proceed with the analysis of the impact of conditional cash transfers on poverty alleviation, health and nutrition and education.

2.1 CCT effect on poverty alleviation

The international agreement at Copenhagen in 2009 reached a definition of absolute poverty, here reported; absolute poverty is a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to social services.

In line with the definition of development previously taken as a point of reference, Sen (Sen, development as freedom , 1999) defines poverty as a form of deprivation of basic capabilities and not as a mere decrease in income. According to him, the relation between income and capabilities is affected by indicators such as age, gender, social roles and geographical location so that it is thus important to look at two factors; the first is that there can be coupling of disadvantages that can lead a single individual to suffer even more from poverty; an example can be a young woman who lives in a rural poor area of a developing country, for whom the combination of various factors can make the path towards increasing her capabilities and walking out of poverty, harder. The second factor is the distribution within the family, that can affect the way in which poverty is experienced within the household. The solution that Sen advices is the one of making steps in order to improve capabilities; this will help both directly and indirectly the enhancement of human lives and the avoidance of deprivations.

Conditional cash transfers have generally done well in targeting their transfers to the poor and in guaranteeing improvements of overall well-being especially in the short- term. From a review made by Rawlings (Rawlings & de la Brière, 2006), it was stated that those programs are efficient in reaching the poor; on average eighty percent of the benefits reaches the forty percent of poor families.

According to a report of the World Bank of 2009 (Fiszbein, Schady, Ferreira, & Grosh, 2009), three poverty measures can be used in order to assess program impacts; they are the headcount index, the poverty gap ratio and the squared poverty gap ratio. The headcount index measures the number of people who live below the poverty line while in order to measure the depth of poverty the poverty gap ratio is used. This index refers to the average distance between the consumption patterns of poor people and the poverty line, thus the sum of poverty gaps reflects the minimum amount of consumption that needs to be transferred to the poor. The last index is the squared poverty gap, which looks at distribution of resources among poor communities and household so it is an indicator of poverty severity; the index is sensitive to the distribution of consumption among the poor. Other scholars such as Notten (Notten, 2015) have underlined the importance of complementing income poverty indicators with some direct indicators of poverty, such as material deprivation. The two indicators are related but they document different outcomes; the material deprivation indicator focuses on outcomes which come from the lack of financial means, while the poverty indicators, previously described, focus on key resources to finance material wellbeing. It is advantageous to combine those two conceptually diverse families of poverty indicators, in order to better evaluate conditional cash transfers' effects and impacts.

As a matter of facts, the implementation of conditional cash transfers may lead to changes in welfare patterns of developing countries, which can be measured by comparing the cumulative distribution of consumption per capita between the control and the treatment population. But how can we assess if those programmes have actually alleviate poverty? In order to answer to the question of whether or not conditional cash transfers have been effective in breaking the poverty cycle among generations, different patterns need to be analyzed. First of all poverty needs to be understood with the eyes of both children and adults who have been selected as beneficiaries of the program. It is thus fundamental to understand the impact that the programs may have on child poverty and adult working conditions. Secondly, some conditional cash transfers have been proved to have an impact on migration patterns; researches should be made on the relation between the program and migration and the effects it may have on poverty eradication. Thirdly, transfers are made to women and spent within the household, so that it is important to understand how they are going to modify household expenditures, both in terms of consumption and investments.

Child poverty is one of the biggest challenge of developing countries that needs to be addressed with appropriate policy responses. A study made by UNICEF concluded that around one half of the income poor are children. According to UNICEF (Gordon, Nandy, Pantazis, & Pemberton, 2003), in order to measure absolute poverty among children, it is necessary to find some basic human needs which can constitute a threshold for measuring the degree of deprivation; they are food, safe drinking water, sanitation facilities, health, shelter, education, information and access to services. Deprivations in those basic needs can be mild, moderate, severe or extreme and if a child is found to be in an extreme deprivation condition for many of the

postulated needs, he is living in absolute poverty. Moreover, childhood poverty has also a time dimension as it was underlined by Harper (Harper, 2003); the duration of poverty can be a key factor to explain poverty traps; in fact, the persistence in a poverty trap for a long time is usually associated with less schooling and lower educational attainment, malnutrition and stunting and nutritional deficiencies. As stated by Barrientos and DeJong (DeJong & Barrientos, 2006), childhood poverty requires urgent attention for mainly three reasons; firstly, children are disproportionately represented among the income-poor, secondly poverty and vulnerability strongly affect children's quality and length of life and thirdly childhood poverty is a key factor in the inter-generational transmission of poverty. Conditional cash transfers have generally been considered successful in tackling childhood poverty. To underline and prove this thesis, the program of Chile, the "Chile Solidario" will be taken as a first example. Chile Solidario is one of the most comprehensive conditional cash transfer programs of Latin America. It is targeted at the 250.000 households who live in extreme poverty in Chile and it is designed to provide support to them. The program started in 2002 and among its main objectives it has the eradication of extreme poverty and the integration of the poor into social protection networks. It is financed by the Government of Chile and the World Bank and it relies on four main poverty assumptions; poverty is a multidimensional process, the household is the unit of decision-making so it should be the unit of intervention, the lack of access to services by the poor is caused by demand deficits and an integrated support is needed to empower the poor. Households are in fact provided with a system of cash transfers and services and a form of contract is then agreed with the family after the delivery of the transfer. Not only households will receive cash transfers, but they will also gain skills training, disability rehabilitation, drug prevention and rehabilitation, control of violence and protection and school support. The success of the program in terms of poverty eradication, can be assessed according to two different measures that have been described by Atkinson (Atkinson, 1995). They are the vertical efficiency, that is to say the extent to which the programme reaches the poor and the horizontal efficiency that is the proportion of the poor who are covered by the programme. Chile Solidario and the majority of Latin American CCT programs have generally scored high in terms of vertical efficiency, while in terms of horizontal efficiency, the results are less positive; this is why, targeting focuses exclusively on families who are extremely poor, live in rural areas and have children of school-age, so that a proportion of the poor tends to be excluded. A second study was made in Sub-Saharan Africa by (Kakwani, Soares, & Son, 2005) and it attempted to quantify the impact of transfers on poverty reduction by elaborating different scenarios; firstly, they provided a transfer of 0.5 % of GDP to school-age children and this showed that conditional cash transfers have a greater impact among the ultra-poor than the poor, secondly they found out that targeting children from poor households leads to greater poverty reduction due to CCT implementation rather than the implementation of universal programmes; thirdly a bigger impact was registered if the transfers were given to rural children. To sum up, to better tackle child poverty, some recommendations need to be made; conditional cash transfers to be successful have to be sizeable in the order of two to eight percent of GDP of

the country in question and a broad targeting design, based on location as an example, should be envisaged in order to enable the program to avoid high administrative costs.

Thus, it is fundamental now to look at the effects that conditional cash transfer have on the household labor allocation. By focusing on the conditionalities, required by the programs, such as school enrollment and attendance, conditional cash transfers have produced direct implications related to the allocation of labor within families. A review made by Kabeer (Kabeer, Piza, & Taylor, 2012) assessed that those programmes have helped reducing child labor but the overall impact has been diversified depending on factors related to age, gender, ethnicity and location. Older children and boys were more likely to work, so that we found a larger impact for them after the implementation of the transfers. A quite consistent effect was also registered in rural locations more than in urban community areas, where the opportunity costs of going to school were lower than for urban children. In terms of ethnicity, ethnic minority children have been more positively tackled by the programmes. A second case study is proposed by Parker, Rubalcava and Teruel (Parker, Rubalcava, & Teruel, 2008) who have analyzed the impact on Progresa in terms of children income generating activities; by using double difference estimators, they found out that conditional cash transfers effectively reduce work. Firstly, they looked at employment of boys and the results showed that boys aged twelve to thirteen and those aged fourteen to fifteen registered significant reductions in working; for boys with the same age but in pre-program status, the reductions ranged from 2.8 to 6.0 percentage points. As well for girls, aged fourteen to fifteen who had very low pre-program labor force participation rates, a significant reduction was recorded. Those results need to be analyzed in relation to the ones of school enrollment since the two patterns have been shown to be correlated, meaning that school and work operate as substitutes in the Progresa community.

So it is possible to draw the conclusion that, the main reason for the reduction of child labor supply, has to be linked to the condition of education, required by the programs and which has made many working children moving away from their jobs and starting to be students enrolled in formal education systems. As claimed by Fiszbein (Fiszbein, Schady, Ferreira, & Grosh, 2009), households that receive the transfers become less likely to be dependent on the income generated by their children, so that they are willing to reduce child work; this is a clear manifestation of the income effect. Many conditional cash transfers have been successful in reducing child work; an example is provided by the “Red de Proteccion Social” of Nicaragua. The program was elaborated throughout three main objectives, which are the supplementation of household income for up to three years to increase expenditures on food, to reduce schooling dropout rates and to increase the healthcare and nutritional status of children under age five. The program has reduced child work by three to five percentage points among children aged seven to thirteen. Moreover, the fraction of children who were only studying, increased as well. Those changes have of course also affected patterns

of adults' labor status, since many households would have experienced a reduction in the generated income, due to the school enrolment of their children who were working before. What is expected, is to see a positive impact on adult labor supply, with an increase in adult work within the household. But, despite this evidence, researches have shown that the impact of conditional cash transfers on adult work is much weaker than that for child labor. The extent to which the conditional cash transfer programs can induce an income effect on adult leisure and consumption can be determined empirically. Here, evidence is drawn from two different case studies taken from evaluations of conditional cash transfer programs. The first case study was made by Skoufias and Di Maro (Di Maro & Skoufias, 2006). They analyzed some sample communities and households who were surveyed between November 1997 and November 1999 in order to evaluate Progres program. Looking at the results of the impact of Progres on overall participation, for men, the outcome is quite low. An exception was found for men in the age groups thirty-five to fifty-four who showed an increase in the probability of working, but the overall magnitude remains little, telling us that already before the program, the participation rate of adult men in the labor market was quite high. A consistent effect is found in the willingness and the probability of working into salaried job positions instead of other types of works, with an increase in the probability of having a salaried work. Also for women, the results show a little impact of Progres on labor market participation. To conclude, Progres has not reached a significant effect on adult labor supply choices and it has not produced some modified behavioral patterns. The second case study was lead by Foguel and Barros (Foguel & Barrios, 2008) and it led to some slightly different conclusions. Their study has been the first one which has used aggregated data to assess the labor supply effects of conditional cash transfer programs; their analysis was based on cross-section household surveys carried out annually in the same municipalities of Brazil, in the time period from 2001 to 2005. Before assessing whether or not an effect was produced, they made some theoretical considerations; in a standard model of individual labor supply, a pure income effect would be registered by the transfer programs, since the extra income received would make the individual able to afford more goods. Theories assess that the income effect increases demand for normal goods, including both consumption and leisure, so it would be expected to see that the effect of conditional cash transfers on adult labor supply would be negative. While, since transfers are made to the household units and they impose conditionalities, it is more reliable to use a labor supply model at the family level. The impact of the conditional cash transfer programmes in Brazil was based on two main dimensions, the labor market participation and the number of hours worked for both females and males. For the females, the effect on the participation rate was not regarded to be significant while the supply of hours worked was recorded as negative. For males instead, it was found that the effect on participation rate was positive but small in terms of magnitude, while looking at the hours worked, the effect of conditional cash transfers was nil.

Secondly, a question could be made on whether or not conditional cash transfers produce incentives to migration. Changes in household labor allocation and the transfers of income may have an impact on

migration patterns. According to Angelucci (Angelucci M. , 2012), the effect of conditional cash transfer programs on migration is considered complex and hard to assess due to four main reasons; firstly, the transfers may alter migration incentives in opposite ways for different households, secondly, different program components may affect recipients differently; for example in the case of CCT, they can either make people migrate more, aware of the higher income they have received with the transfers, in order to look for better employment conditions , or they can make migration less likely to happen due to the conditionality imposed by the programs, which make beneficiaries obliged to respect them in order to keep receiving the transfers. Thirdly, in line with the second reason, the type of transfers may affect migration level and timing differently and lastly, the effects may differ for domestic and international migration.

A study made by Stecklov (Stecklov, Winters, & Stampini, 2005) focused on the impact of Progresa on migration behavior. Progresa was target at rural poverty, so the data used for this study was suited to make considerations on both domestic, rural to urban or rural to rural and international, rural to the USA, forms of migration. Migration decision according to neoclassical models, is considered under the framework of a cost-benefit analysis in which potential migrants compare the possible utilities of their place of origin and the migration destination. When applying this theory to conditional cash transfers, it is clear that conditionality can complicate this mechanisms since it requires members of the households to be physically present in order to attend school, go to medical check-ups and so on. In the case of Progresa, the study made by Stecklov (Stecklov, Winters, & Stampini, 2005) concluded that conditional cash transfers reduce migration; even if we look at communities who have a long culture, tradition and history of migration, what the conditional cash transfers bring about, so the changing economic conditions, act as a discouraging force towards migration. To sum up, they concluded that conditional cash transfers reduce international migration by almost forty percent. This last conclusion has not been reached by Angelucci (Angelucci M. , 2012); she found that it can be assessed that the effects of conditional cash transfers on migration are not able to be inferred with certainty since there are many factors, such as migration costs, number of potential migrants, household poverty level, that can influence this trend. Domestic migration does not seem to be significantly affected by the conditional cash transfers and so Angelucci tries to understand the impact of conditionality on those results. she controlled for the conditionality effect and she concluded that unconditional transfers induce migration while conditional ones reduce it. Even though those different studies have provided for some similar patterns, the overall impact of the programs on migration seem to be ambiguous. However, there are some main certainties that can be drawn from those two studies. Firstly, CCT reduce current migration from families where the recipients move for employment to schooling, they may in the long run, due to the increasing human capital development and accumulation, stimulate future migration to locations with high schooling performances, so from rural to urban areas.

Thirdly, another important indicator of poverty alleviation can be found while looking at household expenditure patterns, especially at the ways in which they are transformed after the transfers have taken place. In order to look at this factor and to assess the impact that conditional cash transfers have had firstly on household expenditure and secondly on poverty reduction, two factors need to be considered: consumption and savings and investments. As a starting point, as it was addressed by DeJong (DeJong & Barrientos, 2006), it is fundamental to understand how households allocate resources internally, in order to understand the impact of the cash transfers on poverty. Two different models have been presented in the literature; the first is the unitary model, in which the household takes decisions as it is a single unit that pursue a common set of interests and objectives; in this model, resources are allocated independently of the identity of the recipient so that cash transfers which are aimed at children, will benefit the whole household equally. The second is the collective model, in which decisions are taken after an interaction between family members has been hold. If this model is taken as a reference point, it is important to understand different patterns of bargaining process within the households and how factors of age and gender can influence them. In this case, in fact, the impact of the cash transfers will depend on who receives the benefit since his bargaining position will be strengthen by the process. In the case of conditional cash transfers, women are the recipients of the extra income so that further research should be made on how their positions in terms of powers in the family will be changed.

Generally, conditional cash transfers are regarded to have a positive effect on total consumption expenditure since the transferred income is going to increase the familial disposable income. However, it has to be taken into account that the effects of the cash transferred may not be directly correlated to an increase in consumption and expenditures. This is due to the factor of conditionality which impose some required conditions that, in order to be fulfilled, become the end of the transferred money, so that only small amounts, in some cases, are left for savings and investments. This can be in fact the case of associated costs, including costs which are caused by the income foregone from child labor. Many authors have looked at the effects of conditional cash transfers on the food Engel Curve, which works on the share of consumption that is devoted to food at various levels of total consumption. If it is hypothesized that transferred income is used differently from other sources of income, conditional cash transfers may produce shifts of the curve. The Engel Curve has a downward sloping shape, meaning that the share of food is going to decrease as total expenditures are going to rise. The prediction of the Engel's Law, that the share of food household expenditure should decline with the receipt of the transfers, was not proved to be true by many empirical analysis. The study of the "Familias en Accion", the conditional cash transfer program of Colombia, made by Attanasio (Attanasio & Mesnard, 2005) showed an increase in the share of food household expenditures after the transfers. In his study he also suggested that rationale behinds the Engel's curve fails to take into account the factor of the recipient of the transfers; giving cash directly to women could change the weight given to women's preferences in spending decisions. The same pattern was recorded by Maluccio (Maluccio, 2010) who made

a randomized community- based evaluation on Red de protection social effects on economically productive investments and consumption; he found that expenditures were increasing substantially with the programme. the increase was regarded to be consistent but it was detected to be caused by different patterns of behaviors. In the years were the transfer was given, expenditures increased especially on food and education, and this can be related to the conditionality imposed by the program. From the panel of 2001 and 2002 it was showed that there was a ten percent poverty reduction for the forty-two localities selected for the program evaluation. The programme was effective in increasing total annual household expenditures at least in the short term. In terms of savings and investments, conditional cash transfers seem to have lead to an increase of investment in productive activities and assets. From a study made by Gertler (Gertler, Martinez, & Rubio-Codina, 2006), it was found that recipient households reported higher levels of monthly consumption, around the eighty-eight percent of the transfers, while the remaining twelve percent was invested or saved. He further than questioned whether or not the programmes could rise the probability of owning assets as an indicator of programs' tendency to foster farm business development . Program participation was proved to increase the likelihood of owning livestock and land and to increase engagement in micro-enterprises. He estimated that the return of each peso invested was 15.5% in terms of consumption and 17.5% in terms of income so that in the long term, after 5.5 years, transfers would increase consumption by thirty-four percent through the investment pathway. In line with those results, also Angelucci and de Giorgi (Angelucci & de Giorgi, 2009) recorded evidence of an increase in agricultural related expenses and purchase of livestock due to entrance in "Progresa" CCT program. The families of their sample already held livestock and grains so that they investigated whether the program could affect them. Although it is hard to distinguish empirically between savings and investments, they found out that the eligible households were more willing not only to invest but also to purchase animals, in line with the results of Gertler (Gertler, Martinez, & Rubio-Codina, 2006).

To conclude, due to the empirical studies that have been here reported, conditional cash transfers seem to have a positive significant role in poverty alleviation. The impact has been studied over three main indicators, child-adult labor, migration patterns and household expenditures. Strong evidence was found in conditional cash transfers' impact in child labor reduction and overall reduction in child poverty, while un-consistent effect was recorded in relation to adult labor. In terms of migration, the participation in the programmes has lead to different behaviors; migration has been analyzed both in the domestic and international dimension and scholars have reached different conclusions, mainly due to the presence of the conditionality factor which influence recipients behaviors. Lastly, household expenditures in the form of consumption and savings and investments have been analyzed, recording a rise of consumption especially towards food and a rise in investment in agricultural related activities, such as participation in farm micro-enterprises and ownership of livestock.

2.2 CCT effect on health and nutrition

After having investigated the ways in which conditional cash transfers work to alleviate poverty and break the poverty-cycle from the short to the long run, it is fundamental to understand the impact they have registered on another important component, health and nutrition. Many of those programmes, in fact, have inserted health and nutrition components among the conditions required to receive the transfers and among the main outcomes wished to be recorded. It is important thus to discover which inputs inserted in the design of CCTs are important in achieving both health and nutrition outcomes and how they can be measured. As claimed by Gaarder (Gaarder, Glassman, & Todd, 2010), individuals are mainly encouraged to invest in their health in order to minimize risks and vulnerabilities related to illnesses. There are many factors which express the amount of investments which people are willing to make for their health status. However, the main reasons for investing in health are dependent upon whether an individual is able to identify illness and he is willing and able to seek appropriate health care. Importance is also given to the knowledge and perceptions people have about health and treatments which tends to be quite low in developing countries. Other factors rely on the opportunity costs related to seeking treatments, household income, intra-household decision making and costs, quality and availability of substitutes. The cash given by the transfers, is supposed to address the costs of seeking treatments while the health education sessions work to enhance knowledge and perceptions about health services, illness and medicine.

The conditional cash transfers so far implemented, have not been targeted at reducing barriers to access to health services and they have been centered on demand-side factors. In terms of outcomes, CCT have been operated in the dimension of preventive health services. They have in fact elaborated requirement conditions generally expressed in preventive health care services. Evaluations have found that household who were among the beneficiaries of the transfers have made more use of health services and this evidence was registered especially for some outcomes like growth and development monitoring visits to health centers by children, as underlined by Fiszbein et al (Fiszbein, Schady, Ferreira, & Grosh, 2009). A study made by Lagard et al (Lagard, Haines, & Palmer, 2009) investigated the impact of conditional cash transfers on four main outcomes. First of all, they looked at health services utilization; all the empirical studies reported an increase in the use of health services in the recipients' groups with an increase in daily visits to health facilities, from eleven to twenty percent more children taken to health centers and an increase from twenty-three to thirty-three children younger than four years old, attending preventive health care services. Secondly, in terms of immunization coverage, mixed results were found, since an increase in vaccination for children was recorded, but only for some groups or temporarily. Thirdly, referring to health outcomes, a positive effect was registered on mothers reports of children health outcomes and lastly, focusing on children anthropometric outcomes, a positive effect was registered for children's growth with a decrease of effects of

malnourishment. A further study made by Ranganathan (Ranganathan & Lagarde, 2012) examined conditional cash transfers which defined at least one of their conditionalities upon health-related behaviors. Here the results for the Conditional cash transfer program of Colombia, “familia en Accion” will be reported; in terms of impact on uptake of health care services, the program was responsible of rising the proportion of children younger than twenty-four months, those aged between twenty-four and forty-eight months and those above forty-eight months to attend regular healthcare visits. An impact was also registered in the immunization coverage, with an increase in the probability of compliance with vaccination especially for children below twenty-four months old. A last impact was also registered on nutritional and health outcomes for children under twenty-four months old.

Thus, the overall results of the programmes is considered positive even though some policy recommendations need to be made. A first suggestion for policy-makers is the one analyze carefully the various barriers to health services that exist in that community and that are faced by the population. This is because, before implementing a program that carries high costs, an assurance of a minimum quality on the supply-side should be given. As evidenced by Glassman (Glassman & Duran, 2013), there are four main persistent barriers to the implementation of successful conditional cash transfer programs. First of all the presence of poor infrastructures, such as insufficient vehicles, fuel shortages or roads in bad conditions; secondly, a barrier can be constructed by the quality of care which is characterized in many developing countries by low funding, mismanagement of funds, lack of leadership and management so that the quality of the health service in itself is very low. Thirdly, it is fundamental to look at the political situation of the community selected as recipient of the transfer; the feasibility of the cash transfer program will depend on the overall political commitment of that community towards poverty reduction and their availability of resources that could be put at the service of the fulfillment of this goal. Lastly, societal and gender norms also assume a key role, since in many areas traditions and beliefs impede the following of safer health behaviors. In fact, as conditional cash transfers’ design varies among countries and cultures, it is important to check whether or not local beliefs about health and medicine may affect their impacts and effects. Adato (Adato, Roopnaraine, & Becker, 2011) elaborated a qualitative research to provide insights on health outcomes of those programs. He found that there may exist many socio-cultural factors which may influence decisions on health care made by recipients and non recipients of the transfers. therefore a greater importance should be put on the understanding of local contexts. Examples are given by some conditions imposed by cash transfers which do not match with existing cultural beliefs. In El Salvador, the program encourages women to give birth to their children in hospitals while it is well eradicated in their habits and culture to give birth in homes. Evidence was found on the fact that even though women were aware of the risks of giving birth at home and that doing this process in a hospital is the safest way for both the mother and the baby, they still preferred to keep practicing it the way they had always done it. Another example is provided by the general idea people hold of health care; conditional cash transfers mainly provide for

preventative health care services which usually take the forms of pre-natal and post-natal checks up, vaccinations and growth monitoring for children while people generally believe that hospitals have a curative goal, they are places to go when the individual is already manifesting an illness.

The studies here listed refers to conditional cash transfers which have taken place in Latin America. But evidence of their impact on health, was also found in Sub-Saharan African countries, where an analysis made by Medlin (Medlin & de Walque, 2008), tried to find out their effect on the prevention of sexually transmitted infections and HIV. Many infections could have been prevented through the adoption of safer sexual behaviors and tools such as mass information, education and campaigns have been positively evaluated but alone they are insufficient. In this realm, conditional cash transfers have offered an innovative alternative strategy to tackle this issue and many of them have been used to support sexual and reproductive health policy goals. From a randomized door to door control study in Malawi lead by Thornton (Thornton, 2008), it was found that the programmes were used to encourage the attendance of Voluntary Counseling and Testing services which tested for HIV. Individuals were receiving cash payments to be paid when the results became available; participants were very responsive to this amount of cash and many of them returned to collect their test results. psychological barriers, whether or not they exist, could be easily overcome by delivering for example, cash incentives which could compensate for both the real and the psychological costs of obtaining HIV results.

Under-nutrition is one of the most pervasive problem which affects developing countries. As stated by UNICEF (UNICEF, 2013) , nutritional status is influenced by food, health and care which are influenced by social, economic and political factors. This phenomena may take different manifestations, including stunting, underweight, wasting and deficiencies in key micronutrients and one of the most important stage of its manifestation is the maternal nutritional status which is regarded as being critical to infant survival and child development. Many are the strategies that different governments have enacted in order to reduce or avoid the long-term consequences that this phenomena produces. In the first place, under-nutrition weakens the immune system and contributes to poor health. Secondly, it has been found that a strong link exists between under-nutrition and educational outcomes; children who are malnourished usually enter school later and have higher dropout rates. Roughly 30 percent of children in the developing world remains malnourished and the progresses made towards the improvement of their conditions remain quite slow and un-effective. As a matter of facts, consensus was reached about the timing of interventions affecting the nutrition sector; the period from pregnancy to the first two years of life has been agreed to be the one to cover through micronutrient interventions, breastfeeding promotion, education and counseling on maternal, child and family nutrition, reduction of disease burden and food supplements.

Thus, in the promotion of human development, conditional cash transfers may be able to address not only the increase in education and health patterns but also the one of nutrition. In the design of some of those

programmes, in fact, nutrition conditionalities have been employed in order to tackle directly this issue and produce primary effects. As stated by Basset (Bassett, 2008), there are two main reasons why a link between conditional cash transfers and nutrition may be found. Firstly, both share common development objectives, above all the one of producing long-term wellbeing and poverty reduction. Secondly, the structure of conditional cash transfers provides for some inputs aimed at improving nutrition. In the targeting of poor children and in the delivery of transfers to mothers, who are more likely to use resources to improve health and nutrition conditions of their children, conditional cash transfer address the causes of under-nutrition and try to tackle them. Some CCT programs in place include some health conditionalities, but fewer are those which are nutrition-specific. Usually the main nutrition-specific interventions addressed by those programmes are education workshops aimed at increase maternal knowledge and improve practices related to child care and growth monitoring for young children. Sometimes supplementation of micronutrient is also delivered, especially in Mexico “Oportunidades” and Nicaragua “red de proteccion social” that are going to be taken as case studies.

In Nicaragua’s “Red de Protection Social”, conditionalities which directly affected nutritional status were inserted. All households eligible to the program received a “food security transfer” valued at around nineteen dollars per month per household for a period of three years. Recipients had to participate in health and nutrition workshops for adults, reproductive health workshops for adolescents and preventive health appointments for children and mothers. Health services like vaccination and contraception were also made available to beneficiaries from three to five-year period. The program did not only addressed the demand for services but it addressed also the supply and quality of those services. The Red de Protection Social included some funding to allow the ministry of health to train and pay providers NGOs who would manage the process of delivering and managing the healthcare services. Also Mexico’s “Oportunidades” contains some nutrition specific actions which are directed especially at pregnant women, children from 6 to 23 months of age and children from 2 to 4 years old with low weight. Those provisions are described by a basic package of primary health care services, improved supply of health services, nutrition and health education sessions for families and nutritional supplements. Mothers of Mexico who were part of the household selected as beneficiaries, were required to attend health and nutrition lectures which are called “pláticas”; the topics of the lectures varied from nutrition and hygiene to family planning, prevention of health risks and their signs and symptoms. Both Oportunidades and Red de Protection Social used “Promotoras” as a tool for porgramme’s effectiveness and implementation. After the initial training, Promotoras were responsible for the monthly beneficiary meetings, for providing information about transfers and for generally listening to questions or complaints of beneficiaries. Thanks to the evaluations of those two conditional cash transfers, evidence was reached on the fact that both programmes had a positive impact in improvement of nutritional status and that the combination of cash transfers and supply-side enhancements can produce impacts on food consumption, health and nutrition. To sum up, conditional cash transfers mainly work to produce nutritional

outcomes. From Leroy’s review (Leroy, Marie Ruel, & Verhofstadt, 2009), a positive impact of CCT on child anthropometry was recorded with consistent evidence, especially among younger children. A modest impact was also found on micronutrient status. The programmes were also considered to have positive impacts on most of the key causes of child nutrition; those determinants are mainly poverty, food security and diet quality, women’s knowledge and control over resources and use of health and education services. All this outcomes were reached following the mechanism showed in Figure 1 (Leroy, Marie Ruel, & Verhofstadt, 2009).

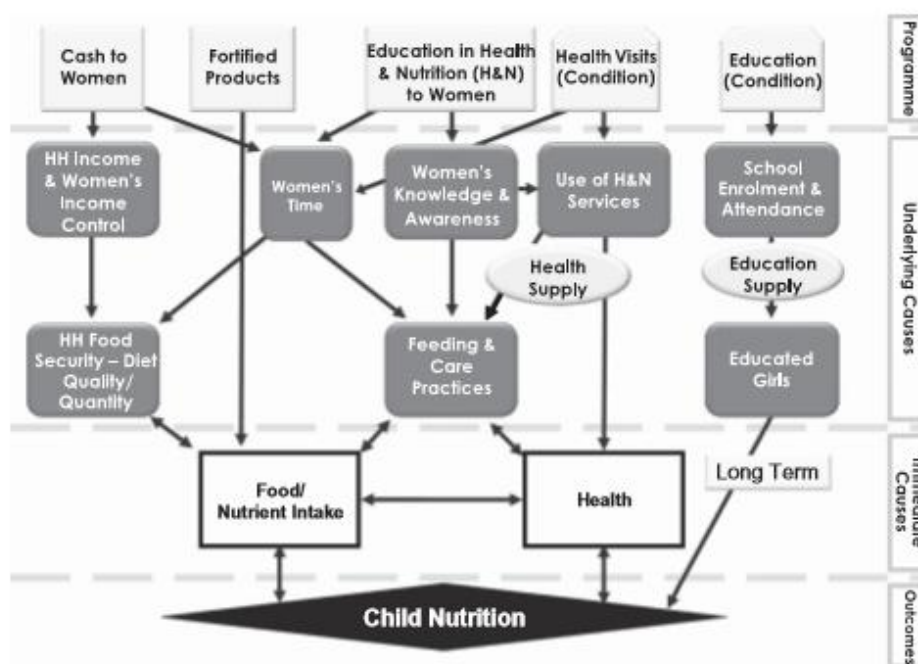


Figure 1. Mechanisms by which CCT programmes might affect nutritional status. HH = household.

However, even in terms of nutritional status, some considerations need to be made. First of all, it is important for conditional cash transfers to be able to tackle specific needs of the community to which they are addressed. Programmes of this kind should be aware of the current most shared problems related to nutrition and health, in order to design successful strategies. Secondly, conditional cash transfer programs need to be accompanied by some supply-side enhancements and thirdly ministries, the government, the donor agencies and other stakeholders that could be engaged in the process should be involved and heard.

2.3 CCT effect on education

Education is considered one of the best tool to invest in human capital and its importance lies in the meaning of development ; in article 26 of the Universal Declaration of Human Rights it is claimed that “everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages”. Children are the key motor of change and development. As asserted in article 29 of the Convention on the Rights of

the Child, “the education of the child shall be directed to..development of the child’s personality, talents and physical abilities to their fullest potential”. Investment in education has a positive impact on individuals, families and communities, both in terms of economic growth and poverty eradication and in human development outcomes. Therefore education can be defined as both an investment and a consumption good. Having assessed that education can be seen as a normal good, which can be measured in terms of factors such as literacy, from a political economy point of view, as explained by Todaro and Smith (Todaro & Smith, 2012) the amount of schooling that an individual receives is determined by demand and supply. In terms of demand, the amount of schooling desired is built upon the prospects people hold of earning more income and the educational costs that a household must bear. On the supply side, instead, the quantity and the quality of schooling services is determined by the political situation of that community, which tends to be often unrelated to economic criteria. Therefore, in developing countries, there are a number of barriers to education which have been identified in poverty-related factors, age, distance to school, gender and ethnicity.

Conditional cash transfer programmes work for the achievement of better educational status for the children beneficiaries of the transfers, by imposing conditionality on school enrollment and attendance of usually 80-85 school days. The delivered grants are intended to cover both direct and opportunity costs, derived from the income lost from the children generating income activities in which they were involved before. As stated by Rawlings (Rawlings & de la Brière, 2006), conditional cash transfers have brought about an increase in primary school enrollment, in secondary enrollment rates, a decrease in school drop-out rates and a decrease in grade repetition; however the impacts on attendance and learning are mixed. Therefore, since those programs vary across countries and populations in terms of their designs and objectives, various empirical studies have reached different results. According to Fiszbein (Fiszbein, Schady, Ferreira, & Grosh, 2009), to understand how programs’ outcomes vary, it is thus valuable to focus on three dimensions of heterogeneity: those by baseline enrolment, those by socioeconomic status and those by transfer size and timing of payments. In terms of heterogeneities by baseline enrollment, it was found that the impact of conditional cash transfer programs was greater in settings where the rate of school enrollment prior to programs’ implementation was low. A meta-analysis made by Garcia (Garcia & Saavedra, 2012) found that in relation to baseline enrolment, the average effect size for secondary enrollment is greater than for the primary one. Even on the basis of dropout rates, the positive impact was higher in secondary than primary schooling. In terms of socioeconomic status, it was discovered that the impact was higher for the poorest households, since being at the baseline make them experiencing higher margins of improvements due to the program. Lastly, regarding the transfer size and the payment-timing, despite a priori assumption that larger programs will register higher impacts, it was recorded that larger transfers are not consistently associated with larger degree of school enrollment; this is an indicator of the fact that there is a variety of other factors that can influence the outcome of the program. Another important point raised by Garcia (Garcia & Saavedra, 2012)

is the one of imposing conditions on achievement, such as not receiving failing grades, to add to the standard basic condition of school attendance imposed by the programme. This condition has been recorded to be positively associated with larger secondary enrollment, underlying the importance, especially in developing countries, of giving incentives to education. Lastly, programs that are able to integrate to their goals also some supply-side interventions will also gain larger effects. Among the biggest barriers experienced in education, there are full classes, missing professors, lack of school equipments, etc.

Here “Progresa” will be taken as a case study in order to assess the impact it has attained in the field of education. The programme provides for monthly educational grants and monetary support for school supplies. The grants are given to households with children under twenty-two years of age and enrolled in school; from 2001, the grants were also expanded to reach students of senior high schools. An analysis made by Parker (Parker, Rubalcava, & Teruel, 2008) controlled for four effects in the educational outcome of Progresa: the income, the substitution, the bargaining and the targeting effects. To assess the income and the substitution effect, they worked with a two period model and the conclusive result was that the decrease in the direct cost of schooling, caused by the conditional cash transfer in place, had both substitution and income effects; the substitution effects increased the amount of time children were spending at school and decreased the one of leisure and working. The income effect increased consumption for normal goods, such as leisure and consumption in both periods. Checking the bargaining effect, the attention is at the level of intra-household bargaining; transfers are delivered to the mothers who give more weight to the future of their children, so that they will be willing to invest more in factors that can better off the lives of their children in the long run, such as education, health and nutrition. If it is assumed that the mother gains more power in the decision-making after the transfers, more importance will be given to the social returns in investing in education. The last effect is the targeting one, which explores the way in which conditional cash transfer programs can lead to a redistribution without high deadweight losses; the introduction of such programmes can, as a matter of facts, provide governments with efficient tools to achieve human development and avoid losses.

The picture is different in Sub-Saharan Africa, a country which face more challenging barriers than Latin America. As a matter of fact, the rate of school enrollment in the area is just sixty percent, instead of a almost the one hundred percent rate reached in Latin America and Asia (Kakwani, Soares, & Son, 2005). Conditional cash transfers have registered a positive impact on educational outcomes and a study made by Kakwani (Kakwani, Soares, & Son, 2005) found that there are three main factors that can influence this effect. Firstly, parents’ education will influence how the value of education is perceived within the household; educated parents will tend to invest more in the education of their children, even though differences in attendance performances between boys and girls can be lifted because of cultural beliefs of the community. Secondly, the age of the head of the household is not a factor which influences the impact of

conditional cash transfer programs, but instead the gender of the head of the household is a determinant of school attendance; for most countries, indeed, when there is a women's headship, children have more chances to go further in their education. The last factor is the relationship between the children and the head of the household; in Sub-Saharan Africa, there is a high discrimination towards children who are not offspring of the head which is reflected especially in school enrollment. This pattern is still more registered for girls rather than for boys. To sum up, despite the low degree of supply side services in the area, conditional cash transfers have recorded an impact on school enrollment and attendance which has been positive and significant in Sub-Saharan Africa, especially in the short run. In line with the factors mentioned by Kakwani, it is necessary to focus on the role that women assume in this relation between conditional cash transfer programmes and positive education outcomes. As revealed by Gitter and Barham (Gitter & Barham, 2008) , who used a power measure in order to assess the impact that the gender of household heads may have on children human development, a positive relation exists between women's power and child schooling. In the case of the "Red de Proteccion Social" of Nicaragua, empirical results have showed that targeting transfers to women have been effective at increasing key welfare outcomes even in households with a high male power. It is true that, the education of the mother and the power she can gain in the bargaining process within the household can shape this effect, but the positive impact remains consistent.

Regardless the achievements of conditional cash transfer programmes in the field of education, they have not succeed in trying to foster future educational policies. As underlined by Silva (Silva & de Sa, 2015), programs of this kind and education policies inter-relate and there could be a trustful hope that conditional cash transfers can contribute to not only renew but also improve the quality of education. The case study of "Bolsa Familia", the transfer program of Brazil, is the largest in the world and it is centrally managed by the Ministry of Social Development and Fight against Hunger. Even with the conditionality required by the program in the field of education, the overall project was not seen as an education policy; as affirmed by the Ministry of Education his role was the one of "structure the program to assess compliance with conditionalities". Schools and education professionals have indeed not played a decisive role in the design of the program.

In this chapter, the economic impact of Conditional Cash Transfer has been examined. A general positive effect has been recorded so that it is possible to assess that this program is a successful tool, able to improve the conditions of poor beneficiary households, in the area previously described. A positive change in the dimension of education, child labor, health and nutritional status was indeed asserted. However the program wished also to produce another big improvement, that is, in this case, a social one. That is why, in the following chapter, the gender component of the program will be discussed, in order to assess whether or not Conditional Cash Transfers stimulate and enhance women's empowerment.

3. The gender component of conditional cash transfer programs

Conditional cash transfer programmes have surely performed well in terms of positive economic outcomes. They have ensured a short-term relief for the families beneficiaries of the program and in some cases, due to the spillover effect, also to other ones close to them. Moreover the programmes have reached an improvement in the health, nutrition and education of beneficiaries, with a special eye devoted to children, as the main actors to break this poverty cycle. As claimed by DFID (DFID, cash transfers evidence paper , 2011) conditional cash transfers did not only have a preventive, a protective and a promotion role, but they have entailed also a transformative component. The objective is the one of changing power relations that impede marginalized groups from taking part in economic activities and enjoy their spaces in the public sphere through empowerment, equity and non-discrimination. It is generally agreed that cash can help people to make their own decisions and to improve their capabilities but does it actually empower them? The transfer of cash to households is regarded as even more valuable if the people taken into account are vulnerable and poor. Conditional cash transfers programmes entail a component of empowerment which is not only direct towards poor households but also to gender related issues. those programmes, indeed, address gender imbalances by giving transfers directly to women, who become responsible for those money and for their investing. A review by the World Bank (Benderly, 2011), stated that conditional cash transfer programmes have both directly and indirectly impact adult women who are regarded as having a central and fundamental role in the success of the programme. The fact that women were selected as receivers of the transfers aimed at enhancing their bargaining power within and outside the households, improving their education and health status and expanding their capabilities. As stated by a “Progresa” policy document: “Progresa seeks to improve the condition of women and empower the decisive role they play in family and community development. the aim in this regard is to satisfy their healthcare and nutritional needs, while providing them with information and skills to promote their advancement. The focus in all cases is to ensure that mothers are the depositories and holders of all economic benefits for their households” (1997)

Therefore there is the need to understand whether or not, conditional cash transfers have well responded to the objective of women empowerment, whether the transfers have actually given women more possibilities, higher rights’ recognition, better conditions of living outside and inside the household and hopes for the future. Promoting gender equality and women empowerment is a desirable objective in its own right but it could foster also a broader economic development and that is why development policies are working on the link between gender and economic growth and on the channels that constitute this relation. To examine the role that women have performed in the conditional cash transfer programmes and the impacts of the latter on their empowerment, it is important to recognise that households are collective entities and should be analyzed in this framework (Yoong, Rabinovich, & Diepeveen, 2012). Conditional cash transfer

programmes operate by providing resources to the whole household but they lead to impacts in the relative position of single individuals within it. As stated by the World Bank Independent Evaluation Group (IEG, 2014), the current economic thinking and many empirical evidences have pointed out the fact that resource allocation is not gender neutral but it is the result of a bargaining power. This power may be affected by many factors, such as different preferences, diverse idea on resources allocation, various income and expenditure patterns, etc. The decision of giving transfers to women rather than men, can lead to differences in outcomes due to two main factors; firstly, women are regarded to differ from men in terms of preferences, tastes and incentives. They tend to be primary caregivers and more altruistic towards their family members, thus their preferences will generally support child education, health and nutritional outcomes. Secondly, differences exist in the bargaining power over allocations; giving transfers to women can change households' decisions on how to allocate resources.

This chapter is going to analyze first of all the meaning of empowerment and its indicators. How this process has been measured and how the discourse of women's empowerment has come in the development literature. Secondly, the actual link between conditional cash transfer programmes and women's empowerment will be analyzed in deep, in order to answer to the question of if conditional cash transfers do actually empower them. This will be done by focusing on the economic and familial empowerment and later on, on the socio-cultural and psychological one. At the end the question of whether conditional cash transfer programs empower women will be answered, due to the empirical evidence provided by the study.

3.1 Women's empowerment

Women's empowerment is a crucial development concept. The Beijing Declaration and Platform for Action specifically affirmed that: "Women's empowerment and full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality, development and peace." (UN, 1996). the role of women in development has a long history and the discourse on women, gender and empowerment has entered into the development discourse since 1970. As Drolet explained (Drolet J. , 2010), the first approach elaborated was the WID (Women in development) which sought to ensure that development projects recognized women's role; according to the WID project, women should have been integrated into income generating activities under the assumption that women could have been emancipated within capitalist development. in the early 1980s, the WAD (Women and development) approach was created by socialist feminists who argued that capitalism and patriarchy limited the options available to women so the raised questions about the type of development that could have guaranteed integration for women. The last approach, developed at the end of the 1980s, the GAD(gender and development) combined the two previous approaches. It recognized that legal and labour market constraints on women's participation in the labour market and in the public sphere

must be eliminated. This perspective took into consideration, not only women's positions as workers but also their private sphere, that is to say their rights, their health and education, their discrimination in the household. The final objective was the one of challenging existing gender roles and relations to guarantee women's empowerment.

Empowerment is a process which occurs at different dimensions and through different processes and actions. If we look at the word "empowerment", it is clear that this concept has to do with power and its exercise. According to Kabeer (Kabeer N. , 1999), one way of thinking about power is in terms of ability to make choices so that empowerment comes to be seen as a process by which "those who have been denied the ability to make choices acquire such ability". By taking as a point of reference this definition of power, the idea of "choice" as to be defined as well. When looking at choices which deal with empowerment, it is clear that there are some decisions which weight more than others and that is why a distinction can be made on first order and second order choices in power analysis. As explained by Kabeer, first order choices are those which are critical for people to live the lives they want, while second order ones are those which may be important in defining the quality of life people wish to enjoy, but do not constitute defining parameters. Three are the grounds of empowerment and three are its main dimensions: resources, agency and achievements. Resources are not taken as empowerment per se, but as critical inputs which may enable empowerment to occur. They have to be understood not only in their material terms, but also under their social and human aspects. When analysing resources, the notion of "control" was introduced in the discussion, reflecting on the idea that access and delivery of resources would only translate into empowerment if people are able to act on these resources. There is so evidence for a movement from a passive view of the resource dimension towards a more active one, which entails the exercise of the second dimension as well, the one of agency. When dealing with the dimension of agency, usually, especially in the case of women, the measurements applied are firstly the one of decision-making ability, secondly, the one of mobility in the public domain. This concept may have a positive or a negative connotation in its relation to the one of power and it is regarded as central not only in terms of empowerment but also in terms of development, since it refers to the ability to formulate choices and to control resources and decisions. The third dimension is the achievements one; regarding this field, different previous studies have pointed out the need to distinguish between functioning achievements which do not testify for empowerment and those achievements that are instead indicators of transformation. In the case of women, if we take into account activities like child survival and immunization, those are surely considered as valuable achievements and entail women's greater agency but they do not entail improvements of their abilities which would lead to a transformation. To sum up, as it was written by Sen (Sen, 1999) , it is through the process of development that denied freedoms that constrain individuals agency and choices are removed; in this way the capabilities which enable people to live the life they have reasoned to value are defined as a combination of both resources and agency. the processes of empowerment entail multidimensional changes.

The UNIFEM (the United Nations Development Fund for Women) defines women's economic empowerment as 'having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control'. The concept of empowerment has a long history and it started to be analysed in the international development discourse by the early 1970s. According to Mosedale (Mosedale, 2005) There are four main aspects which are generally accepted in the literature on women's empowerment; firstly we speak of empowerment when a previous disempowerment has taken place. Secondly, empowerment can't be claimed by the outside or by a third party, those who want to be empowered must claim it; what the government and other agencies can make is to create favourable conditions and eliminate barriers for this to happen. Thirdly, empowerment entails a process of reflection, analysis, choices and actions which may happen at both the individual and the collective levels. Finally empowerment is an ongoing process which does not have a final goal. Together with this four main aspects, scholars such as Cornwall (Cornwall, 2016), have provided other features to this process. One of the most important of them is the sense of critical consciousness which lies fundamentally in changing power relations by building this new status for women. If they start to be engaged in critical and conscious reflection on their own circumstances and they share it with other women, projects whose aim is empowering women, may have a transformative effects. Another feature is the one of collective action; empowerment is viewed as relational so it is a concept which entails a high degree of sociality and it has to be understood in this terms. Building a form of collective power is important in this process, since coming together will help women to start seeing themselves and their possibilities under a different light. Popular culture and the context in which women are living is significant in shaping what actions may empower them; acting on their imaginaries and their identities could be a meaningful social action to reach empowerment. In the discussion about women's empowerment, Kabeer (Kabeer N. , 1999) underlines the idea that empowerment can't be conceptualized just in terms of choice, but must entail also the values embedded in agency, choice and values. The two baseline which he draws are "status" and "autonomy"; status implies hierarchy and it refers to the fact that norms regarding women and their positions in the social sphere are usually bound to the maintenance of existing hierarchies, classes and so status. The concept of autonomy, instead, has its foundations in the individual and in his abilities to make independent actions and choices which would lead to a self-determination, regardless his position in the society. in the case of women, it is hard to imagine a mother acting as if she does not exist in the society, her status will usually have a deep influence on her autonomy and so on her social life. This is why when discussing empowerment, it is important to give significance to the social context, since it is that context that is going to create status and values that will be interiorized by women and that will lead their future actions and imaginaries of themselves.

Thus, the concept of empowerment seems to be extremely difficult to measure due to the many dimensions and factors that need to be included in its analysis. . It was in fact, generally agreed that gender inequality is

an inherently complex concept whose nature and extent may vary across different contexts and settings as it was stated by Mason (Mason, 1986), in her analysis of the status of women. Since empowerment deals with a process of change and transformation which take place in a social context, it is even harder to find some common grounds, since different choices and actions in different contexts may have a variety of responses with diverse impacts. If we take as a reference a view of empowerment which sees agency as its essence and resources and achievement as respectively enabling conditions and outcomes we need to draw a scale of possible dimensions and indicators. Several efforts have been made to develop such a scale taking into account the fact that this is a dynamic process which must include some universal elements of gender subordination in order to be measured. From a study drawn by Ibrahim and Alkire (Ibrahim & Alkire, 2007), a shortlist of methodological questions to pose regarding the selection of indicators is provided. They are described as follows; the first question concerns the debate over intrinsic or instrumental indicators; should we measure the empowerment people value or the powers they have even if they do not value them?. Secondly, if we should compare or not indicators and the extent to which they should be universal or context specific; Then it is important to question the level of application to choose, indeed whether indicators should rely on the individual, the household, the group, the community, the local government, the national government or the global level.

Therefore, it is generally considered quite hard to develop a scale of indicators for women’s empowerment. Many studies have envisaged the usage of proxy measures, even though they do not provide information on the decision-making dynamics as reported by IFPRI (van den Bold, Quisumbing, & Gillespie, 2013). However, those proxy measures have still be used as correlates or indirect measures of empowerment. Taking into account the previous studies on women’s empowerment and its indicators, a scale of six main dimensions has been elaborated and summarized by Malhotra (Malhotra, Schuler, & Boender, 2002). It takes into account the economic, the socio-cultural, the familial/interpersonal, the legal, the political and the psychological levels. Those six dimensions have some indicators which differ concerning the level of social aggregation: the household, the community or the broader arenas as it is showed in the following table.

Dimension	Household	Community	Broader arenas
Economic	Women’s control over income; relative contribution to family support; access to and control of family resources	Women’s access to employment; access to credits; involvement and/or representation in local trade associations; access to local markets	Women’s representation in high paying jobs; representation of women’s economic interests in macro-economic policies, state and federal

			budgets
Socio- cultural	Women's freedom of movement; lack of discrimination against daughters, commitment to educate daughters	Women's visibility in and access to social spaces; access to modern transportation; shifts in patriarchal norms; symbolic representation of the female in myth and ritual	Women's literacy and access to a broad range of educational options; positive media images of women, their roles and contributions
Familial- interpersonal	Participation in domestic decision-making; control over sexual relations; ability to make childbearing decisions, use contraception, access abortion; control over spouse selection and marriage timing; freedom from domestic violence	Shifts in marriage and kinship systems indicating greater value and autonomy for women; local campaigns against domestic violence	Regional/national trends in timing of marriage, options for divorce; political, legal, religious support for such shifts: systems providing easy access to contraception, safe abortion, reproductive health services
Legal	Knowledge of legal rights; domestic support for exercising rights	Community mobilization for rights; campaigns for rights awareness; effective local enforcement of legal rights	Laws supporting women's rights, access to resources and options; advocacy for rights and legislation; use of judicial system to redress rights violations
Political	Knowledge of political system and means of access to it; domestic support for political engagement;	Women's involvement or mobilization in the local political system/campaigns; support for specific	Women's representation in regional and national bodies of government; strength as a voting

	exercising the right to vote	candidates or legislation; representation in local bodies of government	bloc; representation of women's interests in effective lobbies and interest groups
Psychological	Self-esteem; self-efficacy; psychological well-being	Collective awareness of injustice, potential of mobilization	Women's sense of inclusion and entitlement; systemic acceptance of women's entitlement and inclusion

Even though those dimensions with their following correlates could be read as factors which facilitate empowerment, they do not directly and always translate into empowerment if they are implemented. Having thus defined how women's empowerment can take place and what is its own meaning, the analysis will move on conditional cash transfer programmes' outcomes in this field. Those programmes and many other social safety nets interventions have selected women as the target group. This choice has been made due to two main assumptions: firstly, women are more likely to spend resources to benefit their children by investing in their human capital and secondly, the transfer payments will also increase their empowerment. Both assumptions will be analyzed and explained regarding two dimensions, the economic and familial empowerment and then the socio-cultural and psychological one.

3.2 Economic and familial empowerment

Social safety nets programmes have typically lead to gender-differentiated impacts which have resulted in possible economic and familial forms of empowerment for women. Even though, as claimed by the World Bank Independent Evaluation Group (IEG, 2014), projects are more concerned with the instrumental role that women can play in the project rather than in their actual empowerment, evaluations of conditional cash transfer programmes have collected some impacts in this field. Empirical studies have thus found that women receiving the transfer payments often spend money in manners which are different from men and more positively directed towards investments in human capital. In order to prove this assumption to be true and to understand the role of conditional cash transfer programmes on women's economic and familial empowerment, it is valuable to first understand which model of intra-household resource allocation is suitable to this assumption and secondly, what constitutes the bargaining power within households and which are its determinants and impacts.

Individuals' welfare is based on a set of economic, social and cultural interactions which are able to both affect and be affected by the social sphere in which the individual lives, the family, the household, the community and so on. As believed by Katz (Katz & Carter, 1997) there are five dimensions which are going to be elaborated differently by various intra-household resource allocation models. The first issue is the individualism of preferences, whether or not households' members hold the same preferences so that they can be aggregated, secondly, the degree of interdependence within the household economy, thus the bases for cooperation and interdependence in the household; thirdly, the property rights, information and autonomy within the households, whether or not individuals have control of their income or is it is all pooled as "marital property", fourthly an understanding of exit options alternatives for individuals within the households and lastly the voice single individuals have in the family. Therefore, two models have been elaborated: the unitary, traditional one and the collective bargaining one. The first model assumes that all households will maximize a unique utility function and familial decisions will be equivalent to decisions made by a single unit of the household who maximize his utility taking into account its budget constraints. This model has been elaborated by Becker, as cited by McElroy, (McElroy & Marjorie, 1997) who has called it, the "altruistic model" which works on the assumption that it is in the interest of the whole family to produce and maximize family income. He explained that every family contains one altruistic individual whose preferences are going to be the basis for the welfare considerations of the all family; he will indeed, make positive transfers to each member of the family as to maximize their income. This model can't be reliable to answer the question of the effect of conditional cash transfer programmes on women's increase in bargaining power within the household, since for every increase in income, in this case due to the transfer payments, if the transfer is made regardless the gender of the beneficiary, the altruist would allocate this extra income, independently of who earned it; unless, the altruistic figure in the family is the mother, no increase in her well-being is guaranteed. That is why, this model has not been considered reliable to study the reasons why transfers have been made to women. The second model is the collective bargaining one, which can be both cooperative and non-cooperative. As stated by Haddad (Haddad, 1994), collective models focus on the individuality of household members that can affect choices of resource allocation within the household. This model only supposes that resources will be allocated in a way that is Pareto efficient. The cooperative form has been elaborated by Mc Elroy (McElroy & Horney, 1981) and it assumes that men and women bargain about household outcomes in order to maximize the product of the gains in utility from marriage for both of them, so the resource allocation is made on the basis of the achievement of a "Nash" solution. Value is given to the extra-household environmental parameters, which are individuals' utilities outside the union. The second form is the non-cooperative one, which supposes instead that partners maximize their own utilities and so they act autonomously in the household; in this framework, it can be the case that members do not enter into binding contracts with each others. A study made by Thomas (Thomas, 1990) has showed why women have been targeted as beneficiaries of conditional cash transfer programmes

and why a collective model of resource allocation has been preferred. By analyzing through survey data the family health and nutrition in Brazil, he found that when the transfer payment was made to women, the budget share spent on housing, education, recreation, health and household services, increased. Income in the hands of women, was associated to larger human capital expenditures and leisure goods. Moreover, maternal income effects are larger for daughters rather than sons, while paternal ones show an opposite pattern. To summarize, the unitary intra-household model does not hold and this is explained by three main conclusions. Firstly, targeting transfers to women can improve the overall children's well-being; whether or not this outcome is the result of the selection of women as recipients or the implementation of conditionality, is still a matter of research. Secondly, it was found that the gender of the transfer recipient affects the outcomes registered by the programmes; in the case of conditional cash transfer programmes, the major outcomes have been registered in the area of child nutrition and health. Thirdly, it is important to take into account the fact that the outcomes may be dependent on the type of programme offered.

But why do we see those results? Taking as a point of departure a collective intra-household resource allocation model, it can be seen that decisions in the households are the results of a bargaining process in which different preferences and tastes are expressed. Defining bargaining power is a challenging process, since it may entail different meanings and indicators. A study made by Adato (Adato, de la Brière, Mindek, & Quisumbing, 2000) defined bargaining power as the control over resources such as assets, the mobilization of interpersonal networks, basic attitudinal attributes such as self-confidence, identity, self-esteem and other factors that can influence the bargaining process, such as skills and knowledge, legal rights, educational status. In this case, conditional cash transfer programmes, use an important variable of bargaining power which is the public provision of resources to a particular member of the households that is to say women. The World Bank Independent Evaluation Group (IEG, 2014) goes more in deep in this analysis, by saying that there are eight main indicators of bargaining power which are correlated and affected by the outside options that women have and in the expression of their relative authority; they are here listed in the following table

indicator	Woman's outside option	Woman's relative authority
Contribution to household resources	Higher individual income means financial independence	The woman's bargaining power depends on how much she contributed to the pooled resources
Participation in the labour force	Provides livelihood outside of marriage, reflects employability	Labour force participation may increase confidence and raise social status
networks	Networks increase	Networks may provide self-

	employability, access to information, capacity to remarry, informal insurance	confidence and assertiveness
Age	Work experience and employability increase with age. Remarriage may become more difficult with age	Authority increases with age. A large age gap between partners may undermine women's bargaining power
education	Increases employability and income	Increases argumentation capacity, confidence and symbolic status
Number of children	More children needs and previous marriages can decrease outside options	Number of children in marriage can increase respect, depending on the context
Laws	Divorce and marriage laws make breaking away more or less possible and costly. Ownership and inheritance laws make women more or less dependent on their husbands	
Social norms	Stigma attached to single/divorced women may decrease utility of outside options. Jobs and occupations traditionally consider "female" pay less and offer fewer opportunities	Gender and roles relate to decision power and authority may undermine a woman's influence

Changes in the bargaining power within the households may lead to different outcomes which express the preferences of the members of the households. Multiple authors have assessed that women tend to have preferences more oriented towards their children due to various reasons, that can be found in their psychological attributes. One of the major attribute of women's psychology is that they tend to be more altruistic than men. As underlined by Bertrand (Bertrand, 2011) in her study of women's attitudes, women are more "socially minded" than men, they have stronger preferences for redistributive policies and they make decisions which are more oriented towards the others. Even in her study of negotiation processes, she

collected evidence of the fact that women, depending on the context in which they are, make better negotiation performance when they are negotiating for someone else as opposed to for themselves. This could be due to many reasons, and one of them can receive a high degree of concern in the context of conditional cash transfer programmes; women may feel more obliged towards the others than men do, because of the fact that they are usually seen as care-givers, as mothers who have to provide for the well-being of the whole family, thus they feel more motivated and responsible for the interests of others. Therefore it is crucial to understand whether conditional cash transfer have a role in increasing women's bargaining power within the household and promoting their empowerment. Effects of changes in bargaining power could be analyzed by looking at two main realms which are the income and employment opportunities and the decision-making power within the households.

Employment is a fundamental condition for empowerment and it is thus valuable to understand whether or not conditional cash transfer programmes have raised not only women's opportunities in the labour market but also their capacities of engaging in income earning activities. An analysis lead by Scarlato (Scarlato, D'Agostino, & Capparucci, 2016) of Chile Solidario programme which was implemented in 2002, collective positive outcomes of women participation in the programme. Chile Solidario differs from other conditional cash transfer programmes since it provides for a scheme which supports beneficiaries in their access to education, training and work. The results showed that women's empowerment in the labour force was positive and significant especially in the follow-up phase of the programme. In the first part, the requirement of fulfilment of the conditionality have brought women to be employed in temporary jobs or self-employed while in the second phase the probability of having a full-time job increased. Conditionality have played an important role in stimulate women in their working future activities. Quite in line with this view, Parker and Skoufias (Skoufias & Parker, 2000) study of Progresa found that the program had slightly reduced women's participation in the domestic work by giving hopes for their higher participation in the workforce, however evidence was found on the significance of program obligations. Women reported spending their majority of time taking household members to schools, clinics and by participating in community work. The factor of co-responsibility is crucial for understanding the empowerment effect of the programme in terms of employment. Empirical evidence suggests that assumptions of co-responsibilities are usually associated with traditional views of women whose activities are directed towards collective ends and men whose work is mainly individualistic. As claimed by Sanchíz (Sanchíz, 2006), programmes co-responsibilities to be fulfilled by women in order to keep receiving the transfer payments included, as in the case of Progresa, regular monthly attendance at educational sessions on health care, contribution to clean rubbish, buildings and public spaces as compelled by doctors and nurses and participation in community meetings in which they are informed about the programme's news and changes. The presence of those co-responsibilities could thus be problematic as it is supported by Latapí and de la Rocha (de la Rocha & Latapí, 2008). Their study found that many women decided to drop a job due to the weight of responsibilities that the programme

carried or even to drop out the programme. The latter case happened especially in households in which there was a lack of an additional breadwinner. The only program outside Latin America to be analyzed in terms of gender impacts has been the Vulnerable Group Development Program in Bangladesh which was composed of two different components, the IGVD, a combination of food and cash transfer and the FSVG, a provision of food; both of them were delivered to women from 18 to 49 years old. An analysis made by Ahmed et al (Ahmed, Quisumbing, Nasreen, Hoddinott, & Bryan, 2009) collected evidence of the fact that the program had no effects on female patterns of employment. All those findings show that in terms of female empowerment, conditional cash transfer programmes by targeting women as recipients, have not enhanced their labour participation and their employment opportunities. Moreover, the majority of conditional cash transfer programmes have failed in introducing a training component, in order to train women to enter in the job market and improve their employments' prospects.

A second dimension of empowerment, directly correlated with bargaining power, is the increase of women decision-making power within the household, which has been analyzed in deep by two studies of Progresa. The first study was carried by Attanasio et al (Attanasio & Lechene, 2002) and it focused on women's freedom of movements, of opinions and decision-making after the program implementation. Results found that a shift of resources in the hands of women translated into an increase of women's weight in decision-making. Beneficiary households responded that decisions started to be taken jointly even though not many mothers responded that decisions were taken just on their own. The second work of Handa et al (Handa, Peterman, Davis, & Stampini, 2009) examined decision-making through five questions: decisions to take children to a doctor, decisions on spending women's extra income, decisions on house works, decisions on child clothing and who tells the children to go to school. It was found that transfer income is spent as regular income, so it produced an income effect. However, in terms of gender targeting, evidence was not registered on an increase of decision-making power by women due to the transfer. A further work on Bolsa Familia impact on women's decision making power discovered that differences in impacts occur between the urban and the rural areas. In urban areas, the programme had significant positive effect on decision-making not only over the usage of contraception but also in other dimensions such as school attendance, expenditures, etc. Instead, in rural areas the programme did not cause an increase in this indicator of empowerment by women. It is possible to conclude that diverse evidence has been found in terms of decision-making power. The overall impact seems to be positive and significant but still points of concern are brought about by what Molyneux (Molyneux, mothers at the service of the new poverty agenda: progresa/oportunidades, Mexico's conditional cash transfer programme, 2006) calls the "gender-stereotyped" role; it is true that women have experienced an increase in decision-making power within the households and in some cases more working opportunities but still this step forward does not affect women's own needs, desires and hopes but those of women as mothers. The re-ordering within the household in favour of women still occurs within the

traditional domestic division of labour in the household. As a matter of fact, women start to manage the money of the transfers within the household, but they truly manage only their families' needs.

3.3 Socio-cultural and psychological empowerment

Conditional cash transfer programmes have introduced some gender-sensitivity components aimed at enhancing the socio-cultural and psychological empowerment of women. Taking as a case study "Progresa", the programme had some features which were aimed at enhancing women and girls self-esteem and life opportunities. First of all, as described by Molyneux (Molyneux, mothers at the service of the new poverty agenda: *progresa/oportunidades, mexico's conditional cash transfer programme*, 2006), the transfers associated with school attendance were ten percent higher for girls than for boys at the onset of secondary school, in order to reduce the risk of females' dropping out of school. Secondly, the health care benefits provided by the programme had a strong component for pregnant and breastfeeding mothers and children under two years age. A third point was the goal of the programme of promoting the development of a sense of leadership and engagement in the community for women. However many empirical studies have underlined the fact that conditional cash transfer are child-centred programmes, thus women represent means to secure programme objectives. As claimed by Molyneux conditional cash transfer programmes "depend upon women fulfilling their traditional social roles and responsibilities. Oportunidades does so by basing its programme on normatively ascribed maternal responsibilities, in effect making transfers conditional on good motherhood". In order to assess whether or not this claim holds to be true, women's empowerment through conditional cash transfer programmes will be here analyzed in terms of increased collective action and political participation in the community and the level of violence experienced by women within the household.

A study made by Adato et al (Adato, de la Brière, Mindek, & Quisumbing, 2000) focused on women's empowerment through collective activities. "promotoras" were monthly meetings whom attendance was required by the participation in the conditional cash transfer programme "Progresa"; they were opportunities for women to gather together, leave their homes without their husbands and meet other women. The possible empowerment was analyzed in terms of women leaving more often the house, women having the opportunity to talk more about problems in groups and women being more educated due to the meetings. Many women pointed out that there was an improvement of their freedom of movement due to programme involvement and some of them also assessed that this greater mobility also extended beyond the conditional cash transfer activities. One of the respondent claimed "now women participate a lot. They participate a lot because they have this responsibility, in order for the support to come" (Adato, de la Brière, Mindek, & Quisumbing, 2000, p. 69). Secondly, beneficiaries from some communities affirmed that meetings were

opportunities for them to share problems and solutions, discuss about common experiences and talk to each others; not only they helped them to create new relations and open themselves but also they thought them how to speak out in groups, to give voices to their opinions and claims. A last important positive point was the education women received in the meetings. Many women responded that they started to knowing more about health and nutrition and this had an effect also in their relationships with their husbands. “Progresa” can thus potentially contribute to longer-term women’s empowerment even though, as underlined by Kabeer (Kabeer N. , 1999), constraints of structure, culture and gender identity can mediate the process by making women more willing to conform to gender norms and hierarchies. A further study of the “Red de proteccion social” of Nicaragua made by Adato and Roopnaraine (Roopnaraine & Adato, 2004) registered a positive impact of the conditional cash transfer programme on women’s awareness of issues concerning their rights, their family and their agency. One of the respondent claimed “ I feel different, I feel I have more rights and more capacity, I meet with my friends and I have the right to speak and say everything I feel, I can express myself” and more “At the beginning, people were shy because they were just starting in this but not anymore, now we have trust and we talk, we didn’t at the beginning because it was embarrassing. At least I felt embarrassed, they would never make me speak, but now I participate” (Roopnaraine & Adato, 2004, p. 71). Therefore, conditional cash transfer programmes may improve women’s status in the community in which they live, a factor that could be analyzed not only by their collective activities but also by their political participation. Although little impact evaluation exists in this realm, conditional cash transfers may lead to two opposite results in terms of political participation. On one hand, since transfer payments are given to women and they somehow enhance their empowerment, it can be expected to see an increase in voting behaviour by women and a greater participation in the political life of the community. On the other hand, beneficiaries may think that in order to keep being part of the programme and let the programme continue, they need to maintain and support the government which has implemented them; this perspective can cause an alteration of political preferences. Both evidences were found by the evaluation of the “Familias en Accion” CCT programme in Colombia. A study made by Baez et al (Baez, Camacho, Conover, & Zárate, 2012) found that beneficiaries of the programme were more likely than non-beneficiaries to vote. This increase in voting behaviour by beneficiaries was mainly caused by the larger political participation among beneficiary women, who had gained more power due to the programme not only within the household. Moreover beneficiaries of the programme not only voted more but they also voted for the party that implemented the programme. A point of debate regarding this thesis is that historical evidence has always proved women to support social policies through their voting behaviours, so that it is not possible to assess whether the increase in female voting participation was caused by the conditional cash transfer programme in itself or by other factors.

A second point of debate is whether or not the programme, by increasing women’s power outside and inside the household, has registered higher rates of domestic violence. As stated in the first article of the United

Nations Declaration of the elimination of violence against women, the term “violence against women” means “any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life” (1993). According to two different sections of the literature, conditional cash transfer programmes can lead to two different outcomes in terms of domestic violence experienced by women. On one hand, some scholars supported the thesis that women beneficiaries of conditional cash transfer programmes became less likely to experience domestic violence. A study made by Tiefenthaler (Tiefenthaler & Farmer, 1997) who focused on non-cooperative household discovered that men who exert violence towards women are expected to receive positive utility from this action; women will stay in the marriage as long as their utility from keeping the relationship is greater than that of leaving it. When the transfer payments are made to women, their position in the household is strengthened so that the perceived utility from leaving the relationship increases and the level of violence they are willing to accept decreases. Thus, an increase in women’s income is expected to decrease the amount of violence they experience. This thesis has been supported by Bobonis (Bobonis, González-Brenes, & Castro, 2013) who provided evidence of the effect of “Oportunidades” programme on violence within the household after programme’s implementation. Beneficiaries women were forty percent less likely to experience episodes of violence from their husbands than those non-beneficiaries. this effect may be explained by the increased empowerment of women within the household. Other empirical evidence in line with this thesis was found by Adato and Roopnaraine (Roopnaraine & Adato, 2004) that by analyzing the “Red de Proteccion Social” of Nicaragua, did not find evidence on negative attitudes of men towards women receiving the transfer payments; many men answered indeed that it was better for women to control the cash, so that no cases of increased domestic violence were collected. On the other hand, a second group of scholars (Kulkarni, 2011) supports the thesis that an increase in women’s intra-household status leads to higher degrees of violence within the household. Women who receive the transfer payments will be more powerful in the household and they will challenge traditional gender norms of the family. Under this perspective, the husband will turn to more violent behaviours in order to manifest their disappointment and their status of head of the household. The same study made by Bobonis (Bobonis, González-Brenes, & Castro, 2013), found evidence of the fact that beneficiaries women were more likely to be victims of emotional violence that would not translate in actual physical abuses. This could be explained by the fact that male partners were trying to regain their status of power in the household. A possible factor that could cause men more violent behaviours can be the absence of men in the programme design and implementation. As claimed by Molyneux (Molyneux, mothers at the service of the new poverty agenda: *progresas/oportunidades*, mexico's conditional cash transfer programme, 2006) men were not incorporated in conditional cash transfer programmes and no efforts were generally made in order to promote the idea that husband and wife should cooperate, share responsibility and work together to meet the project’s goals. Positive examples of improvements of

programmes' design in this direction have been proposed by two programmes, the "Juntos" of Peru and the "Bolsa Familia" of Brazil, described by the policy report made by VAWG (VAWG, 2014). The "Juntos" programme showed progress in transforming gender dynamics since the cash transfer was integrated by other programs and services. The facilitators of the programme integrated men and directly addressed the issue of violence against women. Many men thanks to the training sessions, understood how to behave in harmony with women. The second programme, the "Brazil's Bolsa Familia", was supported by a Brazilian NGO called "Promundo", which started to carry out workshops with men and women where they had the chance to talk about issues such as violence, women's autonomy and rights, etc. The project of the NGO also focused on enhancing men's participation in the programme at the municipal level. To sum up, different empirical outcomes have been registered in terms of domestic violence decrease or increase after the implementation of conditional cash transfer programmes. A higher number of impact evaluations suggest that the programmes generally reduce violent behaviours, however further research is needed.

CONCLUDING REMARKS

Conditional cash transfer programmes are a new type of social protection programme, defined as “Safety Nets” by the World Bank. By providing additional income to the poor, they have well performed in terms of poverty reduction and alleviation. The feature of conditionality, which makes the transfer conditional to the uptake of certain actions in the field of education, health and nutrition, has also lead to an accumulation of human capital. Generally, as it was analysed in chapter 2, the program has achieved a big impact in terms of economic well-being, especially by breaking the inter-generational transmission of poverty. They have been successful because of many factors; first of all, surely, even though the factor of conditionality has raised some doubts and debates about its necessity and effectiveness, it still represent a key aspect that makes the program able to reach its goals. Secondly, the fact that the program has defined in advance the size of the transfer and the moment of its delivery, makes its impact stronger. Thirdly, the targeting mechanism has been generally regarded as efficient and transparent. The program has indeed also produced a Spillover effect, meaning that positive changes in all those areas concerning human capital, were recorded also among the non-beneficiaries families.

However, has this program positively enhanced women’s empowerment? As this work has analyzed, conditional cash transfer programmes entail a gender component and they aim to have a transformative role. Thus among their goals, there is also the one of empowering women by giving the cash directly to them and by inserting some specific conditions that will help poor girls and women to enjoy better education, health and nutrition and generally impact on their well-being. In terms of economic and familial empowerment, CCT have slightly increased the decision-making power of women within the household and, in some cases, improved their presence in the job market. Nevertheless, this form of empowerment has still taken place within the traditional division of labour in the household, which sees women caring about children and household’s general needs and making choices which only concern the private familial sphere. The program has not enhanced an increase in women’s power in what concerns their own needs, wills and hopes for the future so that CCT seems to be build upon a gendered stereotype of women, who come to have just an instrumental role, in the program. In terms of socio-cultural and psychological empowerment, an increase in women’s collective action was registered, above all thanks to the monthly meetings organized by the program, that constituted an opportunity for them to leave the house, create relations of friendship with other women, exchange opinions and learn new information. Also in the field of domestic violence, CCT have generally reduced the perpetration of violence from the husbands towards their wives even though this subject still needs further research.

In conclusion an answer to the question raised at the beginning of this work can be provided; CCT are a good poverty reduction tool, especially in terms of economic and social impact and in particular towards

children. For women, instead, the picture is more unclear, since even though in some dimensions of women's empowerment, some improvements were made, the program is still not able to address women's needs that are not associated with their role of being mothers. A major inclusion of men in the program, the introduction of some new aspects that could help also women who are working or who are the only adult in the family, who are generally not able to participate in the program, could be introduced and some more activities directed towards women and not towards mothers should be designed.

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ITALIAN SUMMARY

Sicurezza e stabilità, eliminazione di barriere economiche e sociali presenti nella vita privata e in quella pubblica dalla realtà del proprio paese a quella dell'intero Stato, distruzione del ciclo di povertà inter-generazionale, Sviluppo.

Parlare di sviluppo significa parlare di quelle che Amartya Sen chiama “capacità” e “libertà”; il processo che porta al progresso è infatti composto dall'espansione di diverse libertà atte a rendere ogni individuo capace di vivere la vita che egli ha motivo di valorizzare. Ogni paese che si trova in situazioni di rischio e vive in una condizione di alta vulnerabilità, diventa così destinatario di azioni che esternamente o internamente mirano a migliorare la sua condizione. Esternamente, gli aiuti umanitari provenienti da grandi organizzazioni internazionali costituiscono una delle più grandi motrici di cambiamento, anche se attenzione va posta nella loro attuazione e strutturazione. È infatti necessario che questi aiuti non diventino una forma di carità atta a creare dipendenza da parte della popolazione destinataria, ma che siano l'input giusto per un cambiamento a lungo termine. Easterly parla di due modalità di aiuto umanitario, quella “top down” e quella “bottom up”, definendo come sia fondamentale adottare quest'ultimo approccio, che va dal basso verso l'alto. È necessario conoscere la realtà locale in cui si andrà ad agire, la sua cultura, le sue credenze e il suo passato, i problemi specifici che la affliggono giorno dopo giorno così da creare un programma d'aiuto che sia efficace. Di alta importanza è la presenza di un sistema di feedback da parte delle popolazioni destinatarie del programma e di responsabilità da parte dell'organizzazione esecutrice. Internamente, invece, è il governo che agisce creando delle politiche sociali che non solo aiutino i più vulnerabili ma creino anche maggiori opportunità per le fasce di popolazione più vulnerabili. Fattori come l'educazione, la salute e la nutrizione, son così diventati il centro di diverse politiche sociali, che hanno come obiettivo ultimo l'accumulo e lo sviluppo di capitale umano, come principale forza capace di interrompere il ciclo inter-generazionale di povertà. La storia delle politiche sociali attuate nei Paesi in via di sviluppo è varia e presenta differenze ricollegabili a storie e passati differenti che vanno a fare da cornice a quadri economici, politici e sociali unici e caratteristici del singolo Paese.

Questo studio andrà ad analizzare uno dei programmi di maggiore successo, il “Conditional Cash Transfers” (CCT) e il suo impatto su fattori economici e sociali. La prima parte sarà incentrata sulla storia delle politiche di sviluppo soffermandosi principalmente su due programmi di protezione sociale: il CCT e il Microcredito; i due programmi presentano infatti una fondamentale caratteristica comune, quella di aver designato le donne come principali agenti e motori del cambiamento. Successivamente, il focus sarà sui CCT e sugli effetti economici da loro prodotti nel campo della riduzione della povertà, del miglioramento delle condizioni di salute e nutrizione e infine dell'impatto registrato sull'istruzione. L'ultima parte, sarà incentrata sulla componente di genere del programma, soffermandosi sulla figura della donna ed un suo

possibile “empowerment” dovuto al programma. Verrà infatti analizzato l’effetto dei CCT su fattori dapprima economici e familiari della vita della donna e successivamente su quelli sociali, culturali e psicologici. La scelta di focalizzare l’attenzione sulla figura femminile è giustificata dalla presenza di diversi studi che hanno dimostrato quanto la povertà abbia il volto di una donna, che soffre non solo per fame e altre privazioni fisiche, ma anche per fattori culturali, sociali e politici che costruiscono vere e proprie barriere con cui deve ogni giorno confrontarsi, barriere di disuguaglianze, discriminazione legale e minacce di violenza. Queste barriere presenti sia nella sfera familiare che in quella comunitaria, da sempre costituiscono dei freni alla presa di potere delle donne che, i CCT hanno provato ad alleviare.

Approccio metodologico

Dal punto di vista metodologico, è stata svolta una ricerca bibliografica finalizzata ad individuare gli studi che hanno trattato l’analisi delle esperienze di applicazione dei CCT e la misurazione dei loro effetti attraverso l’utilizzo di indicatori. Attraverso l’analisi comparata di tali studi, si è proceduto all’individuazione di un set di indicatori che esprimessero gli effetti economici e quelli relativi al ruolo della donna all’interno della famiglia e della comunità. Per quanto riguarda gli effetti economici: riduzione della povertà, miglioramento delle condizioni di salute e nutrizione e impatto sull’istruzione, sono stati utilizzati i seguenti indicatori:

effetti economici	indicatori
Riduzione della povertà	Quantità di lavoro esercitata da adulti e bambini
	Tasso di migrazione locale ed internazionale
	Modifiche delle spese familiari
Miglioramento delle condizioni di salute e nutrizione	Offerta di servizi sanitari
	Retaggio culturale
	Livello di nutrizione
Impatto sull’istruzione	Frequenza scolastica
	Abbandono scolastico

Per quanto riguarda il ruolo della donna all’interno della famiglia e all’interno della comunità, sono stati presi in considerazione due effetti: l’empowerment economico-familiare e quello socio-culturale e psicologico, espressi dai seguenti indicatori:

effetto sul ruolo della donna	Indicatori
Empowerment economico-familiare	Presenza nel mercato del lavoro
	Patterns di spese ed investimenti

Empowerment socio-culturale e psicologico	Aggregazione sociale
	Tasso di violenza familiare
	Partecipazione politica

Attraverso l'analisi degli indicatori è stato possibile effettuare una valutazione conclusiva sugli effetti determinati dai Conditional Cash Transfers.

Le politiche di sviluppo, il Microcredito e i CCT

La storia del Microcredito ha avuto inizio con ventisette dollari donati a quarantadue persone nel 1976 da Muhammad Yunus, un professore di economia del Bangladesh, che passeggiando per le strade della sua città, osservando con i propri occhi la condizione in cui alcune famiglie erano costrette a vivere, ebbe l'idea di creare una Banca per le fasce di popolazione che vivessero al di sotto della linea di povertà, la "Grameen Bank". Partendo dall'idea che lo stato di povertà non è un fattore discriminante nella costruzione di relazioni di debito e credito, egli ha elaborato il suo progetto. Pensò di consegnare mensilmente, nelle mani delle donne, delle piccole somme di denaro da restituire successivamente, atte a finanziare un piccolo progetto lavorativo così da offrire loro la possibilità di entrare nel mercato del lavoro ed iniziare a ricevere un guadagno. La Grameen Bank, lavorando secondo i principi di disciplina, unità, coraggio e duro lavoro, ha incentivato grandi cambiamenti economici e sociali, garantendo non solo un'auto-sufficienza finanziaria ma anche un impatto sulla vita sociale della comunità. In particolare, le donne, avendo accesso al mercato bancario, hanno imparato a gestire, investire e risparmiare il denaro, coltivando conoscenze nel settore manageriale.

I programmi di CCT sono nati invece intorno al 1990 in Latin America. Anche in questo programma delle somme di denaro vengono trasferite alle famiglie che si trovano in condizioni di estrema povertà con la differenza che la somma di denaro è consegnata a condizione che le famiglie beneficiarie rispettino e portino a termine determinate azioni nel settore educativo, sanitario e nutrizionale. Questi programmi fanno parte di ciò che la Banca Mondiale ha definito "safety nets" e hanno quattro principali ruoli: preventivo, protettivo, promozionale e trasformativo. I CCT sono capaci di rivolgersi direttamente alle famiglie più povere della comunità, promuovendo lo sviluppo e l'accumulo di capitale umano e riducendo il tasso di povertà nel breve e nel lungo periodo. Effetti significativi sono stati registrati non solo nelle famiglie beneficiarie del denaro, ma anche nelle famiglie facenti parte della stessa comunità ma non selezionate nel programma. Questo effetto di Spillover ha prodotto risultati in due dimensioni; non solo il programma ha comportato un aumento di domanda locale ma ha anche garantito un maggiore utilizzo del settore bancario formale. Inoltre, essendo il programma condizionato ad azioni chiave per l'accumulo e lo sviluppo del capitale umano (la frequentazione della scuola secondaria, l'attuazione di visite mediche, ecc), i CCT lavorano per distruggere

la trasmissione inter-generazionale di povertà. Gli interventi sono infatti concentrati in specifici punti della vita dell'individuo, quelli ritenuti fondamentali per l'ottenimento di un cambiamento. Il fattore della condizionalità è stato oggetto di numerose discussioni circa la sua necessità ed efficacia. La presenza di condizioni, da una parte infatti rende il programma più semplice da monitorare (anche se il processo di monitoraggio ha spesso un costo elevato) ma dall'altra, può risultare problematico qualora le istituzioni in loco non abbiano sufficienti capacità di implementazione e di controllo.

L'impatto economico dei CCT

Dal punto di vista economico, i programmi di Conditional Cash Transfer fanno riferimento ad una teoria del cambiamento, espressa dalla relazione tra una serie di input e gli output da loro prodotti, considerati obiettivi del progetto. Il programma mette così in azione tre meccanismi causali, che si verificano in relazione al trasferimento della somma di denaro, alle condizionalità da lui imposte e agli effetti prodotti sui beneficiari. Il primo è l' "income effect", che comporta un cambiamento nella domanda di beni e servizi, dovuta ad una modifica del reddito familiare, e contestualmente a possibili investimenti rivolti all'incremento del capitale umano. Il secondo effetto è chiamato "substitution effect" ed indica l'aumento del costo di opportunità relativo al mancato investimento in fattori correlati all'aumento del capitale umano, quali scolarizzazione, migliori condizioni di salute e di nutrizione. Il terzo ed ultimo effetto è chiamato "distribution effect" o "gender-specific effect"; il programma infatti, consegnando nelle mani delle donne la somma di denaro, può produrre cambiamenti nell'allocazione di risorse all'interno della famiglia e nel processo decisionale familiare. I principali effetti economici prodotti dai Conditional Cash Transfers sono registrabili in tre dimensioni: l'alleviamento del tasso di povertà, le condizioni di salute e nutrizione ed il livello di educazione delle famiglie beneficiarie.

La riduzione del tasso di povertà può esser spiegata da tre diversi fattori, qui presi in analisi; la quantità di lavoro esercitata da adulti e bambini, un possibile cambiamento del tasso di migrazione locale ed internazionale e modifiche delle spese familiari. In primo luogo, numerosi studi empirici hanno constatato che la maggiore causa di riduzione del lavoro giovanile a seguito dell'implementazione del programma è ricollegabile ad una delle condizioni imposte dai CCT, quella educativa. Diversi bambini, infatti, per rispettare tale condizione hanno iniziato a frequentare la scuola e a provvedere alla propria educazione, venendo meno alle loro precedenti attività lavorative. Le famiglie beneficiarie del programma sono così diventate meno dipendenti dallo stipendio portato a casa dai loro figli. Questo cambiamento avrebbe dovuto portare ad un incremento delle ore di lavoro svolte dagli adulti della famiglia, ma diverse analisi empiriche hanno invece dimostrato che l'impatto dei CCT risulta minimo in termini di aumento di lavoro offerto dagli adulti.

Riguardo ad un possibile impatto sul tasso di migrazione, l'effetto dei CCT è certamente influenzato dal fattore della condizionalità che richiede ai membri delle famiglie beneficiarie di essere fisicamente presenti per frequentare la scuola e attendere visite mediche. Generalmente il programma ha assunto una forza deterrente nei confronti della migrazione. Nel lungo periodo però, il programma potrebbe indurre i partecipanti a migrare verso luoghi ove vi sono migliori standard educativi e lavorativi, quindi una migrazione principalmente diretta alle aree urbane. Infine, in termini di spese familiari, il programma, avendo causato un aumento del reddito disponibile, avrebbe dovuto incrementare anche le spese e gli investimenti familiari. Ma, la presenza di condizionalità ha fatto sì che, molto del denaro trasferito, sia stato devoluto in spese volte all'educazione, alla salute e alla nutrizione del nucleo familiare, così che molto poco è stato invece conservato per altre spese o investimenti; soprattutto in termini di spese alimentari, il programma ne ha causato una grande crescita. Ciò nonostante, i CCT hanno anche comportato un piccolo incremento in investimenti in attività produttive e compravendita di beni.

Nel campo dei servizi sanitari, i CCT hanno principalmente operato in una dimensione preventiva. L'effetto del programma è risultato generalmente positivo dato che il denaro devoluto alle famiglie è riuscito a ridurre il costo dei trattamenti e a favorire una maggiore educazione alla sanità, ai medicinali e le malattie. Tuttavia per essere effettivo, il programma ha bisogno di un'analisi dettagliata delle barriere che impediscono un corretto utilizzo dei servizi sanitari così che non si incorra in problemi di offerta del servizio. Il governo, le agenzie donatrici e i ministri dovrebbero infatti essere maggiormente coinvolti ed ascoltati. Un problema legato al programma, dal punto di vista della sanità, è stato quello di non essere spesso in linea con le credenze culturali della comunità beneficiaria, fattore che può infatti ridurre non solo la sua efficacia ma anche l'accezione positiva che la comunità ha del programma stesso. Anche in termini di nutrizione, i CCT tramite workshop educativi e consegna di micronutrienti, hanno prodotto un effetto positivo, riducendo il tasso di malnutrizione.

L'ultimo effetto è stato registrato sull'istruzione. La quantità d'istruzione ricevuta da un individuo è infatti determinata da fattori sia di domanda che di offerta educativa. In termini di domanda, la funzione della quantità di formazione educativa desiderata è costruita secondo il prospetto di guadagnare maggiormente e i costi a questo associati. Mentre in termini di offerta, la quantità e la qualità dei servizi educativi è determinata dalla situazione politica della comunità. Il programma impone una condizionalità sulla frequenza scolastica che va dagli ottanta agli ottantacinque giorni e studi empirici hanno registrato un impatto positivo soprattutto in ambienti dove il tasso d'istruzione precedente al programma era minimo. Tra i fattori aventi maggiore influenza sull'impatto dei CCT sulla formazione scolastica, troviamo il livello d'istruzione dei genitori, l'età del capo famiglia e la relazione tra i bambini e il capo famiglia. Detto ciò, i CCT insieme ad innovative ed effettive politiche educative, riuscirebbero anche a migliorare la qualità dei servizi educativi. In conclusione, i programmi di conditional cash transfer hanno sicuramente prodotto un

effetto generalmente positivo dal punto di vista economico, garantendo un conforto a breve termine da una condizione di povertà cronica.

Un possibile EMPOWERMENT delle donne?

L'ultimo ruolo dei CCT è quello trasformativo. L'obiettivo è infatti quello di cambiare le relazioni di potere che impediscono a determinati gruppi della società di prendere parte in attività economiche e sociali, così da garantire un loro "empowerment". Il focus è sulle donne che rivestono un ruolo fondamentale per il successo del programma. Come esplicitato nel documento politico del programma "Progresas" (il Conditional Cash Transfer del Messico), il programma mira a migliorare la condizione delle donne nel nucleo familiare e in quello più ampio della comunità, favorendo un incremento delle loro capacità decisionali e di negoziazione. Analizzando il nucleo familiare dal punto di vista collettivo e non unitario, modello capace di catturare le diverse voci, poteri e voleri presenti all'interno della famiglia, i CCT hanno registrato un impatto nella presa di potere da parte delle donne. Il processo di "empowerment" si verifica in diverse dimensioni; si parla di presa di potere in campo economico, socio-culturale, familiare, psicologico, legale e politico secondo la dimensione familiare, comunitaria e nazionale.

In termini di "empowerment" economico e familiare, le donne sono state selezionate come destinatarie dei CCT in quanto portate ad investire maggiormente su fattori inerenti al capitale umano. Diverse ricerche hanno infatti provato quanto l'aver consegnato il denaro nelle mani delle donne abbia aumentato la quantità di budget familiare devoluta all'educazione, alla salute e alla nutrizione dei figli e dell'intera famiglia. I CCT, per il loro design e i loro obiettivi, potrebbero produrre cambiamenti nella partecipazione delle donne alle attività familiari e al mercato del lavoro, alla creazione di nuove relazioni, al miglioramento della loro istruzione e alla presa di consapevolezza dei propri diritti. Tuttavia, in termini di presenza nel mercato del lavoro, il programma non ha prodotto un effetto significativo; alcuni studi hanno registrato un aumento della partecipazione femminile in lavori part-time specialmente nella prima fase del programma e lavori a tempo pieno nella fase successiva, ma altri studi hanno sottolineato invece, come il programma in se, sia fondamentalmente basato su una visione della donna ancorata all'idea di madre di famiglia, visione che impedisce la sua partecipazione in attività lavorative. Infatti, diverse donne facenti parte soprattutto di famiglie ove non vi è un altro adulto lavoratore, son state costrette a lasciare il proprio lavoro per partecipare al programma o a non parteciparvi completamente, perché incapaci di sostenere tutte le responsabilità che questo prevede. Certamente, la consegna del denaro nelle mani delle donne, ha fatto sì che maggior peso venga rivolto alle loro idee riguardanti spese ed investimenti; tuttavia questo passo avanti è stato registrato soltanto secondo i canoni di una tradizionale divisione del lavoro familiare, che vede la donna come una buona madre di famiglia, che bada quindi a spese ed investimenti rivolti principalmente alla propria prole e al nucleo familiare.

Dal punto di vista sociale e culturale, il focus è su un possibile effetto del programma in termini di migliorata autostima e consapevolezza da parte delle donne dei propri diritti e delle opportunità loro rivolte. Nonostante i programmi siano strutturati in modo da favorire principalmente le donne, come ad esempio consegnando maggiore denaro alle famiglie con bambine studentesse, garantendo maggiori servizi per le donne incinta e le madri con bambini piccoli, il programma rimane principalmente incentrato sui bambini, come motori del cambiamento e alle madri è riservato un ruolo propriamente strumentale, quello di garantire che gli obiettivi del programma siano raggiunti. Effetti indiretti e positivi sono stati registrati soprattutto in termini di azione collettiva. Infatti, la strutturazione di meeting mensili obbligatori per tutte le donne partecipanti al programma, come i “promotoras” nel caso del programma “Progresas”, ha creato delle grandi opportunità per le donne. Tra queste, quella di uscire senza i propri mariti ed incontrare altre donne con cui scambiare opinioni, idee e sentimenti, creando relazioni di fiducia ed amicizia, ma anche quella di acquisire nuove informazioni nel campo dell’educazione, della salute e della nutrizione e prendere maggiormente coscienza dei propri diritti. Anche dal punto di vista politico, è stato constatato che il programma ha prodotto una maggiore partecipazione politica, specialmente da parte delle donne beneficiarie del programma che hanno iniziato ad esprimere le proprie idee, votando.

Un ultimo fattore su cui il programma ha prodotto un impatto, è quello della violenza domestica. La maggior parte degli studi prova che il trasferimento di denaro nella mani delle donne fa sì che la loro considerazione nella sfera familiare aumenti così che, prendendo maggiore consapevolezza, loro diventino disposte ad accettare un minore livello di violenza. Altre tesi, invece, suggeriscono che il programma, andando ad alterare le norme tradizionali della famiglia, quasi sempre discriminatorie verso le donne, può indurre a maggiori casi di violenza domestica perpetrati dal padre di famiglia che cerca di riavvalersi della sua posizione di potere all’interno del nucleo familiare. Tuttavia, nonostante questa ultima tesi, diversi studi empirici hanno provato che i CCT generalmente riducono il livello di violenza domestica registrato tra le famiglie beneficiarie anche se un maggiore coinvolgimento degli uomini nel programma e nei suoi obiettivi potrebbe ancor più migliorare questo trend.

Considerazioni conclusive

In conclusione, i programmi di Conditional Cash Transfer rappresentano uno strumento capace di attenuare il tasso di povertà e garantire una forma di sollievo soprattutto nel breve periodo per le famiglie beneficiarie. In termini di impatto economico, il programma ha registrato un grande successo soprattutto in termini di migliore istruzione per i più giovani, minor lavoro giovanile e migliori condizioni di salute e nutrizione, tanto da esser replicato in diversi paesi in via di sviluppo. Per quanto riguarda invece, l’“empowerment” femminile, maggiore ricerca è necessaria, anche se a sostegno di diversi studi, il programma non sembra migliorare la condizione della donna in quanto tale, ma soltanto la sua condizione in quanto madre di

famiglia, rendendo la sua voce più forte soprattutto nella sfera privata e familiare, ma mantenendola flebile o assente in quella sociale, comunitaria e lavorativa.