

Family and Cash Transfer Programs in Latin America

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Since the 90s, different types of assistance programmes to face extreme poverty have been developed in Latin America. Among the most relevant are the programs of conditioned transfers of income, which now represent one of the central tools in the framework of social policies to fight poverty and strategies developed by the Governments of the region.

Cash Transfer Programs (CTP)

CTP are direct income transfers to the poorest sectors, financed from general revenues. They are non-contributory programs designed on the one hand, to raise family consumption levels through monetary transfers and thereby reduce poverty over the short term, and on the other hand, to put family members in a better position to break the intergenerational transmission of poverty (ECLAC, 2010).

Conditional transfer programs have been spreading rapidly since the mid-90s. They started in Brazil (*Bolsa Familia*) and Mexico (*Oportunidades*, before *Progresá*). Today they are operating in 18 countries of the region and reach more than 25 million families, which correspond to about 113 million, i.e. 19 per cent of the population of Latin America and the Caribbean (see annex table) (Ceccini and Martinez)(2011). These programs have three primary aims: to alleviate poverty through direct income transfers, to provide incentives for investment in human capacity-building, and to bring the target population into the social protection and promotion networks (ECLAC, 2010).

Impact evaluations of CTPs have shown promising results. First, there is evidence of positive impacts on education and health outcomes. Second, there is some evidence of positive impacts on nutrition, mainly when the CCTs have been accompanied by the distribution of foods supplements. Third, no major negative impact on labour supply has been observed (despite criticisms that CCTs foster dependency). Fourth, large-scale programmes have had impressive results in reducing inequality and some impact on poverty measures, especially by narrowing the poverty gap and lessening the severity of poverty (Hailou and Soares, 2008).

The evolution of those programs, whose design allowed more flexibility and efficiency in the delivery of economic resources when reformulated and adapted to various assessments, managed to interrelate the programs with the sector policies of education and health. However, criticism focused on the attempt of these programs to reestablish a very selective social policy of protection that perfectly suits the contemporary model of responsible welfare- in other words- public welfare policies that establish counterparts to make beneficiaries more responsible in overcoming their weaknesses and difficulties (Serrano, 2005).

In short, they are criticized by their delegation of social responsibility protection from the state to families and, within families, to women. Women appear as the main clientele of programs for the family and, in some countries, there is a new orientation towards mothers and women heads of household, which is justified based on the criteria of efficiency in the use of the resources allocated to families

in extreme poverty. So, if you look at the existing programs aimed at poverty alleviation, we can see that these have been marked by a female presence much higher than the percentage of women identified as poor (ECLAC, 2004).

The focus in these programs has distributional effects in the short term, but if you go on indefinitely, it is not the best option for moving towards more egalitarian societies. The main risk is that it underscores an administration segmented in terms of quality of social benefits and reinforces inequalities of trajectory and results among the poor and the rest of the population (ECLAC, 2006a).

Two programs with an emphasis on families: *Puente* of Chile and *Oportunidades* of México¹

Here two programs of conditional transfers of income and the role that has been awarded to the family are examined in greater detail. One of the most notable similarities between the *Chile Solidario* Program -*Puente*² and *Oportunidades* is that both have the whole family rather than individuals in poverty as the main target group (see table in the annex).

To take the family as basis of a poverty alleviation program is not a coincidence. The family is the place where day-to-day and generational reproduction processes are carried out. It is the place where behavior and attitudes that make families remain in situations of poverty can be changed. The family serves as a means to educate, communicate, and train their members with the help of the programs. According to Bourdieu, (1997) the family takes an effective decisive role in keeping the social order, and the biological and social reproduction e.g. in the reproduction of the structure of social space and social relations. It is within the family that the programs can act more efficiently in order to tackle the root causes of poverty, and do away with its vicious circle.

Next, the notions of family used in both programs will be examined to try to determine the effectiveness of working with this target group.

The notion of family in the programs

1. The family: a central element in Latin America

As in the *Puente* and *Oportunidades* (Bridge and Opportunities) programs, there are programs in other countries in the region whose central axis of action takes place around the family, a relatively novel element if you consider that until the nineties -much of the social programs of the countries of Latin America and the Caribbean were focused on individuals or specific groups: young people, women, senior citizens unemployed and others. However, even though the family was not the same subject of policies, programs have often implied a model family well away from the everyday reality of the male/female recipients of these policies (Jelin, 2005).

¹This section and the following are based in Arriagada y Mathivet, 2007.

² The *Chile Solidario* system is composed of four programmes: *Puente* (Bridge) addressed to extreme poverty families; *Vínculos* (Bonds) oriented to vulnerable older people, *Calle* (Street) programme addressed to people living in the streets; and *Abriendo caminos* programme (opening roads), oriented to children and youth in extreme vulnerability.

The family remains one of the most valued social institutions for the material, social and emotional well-being of individuals. In this sense, it is important to consider that the family is located in the centre of the culture of the region, as can be inferred from the fact that 90.5 per cent of Latin Americans consider the family as very important, above work (77%) service to other people (60%), religion (55%), leisure (45%), friends (41%) and politics (14%) (Sunkel, 2004). These figures tell us about the cultural role of the family in Latin America as a basic axis for the shaping of values, social cohesion as well as for the material survival of people.

Despite the changes experienced by the family during the last century, social programs tend to consider the existence of a single model of harmonious family with a division of labour based on the idea that man is the only one that contributes economically to the home and that the mother only plays domestic household tasks (Arriagada, 2006). By 2005, in Latin America that traditional model of family corresponded to only 20% of the total number of households, and to 24% of urban families. This situation gives an account of the diversity of existing families and the massive incorporation of women into the labor market, its transformation from housewives in exclusivity to workers and housewives in a simultaneous way. Between 1990 and 2005 the rate of female labor participation in the urban areas of 18 countries increased from 45.9% to 58.1%. (ECLAC, 2006b).

In spite of these great cultural changes, the family in Latin America is marked by the mandates of the Catholic religion: the family is a nucleus, formed by the mother and the father united by marriage, and the children living under one roof. It is precisely this view of family which is considered by social policies and programs for poverty reduction in the region, which, often, does not incorporate the various compositions and diversity of families. Thus, families headed by women, families with children by different parents, families with teenage mothers, families with problems of domestic violence, families at a distance and others are not included in the strategy of development programs. These different types of families cannot be considered in the same way, the internal dynamics are very different.

Family Perceptions

1 Programs vision

To isolate the achievements and shortcomings of the programs, it is important to return to the saying of the subjects and actors, that is to say, to those families and determine the way in which they perceive and receive both programs. What first comes as a reaction from the beneficiary families is the spontaneous gratitude with which they speak of the programs.

Positive assertions, while they show the feelings of those who are the direct actors and protagonists of the programs, should be taken with caution, because many times, the fear of losing support, apprehension with someone new or perhaps the simplicity of the people, can distort their comments. Even when not performing much criticism or explicating direct complaints in some of their comments, some alerts and looks may occur that are fundamental to consider.

Although some mothers do not complain directly of the program, they merge the positive aspect of the program by recommending more concern for children. It is possible to observe similar situations in the case of the beneficiary families of *Oportunidades* program, indicating that they have failed to move out of poverty. Also, a participant of *Puente* expresses the bureaucratic burden of it and the difficulties of carrying out the obligations of the program.

Indigent families of social and institutional networks are not used to deal with the rules of bureaucracy and indicate that it is a clear disadvantage to the aid they get. However, this view does not belong to the families only. Thus, a member of the *Puente* program indicates that there is lack of communication among the various institutions (municipalities, clinics, etc.) situation which undermines the work of the social worker, as well as it diminishes the confidence and cooperation of the families with the program. In the case of *Oportunidades* program for families it was not clear the procedure by which the families became program leavers. Among the recommendations identified by the evaluations, it was pointed out the importance of knowing the "exit doors" and the "graduation" mechanisms. (González de Rocha, 2005).

2. Program Effects on Families.

In order to assess the results of the programs to fight poverty, it is important to establish whether its objectives were achieved. In the specific cases of *Puente* and *Oportunidades* programs, to determine whether the beneficiary families were able to escape poverty and reduce social inequality. In relation to the impact of conditional transfer programmes on inequality, programmes such as *Oportunidades* and *Chile Solidario* show divergent results. In the case of *Chile Solidario* the impact is small: the Gini coefficient is reduced by only 0.1 percentage point. By contrast, the *Oportunidades* programme has more meaningful outcomes: inequality has been reduced by around 2.7 percentage points. The key to understanding this difference lies in the proportion of total income represented by the respective transfers, which is much smaller in the Chilean case (less than 0.01% of total family incomes) than in the other case. Clearly, the effect that TCP will have on poverty and distributive inequality of income depends on their degree of targeting, their coverage and the amount of the cash transfers. With limited resources, some tough trade-offs have to be made between broader coverage and larger transfers (ECLAC, 2010).

It is very difficult to establish these results because families are constantly changing, both in its structure and members. Thus, it is easier and more convenient, to see changes in households at two levels: material and psychological. Taking into account the consumption and expenditure of households of *Oportunidades*, it is possible to observe important changes in food. This way, through transfers, families can consume a wider variety of foods. (González de la Rocha, 2005).

However, the aid is not always positive for the families of *Oportunidades* program, as even though there is help for housing and attendance of the children to school, these services generate additional costs, such as the use of

computers, photocopies, which add to the family budget, generally decreasing the income for food.

The fact of having a guaranteed amount each month facilitates consumption, but generates a negative effect at the same time, which reduces the opportunities for the family to develop and emerge from their condition of poverty. It is important to note that perhaps this is the big difference between the two programs studied: *Oportunidades* Program agreed to deliver a much more important bonus to the families than the *Puente* one. It gives a more welfare trait while Chile program, gives more importance to the effort of families themselves to generate income.

The families' development awareness of the *Puente* program that can make them overcome poverty has convinced them of their role as actors in this process. This is without any doubt one of the most important changes experienced by the families as a result of the program. This conviction was born from the motivation and the commitment to the program that will have these women with an enormous desire to leave their present condition, or at least improve it. This is a significant change of behavior of beneficiaries within a program, as they become actors aware of their role in the program, without waiting for Government aid, which changes their fates. It is important to consider that such a will, this daily effort that makes families survive, is not so new, as it exists and is renewed with every economic crisis as the mechanisms of survival must be transformed to deal with limited resources and survive the day by day.

Actually, do the programs work with families?

While the two programs have the family as a central subject, in practice, women are the most involved and participative. This is due to the design of the programs themselves as the amount of the transfers is in the name of the adult female of the family. Thus, the work is more with women heads of family, on the basis of the idea that they are more responsible with money and are more concerned about the general welfare of the family.

This is due to a traditional look of the roles in the household, where the woman is very active, while the man is classified as passive, even weak. With this vision, often realistic, is that in practice program professionals decide to go directly to women, rather than trying men to get interested in the activities.

This fact means a great challenge to improve the impact of the programs: fighting the traditional visions in which man lacks initiative and the woman carries the entire weight of the responsibilities. So that men get more interested in the programs and their impact on the life of the family, it is necessary to have specialized workshops for them, i.e. activities specifically designed to their participation and motivation, which do not exist.

Thus, to really work with families and get them out of poverty, it is necessary to meet the needs of each of its members, taking into account the stages of the life cycle in which they are. The same families express their anger that the *Puente* program does not respond more specifically to children or to young people.

Perhaps this is the biggest challenge: to incorporate within the poverty alleviation programs design, the diversity of needs that are generated by the plurality of relations and ways of relating at the interior of the family. If in the strategy of development of programs the families headed by women, families with children by different fathers, families with children of mothers, families with problems of intra conjugal violence, among others, are not considered, the potential of programs diminishes to help families out of poverty.

Will the families' social capital strengthen?

The evaluations carried out to assess whether the families manage to enhance their social capital are different for both programs. It is argued that the *Oportunidades* programme has managed to set up informal groups of women where there is evidence of solidarity and cooperation, even though it is difficult to ensure if these relations did not exist before. However, the fact that these relationships spin around the responsibilities of the ownership of the program, we can suppose that consolidation is related to the operation of the program. (González de la Rocha, 2005).

The program would boost the type of social capital of the bridge type to interact and promote links between beneficiary families in the program. The risk, in the case of Mexican communities, is the breakdown of community ties as there arises conflicts between incorporated and non incorporated families in the program, to the extent that the selection of beneficiaries is not clear to the community and where relatives with very slight income differences are inside and others outside of the program, generating sometimes strong conflict and exacerbating pre-existing ones in others.

In the case of the *Puente* program the emphasis has been on the establishment of relations between the families and the social network, that is, a kind of ladder social capital rather than the bridge type, to the extent that there are no actions that organize and relate *Puente* families among themselves or with the community environment (Raczynski and Serrano, 2005). Neither is any evidence of the establishment of effective ladder relations, as the attention on the part of the social services to *Puente* families remains vertical, and where the greatest achievement so far, as already indicated, is to inform the families that there are certain services to which they have rights to demand attention to.

To sum up, even though in the *Oportunidades* program, the concept of social capital has been worked out to improve evaluations of the program, studies indicate that there have been mixed results on the generation-destruction of social capital. In the *Puente* program there is no explicit indication that this approach is being used, which would be the basic condition to help strengthen or generate social capital. In practice, social capital would develop to the extent that the program would succeed in empowering families and avoid producing negative effects on the existing capital. At this level, it is crucial to review the processes and the evolution of the program because as Raczynski and Serrano (2005) argue, the way things are made, the agreements taken, and the shared responsibilities behind them, form the basis of the accrual for the sustainability of the processes linked to social capital.

Feminist programs?

Both programs include the work with families in their design, i.e. they consider families as means for overcoming poverty. This statement should be contrasted with what is happening in reality, where professionals work more with the head woman of the family than with other members of the household. Given this fact, is the role of women considered in the design of programs? Have both programs got a gender perspective in their struggle to reduce poverty?

In the case of the Mexican program, there is some willingness to consider the inequalities between men and women. In this way, the program helps girls for the scholarships by giving them a 10% higher amount than the given to boys. (Molyneux, 2006). This is the only measure of positive discrimination for women, ultimately verifying that the program bet is more for future generations than for women. The fact that transfers are made to women does not show a willingness of empowerment, but the consolidation of a traditional view of gender where the woman is sacrificed for the sake of the community. Even when women have pride of place in the development of programs and their importance is recognized in the design, the programs do not have a feminist look, understood as equalization of rights. Its objective is not the development of women out of poverty, but the development of the entire family, whereas the main place is given to the woman-mother in the family.

The programs have a materialistic vision, not a feminist one. The woman is considered as the mother: as the person best placed to teach their children ways of development and thus break the cycle of poverty. An assessment conducted with Puente families notes that like in the projects, 90% of people who participate in the evaluation of the program are women (CyP, 2005).

In both programs domestic work appears naturalized as part of the female role since they believe that a woman in her role of warden of her children, of educator, deserves the support of her action, with health control and school attendance and healthy food of course. In the case of the Oportunidades program, plans are put in place to accompany women in their various stages of pregnancy when the child is small and requires more attention. The social construction of the needs of the poor is focused on the child. There is continuity with previous social policies. Though the woman is at the center of the programs, there is no special attention because the vision of her role remains the same. Programs reinforce the social division of gender where women should be, first of all, good mothers.

A certain empowerment

Following the above, some kind of empowerment does take place as women handle the income (transfers) and receive the tools of knowledge, through the workshops and courses of the program. This can generate situations of family stress, for example, if this empowerment is perceived as abandonment or an underestimation of the role of the man. It is even possible that the husband decreases its effort to provide income to the household so as to feel satisfied with the transfers provided by the program, which means a perverse effect on

It is important to note down the systematic contradiction between the design of these programs and reality. Even though they are designed on the basis of

traditional conceptions of the role of a woman, often, the women involved in them, are there for many other reasons than from what that traditional role would announce: to develop, to learn, to leave the house without blame, among others. This is what creates in them a form of empowerment. Indeed, with the co-responsibility, families must be involved in activities, workshops and training courses. They are the women heads of household, those who are involved in activities and then depart from their usual environment, which is a very important achievement. Thus, the programs serve women to learn, expand their knowledge and sources of information and create networks.

During classes and workshops, encounters between women serve to exchange their stories, their problems, their views on the situation, to overcome their fears and their lack of confidence when they realize that they are not alone and that together they can solve some of their problems. This form of empowerment is not explicitly raised in the programs, but emerges as a positive externality.

Although programs consider the traditional role of women and their empowerment goals, they focus on families, its methodology of work in practice, generate a specific empowerment to women, as they promote social networks and establish a mechanism of information essential to their development.

Women are the root for the efficiency of programs with families

Programs could not be run without the work of beneficiary women. It is they with their energy, dedication, and willingness who favor the implementation of co-responsibilities, which as noted above, are one of the fundamental contributions to both programs.

After five years of qualitative evaluation of the *Oportunidades* Program it is concluded that the importance of women in domestic economies both through their traditional role as providers of care and reproductive services is of the most importance, just as in its increasingly clearer role of essential suppliers or co-suppliers. Both urban and rural women are captors of monetary income and key supporters of the family. Incompatibility or escalating tensions between the co-responsibility and the work of women (in the productive and reproductive area) has been a constant throughout the evaluations (González Rocha, 2006).

On the basis of the traditional view of a woman/mother in the house, in charge of the home, and a provider man working outside to generate income, is that women have more time to focus on the tasks of the program. For *Oportunidades*, the promoters spend 30 hours a month on the responsibilities of the program. (Molyneux, 2006). Among the problems noted by the Puente families who develop small enterprise projects, they refer to "a series of disease problems of family and tired by having to comply with the work of the home and children, the biggest problem occurs at the time when they are beginning the work in which they feel alone and "are not within their family support to get the response they would like to." (CyP, 2005)

Indeed, the program activities overload women and add an extra role to those they commonly play: mother, wife, home caretaker, woman in a community,

and sometimes a professional. Programs add work and tasks only to women, while its design stipulates that they are aimed at families.

Even those measures that explicitly try to promote gender equality, for example, a better scholarship for girls, can bring negative effects to women. It is possible that before the existence of the scholarships, mothers had their children to help with the household chores and the care of small children, but in this new scenario, the girls have to go to school and leave their mothers with the housework.

In the case of some women, the high level of demand for the program, forced them to choose between their jobs or stay in the program.

In certain cases, the fact that women are the programs' pillar can generate domestic violence (González de la Rocha, 2006a), as women are devoted to activities outside the home, this can be perceived as a partial abandonment. There were also cases of families of the *Oportunidades* program in which men, being confident on the monthly transfers, stop working (Molyneux, 2006).

One of the demands of the 150 *Puente* families evaluated has to do with the need to develop workshops and specific support to deal with the problems of domestic violence, alcoholism and drug addiction, that, in most cases, lead to depression and some more serious problems (CyP, 2005). The design of poverty alleviation programs need to incorporate the relations and internal dynamics that occur in families, as well as specifically encourage activities for individual members of the home, with their different needs and motivation mechanisms.

Conclusions

In general, every time there is an attempt to measure the impact of poverty reduction programs, techniques of quantitative analysis are mainly used. They are very useful for isolating the effects that are actually applicable to the programs but they put aside qualitative aspects that are fundamental to consider. This study attempted to be closer to the feelings and opinions of the main actors of the *Oportunidades* and *Puente* programs: the families.

Their vision as the main affected and beneficiaries of the programs, poses a series of challenges that must be considered in the formulation of similar programs. Roughly, the beneficiaries show a positive reception to the existence of both initiatives, but indicated their dissatisfaction with certain aspects of its implementation. I was noted, for example, the workload that women have to keep in its multiple responsibilities within the household and attend and participate actively in the activities of the program. It was found that many times, in the absence of consideration of different family structures and their internal dynamics, some perverse effects are produced that point to an opposite direction to the objectives of the programs, for example, when women suffer from domestic violence, and this increases because of the longer absences from home due to their attendance to the workshops.

Fighting poverty means to fight inequality, both within and outside the family. Therefore, they should consider the different needs of the members of the

household in its design. We must always keep in mind, for example, the need for special attention to help women to achieve a fairer place within the family. Programs need a gender stand which should be focused on women as well as men and children.

It is important to note that both programs try to respond to a long time demand and they do not follow the free assistance look that characterized many programs for the eradication of poverty in the region in past decades, but from a different paradigm: poor families as actors and protagonists in the fight against the cycle of poverty. With this new vision the programs were designed to consider the poor as co-responsible to overcome their condition, trying to provide them with tools that allow them through their efforts and enthusiasm to escape poverty. These programs have a holistic view of the causes of poverty, a relatively new element in the Latin American social policies.

It still seems to be too early to evaluate the full effects of the programs in the achievement of their objectives, especially in the case of the *Chile Solidario* program: *Puente*. In the case of *Oportunidades*, the effect of the program is recognized by the increase in schooling at basic and middle upper level of urban and rural areas and in the increase of the weight and the size of the children. The hypothesis that sets the basis of the program in connection with the development of capacity as a way for reducing poverty has failed in its cycle, but in the course of time, it has shown that it is unsatisfactory as a unique instrument to achieve this, and even when new components have been added to the design - such as savings plans for young people, money transfers for the old, the retirement savings system –it is uncertain whether a future strategy should be continued by adding components to the program or returning to its original design (Loría, 2006).

Despite the fact that the eradication of extreme poverty requires an increase in the income of the families, for which programs should devote efforts to develop quality jobs and increase training, and work education, it should also be considered that without the effort of the people involved, the fight will be sterile. For this reason, to educate and raise awareness in the families over their rights and duties are sine qua non conditions in the success of the various initiatives. A poor family will not exceed its status, if it is not conscious and convinced that it has the opportunity of overcoming its situation.

In conclusion, the assessment shows that these programs should solve at least three paradoxes. First, despite the fact that they develop a new approach to reduce poverty, which considers both the families and their multiple needs, they do not give the space or stimulate poor groups to organize themselves and develop their social capital. Second, although they are directed towards families and their members, they share a traditional vision of the family and tend to encourage the more traditional model of households. Third, while they attach importance to the role of women within families to give them a money transfer, at the same time they play a subordinate role within it. In short, as it has been pointed out by UNRISD (2006) these programs focus on women but they are blind as to their relations and gender inequality.

To sum up, the following recommendations for improving cash transfer programmes (CTPs) are proposed:

- To incorporate within the design of CTPs, the diversity of needs of family members and ways of relating inside the family, taking into consideration gender equality dimensions inside the families.
- To develop strategies in order to change the subordinate position of women inside families with gender awareness in mind.
- To consolidate programmes involving multiple components (education, health and nutrition) with centralized national administration and targeting mechanisms at different stages.
- To give the opportunities to groups living in poverty to organize themselves and develop their social capital.
- To take into account the diversity of Latin-American poor families.
- To clarify the mechanisms of selection to enter and exit the programmes.
- To educate and raise awareness in the families over their rights and duties (sine qua non condition for the success of the programme)
- Reduce the workload on women of conditionality of CTPs
- To develop special programme for including men in the programmes and special attention to children in poor families.
- To use impact assessment systems in programme design.

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