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DEPARTMENT OF SOCIAL POLICY

‘Exploring the outcomes of Conditional Cash Transfer Programs on social exclusion: The Case of Programa Juntos in Peru’

SA 472

Dissertation submitted in partial fulfilment of the requirement for the degree of
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ABSTRACT

Social Exclusion has been a long-standing feature of Latin America. Countries in the region have been promoting, the last twenty years, transformation or construction processes of their social protection systems aimed at reducing poverty and social exclusion. Conditional Cash Transfer (CCT) programs were created with this objective. The evidence shows that the CCT are having positive impacts in terms of reducing inequality in income distribution; however it is not conclusive in other aspects of poverty and social exclusion. This dissertation is an examination of the old and new phenomena of social exclusion that are emerging due to the implementation of the CCT programs. The case of JUNTOS (Peru) is analysed. Attention has been focused on CCT from a rights-based approach as a means for the effective reduction of poverty and social exclusion and the first step toward building inclusive social protection systems.

CHAPTER 1: INTRODUCTION

During the last years, CCT programs have had a leading role in social protection policies. CCT is framed within the scope of non-contributive social protection instruments as an innovative practice to reduce poverty and social exclusion. Despite their achievements and popularity, some questions remain unanswered about CCT programs, for example, ‘their role within a broader social protection system, their ability to address a broader range of challenges posed by poor and vulnerable populations’ (Rawlings 2005:134) such as social exclusion and their collateral effects stemming from their design and implementation. This paper explores the current debates about social protection and social exclusion and discusses CCT in relation to these issues. A new tendency is introduced: CCT from a human rights approach. If poverty and social exclusion is understood as a violation of human rights, then CCT could contribute to the fulfillment of national and international obligations of the States related to human rights. In this sense, the starting point for CCT should be citizens with enforceable social rights, rather than individuals with needs or at risk.

Relevance

In the past decade, cash transfers have been gaining in popularity as an ‘elegant southern alternative’ (IDEAS 2011:1) for poverty and social exclusion reduction. They have expanded rapidly as a social policy option within and outside Latin America. Furthermore, they have received substantial support from the international community and are highlighted as one of the ‘best practices’ of social protection in the region.

Thus, considerable funding has been given to the dissemination of program experiences, expansion of existing initiatives and replication of similar programs elsewhere in the region (Britto 2005:1).

At the present, 18 countries in Latin America and the Caribbean have different types of CCT (Johannsen 2009:31). The Peruvian government launched JUNTOS in 2005.

JUNTOS, like other CCTs, believes that cash transfers to the family household, and access to education and health care for the children, are the main means to improve the living conditions of people in poverty. But, 'the concept of poverty in Latin America is also related to other categories, such as exclusion, marginality, inequality, vulnerability and state of risk' (Dain 2003:6). Social exclusion in particular is an ambivalent concept, which can be identified as a cause of poverty or as an effect. Furthermore, social exclusion is more than just income.

In this sense, while the programme over this limited period seems to help some people in need, providing them access to monetary resources and basic services, what is the effect of CCT on social exclusion and experiences of stigma and discrimination of poor people?

It should be added that, although social programs in Peru have a long history, JUNTOS was chosen as an example of social protection measure not only for being the first social programme giving cash to families in Peru, but also because it resembles other CCT programmes implemented in Latin America.

Research Question

This thesis seeks to address the question as to whether and in which ways CCT have influence on social exclusion. I attempt to explore these issues from three points of view i) a transformative view of social protection, ii) poverty as social exclusion and iii) CCT programs from a human rights approach.

Research Methodology and Limitations

In carrying out this analysis, qualitative data was the main source of information.

The majority of the data has been drawn from secondary sources, both in Spanish and English. I have considered different kinds of publications such as peer-reviewed journal articles, studies reported in books and 'grey literature' (conference papers and Peruvian government reports). A 'systematic review approach' (Bryman 2012:102) was conducted and methodological judgements, based on my own experience, were applied to evaluate the quality and relevance of the information.

This research uses a single case-study approach to illustrate the discussion (Yin 2003). JUNTOS was chosen because it is a 'representative ... case' (Bryman 2012:70; Yin 2003) among other CCT in Latin America. This case study was used to 'explore' (Yin 2003:15) the effects of CCT on social exclusion and the 'unit of analysis' (Yin 2003) was the Program JUNTOS as a whole. As for the methodology, this dissertation mainly reinterprets theories and the existing evidence of JUNTOS program from a social exclusion and human rights perspective.

However, this analysis is constrained to some extent by the following factors. First, as the program was implemented from 2005, the analysis of its outcomes is limited, compared to other CCTs that have been running for longer periods (Bolsa Escola – Brazil, Progresas – Mexico). Second, considering that the studies reviewed for this dissertation had other focus, a word of caution should be considered. Finally, I also want to emphasize the importance of contextual understanding for the program. In this sense, a careful analysis should be made about the representativeness and the ‘analytic generalization’ (Yin 2009:406) of its results.

Structure

This dissertation consists of five chapters. The first provides an overview and presents the topic to be addressed and its relevance on the current debate and the interest in Peru. It also presents the research methods. Chapter 2 reviews the theories and discussions surrounding social protection, social exclusion and conditional cash transfer in which the case-study will be looked at. Then, the case JUNTOS will be introduced in Chapter 3. The context of Peru is provided as well as a picture of the results and challenges. Implications for the literature and for the research questions will be discussed in the next chapter. In the final part of this thesis, I will provide some policy recommendations. I hope these considerations offer a road map for the journey ahead.

CHAPTER 2: LITERATURE REVIEW

Social Protection Framework

The right of individuals to provision by way of social protection is articulated specifically in a number of international instruments, notably the Universal Declaration of Human Rights, the International Covenant on Economic, Cultural and Social Rights, the Convention on the Rights of the Child and the Convention on the Elimination of All Forms of Discrimination against Women (Bachelet 2011:33).

It is worldwide accepted that ‘social protection is an integral component of any strategic effort to reduce the incidence and severity of poverty’ (Norton 2001:9). As such, the term carries a range of definitions and it is perceived in different ways by different stakeholders. As Devereux (2004:3) points out:

- a) ‘Some see social protection narrowly, essentially as a new label for old-style social welfare provided to the “deserving poor” (e.g. widows and orphans, or people with disabilities).
- b) Many continue to equate social protection with social safety nets, or interventions that cushion the poor against production and consumption shocks, such as food aid for drought-affected farmers in subsistence-oriented communities.

- c) Others adopt a very broad approach, including education and health subsidies, job creation and microcredit programmes, as well as safety nets for groups that may be vulnerable to shocks, but are not usually regarded as among the poorest strata of society (e.g. coffee farmers facing falling export prices).
- d) A more “political” or “transformative” view extends social protection to arenas such as equity, empowerment and economic, social and cultural rights, rather than confining the scope of social protection to targeted income and consumption transfers’

Through history, large debates have been developed around social protection between a more universalistic approach and a residual and targeted one. For example, there is a discussion about the respective advantages and shortcomings of targeting low-income individuals and universal approaches as basic principles in the organization of benefit programmes. Scholars also discuss whether benefits should be conditional or not (Esser et al. 2009:105).

As Shepherd (2004:3) points out ‘targeting is often a less than ideal approach to providing protection: it is difficult to avoid wrongful exclusion and inclusion, it is expensive and administratively difficult to do well, and it reduces social solidarity’. For instance, some targeting mechanisms that are applied on public works or school feeding schemes can have stigmatising effects that create social tensions and exacerbate vulnerabilities (Devereux 2004:12). However, decision-makers will continue to insist on it, largely on cost grounds (Shepherd 2004:3).

Targeting goes with the notion of 'means testing' as well. Here the idea is that people should receive support from the state only if they have insufficient 'means' to support themselves. The means usually means income. 'But what counts as income?' (Standing 2007:515) And 'why bureaucrats have to decide on who deserves support and what conditions on which those chosen should be given the benefit?' (ibid.520) Means-testing may also produce 'poverty trap' or 'unemployment trap'. For example, if you can receive a state benefit only if you are 'poor', why try to move out of poverty if you would lose more in withdrawn benefits than you would gain from doing a low-paid job? (ibid 517)

All this has led to different agencies propose different conceptual frameworks for the design and implementation of their social protection policies:

The most popular is **The World Bank's Social Risk Management framework (SRM)**. According to Holzmann (2000:10) the main elements of the social risk management framework consist of: the type of income risk incurred, the type of strategies to address income shocks, the type of instruments by formality of arrangements and the type of institutions and actors involved, from individuals, households, communities, NGOs, market institutions, government, to international organizations and the world community at large.

Nonetheless, Devereux (2004:6) argues that there are a number of reasons why this framework and its terminology should not be accepted as the "truth about social protection"

Devereux and Sabates-Wheeler (2004:17) propose an alternative framework for considering social protection: **Transformative Social Protection**. This framework is comprised of four components: transformative strategies that change social policies and attitudes; promotional strategies that enhance earning capacity; preventive strategies, such as insurance, that help to avert deprivation; and protective strategies that offer relief from deprivation.

For social protection to be transformative, basic human rights principles are needed, including: equality and non-discrimination (extending access to migrants, reducing inaccessibility due to distance, application costs, language barriers, lack of information, lack of ID cards, gender discrimination, etc); universalism (to save financial and social costs of targeting and minimise risks of exclusion); unconditionality (because conditions are patronising to the poor); transparency; accountability; adequacy; and active participation by beneficiaries and civil society (IDS 2011:9)

But, to what extent can social protection be transformative? That depends on how “transformativity” is understood (Koehler 2011:7). In Sabates-Wheeler and Devereux’s view (2007:24) ‘... social protection interventions should extend well beyond social transfers – and the resources transferred should be broader than cash or food, to include redistribution of assets that will reduce dependency on handouts and enable at least some poor people to achieve sustainable livelihoods’ . This would encompass strategies to integrate individuals equally into society and enable excluded and marginalised groups to claim their rights, and measures to transform public attitudes and change regulatory frameworks (Koehler 2011:8).

Moving from conceptual frameworks to policy interventions is a complex process.

Conceptually, Cecchini and Martinez (2011:45) have identified three elements of social protection, to wit, contributory social protection (e.g. pension system, health system, unemployment insurance), non-contributory social protection (e.g. consumer subsidies, emergency employment, cash transfers) and, regulation of formal labour market. In this framework, the CCT is considered as one component of the policy of non-contributory social protection or social assistance.

However, poor countries lack the capacity to implement effective social protection interventions. There are gaps between the introduction of regulations and legislation and the implementation of social protection programmes (Esser 2009:110). The handling of social protection issues within developing country government structures is often fragmented and poorly co-ordinated (Norton 2001:13).

The financing of social protection is a key issue in developing countries. Limited tax revenue is one reason (Esser 2009:98). In this sense, the extent to which the state can intervene to protect individuals from misfortune seems to be in practice very much more limited in low-income countries (Norton 2001:26). Evidence suggests that the poorest households in poor countries ‘...relying instead on transfers from a range of non-state sources (kin, community, religious organisations etc.) ... and mechanisms such as cooperative associations and rotating credit societies’ (ibid.47).

Finally, it is also important to locate social protection in the context of significant relationships with other areas of policy such as specific sectoral policies in education, health, etc.

Conceptualizing Social Exclusion

Social Exclusion was originally developed in France, where it was used to refer primarily to those who slipped through the Bismarckian social insurance system; the socially excluded ('Les exclus') were those who fell through the net of social protection: in 1970, disabled people, lone parents and the uninsured employed (Burchardt et al 2002:2).

The thought is often expressed that 'social exclusion' is no more than a relabelling of what used to be called 'poverty'. However, although there is no doubt a close association between economic stratification and the phenomenon of exclusion within a society, it seems clear that in principle social exclusion can occur between groups that are not significantly distinguished from one another economically (Barry 2002:13)

But, what is the difference between poverty and social exclusion? Exclusion and poverty are certainly not equivalents. It is possible to be poor but not excluded and, similarly, not all the excluded are poor, even though all the surveys and research show the existence of a broad area in which the poor and the excluded coincide (Estivill 2003:20)

But, “exclusion of what? (Estivill 2003:46) Le Grand has argued that the answer should take into consideration ‘the difference between voluntary and non-voluntary exclusion’ (Burchardt et al, 1999). ‘An individual is defined as being socially excluded, if (a) he or she is geographically resident in a society but (b) for reasons beyond his or her control he or she cannot participate in the normal activities of citizens in that society and (c) he or she would like to so participate’ (Saith 2001:4)

Barry (1998) suggests that although people’s decision of no participation is supposedly voluntary, the decision may in fact often be the result of their perceiving that their participation is not desired in the first place. He adds that ‘groups be considered socially excluded if they are denied the opportunity of participation, whether they actually desire to participate or not (Saith 2001:4)

Exclusion as a social product is becoming ever more visible, even though it is also becoming more opaque, among other reasons because of the difficulties of identifying its deep-rooted causes. (Estivill 2003:2)

In poor societies, economic exclusion is at the heart of the problem of exclusion. When people are excluded from the main sources of income, their first priority is survival and a basic livelihood (Bhalla 1997:430). Economic growth may be a necessary precondition to prevent, alleviate and combat economic exclusion, but it is not sufficient in itself, and it may even be argued that certain types of economic growth can give rise to exclusion when its benefits are monopolized by specific groups. (Estivill 2003:18)

In this sense, the concept of social exclusion can be most usefully understood in terms of rights, citizenship, and participation in civil society (Porter 2000:80). The Vienna Conference (1993) recognizes that extreme poverty and social exclusion constitute a violation of human dignity (FAO 2011:6). The European Commission emphasizes the idea that each citizen has the right to a certain basic standard of living and a right to participate in the major social and occupational institutions of the society - employment, housing, health care, education, and so on. Social exclusion occurs when citizens suffer from disadvantage and are unable to secure these social rights (Bhalla 1997:415)

Two writers who have written extensively and explored the contested meanings of social exclusion are Silver (1994) and Levitas (1998). On one hand, Silver (1994:539) introduces three paradigms of social exclusion; each grounded in a different conception of integration and citizenship. Solidarity paradigm sees exclusion as a breaking of the social tie, a failure of the relationship between the society and the individual. In the Specialisation paradigm, exclusion reflects discrimination. This may be a consequence of government action or discriminatory practises. Monopoly paradigm sees exclusion as a consequence of the formation of group monopolies. Powerful groups, often displaying distinctive cultural identities and institutions, restrict access by outsiders to valued resources through a process of 'social closure'.

On the other hand, Levitas (1998:7) distinguishes three discourses of social exclusion. 'A redistributive discourse (RED) with the primary concern of poverty (in terms of money); a moral underclass discourse (MUD) which has a very moralistic and behavioural focus,

identifying the delinquent behaviour of those seen as excluded; and, a social integrationist discourse (SID) focusing on paid work'

It cannot be denied that exclusion has different faces on different continents and, within them, in their respective regions and countries (Estivill 2003:1). For example, in Latin America, social exclusion is associated to the lack of entitlement to jobs for all citizens, as well as to lack of access to basic goods and services. Notions such as social exclusion are society-specific and cannot be considered independently of the social and cultural norms and institutional context within which they are to be studied (Bhalla 1997:430). Also, we have to recognize that the nature of the problems may also change over time (Sen 2000:30).

Burchardt et al (2002:7) propose a framework for understanding social exclusion shown as an 'Onion diagram'. The 'Onion diagram' indicates that there is no single cause of any outcome or behaviour, but rather a number of interrelated factors ranging from the individual, the family, the community to the local, national and global context. The outcomes of interactions feed back into past and present influences. The authors develop a measurable definition of social exclusion based on four dimensions of participation: consumption, production, political engagement and social interaction (ibid.31). The reality for most people is to experience 'different degrees of social inclusion and exclusion simultaneously, according to different areas of their identity, and for this to fluctuate throughout their life cycle' (Porter 2000:80).

On the other hand, Badelt (1999:7) prefers to refer to the "patterns of social exclusion", grouped in 5 dimensions: i) exclusion from goods and services, ii) labour market exclusion, which has material and immaterial aspects, iii) exclusion from land, iv) exclusion from security, which covers material and physical security; and v) exclusion from human rights, which means the real access to the legal system as well as political and social rights.

Alternatively, in the Sen's analytical framework, social exclusion has been placed within the broader perspective of poverty as capability deprivation. Sen distinguishes between exclusion which is in itself a deprivation (constitutive relevance) and exclusion which is not in itself negative, but which can lead to other deprivations which do have constitutive relevance (instrumental importance) (Sen 2000:13). Besides, he distinguishes between the nature of social exclusion problem, where some people are being left out and the characteristics of a different problem where some people are being included—may even be forced to be included—in deeply unfavourable terms (ibid.29).

There is not the space here to discuss at length the linkages between social protection policy and social exclusion; however, it is worth highlighting that not all forms of social protection foster social inclusion. For example, highly targeted one-way transfers, based on means-testing or other selection mechanisms, can create a sense of stigma which is itself exclusionary (Norton 2001:32). To make the problem worse, many developing countries are characterized by feeble institutions and corrupt governments, which deliberately (or not) end up perpetuating the exclusion.

Cash Transfer Programs

Cash Transfer (CT) is a social protection intervention in the form of cash destined at those in society that are in a particular state of poverty or vulnerability and need support. CCT programs are usually defined to be cash transfers made to poor households conditioned mainly on parental investments in the education and health of their children (GTZ 2005:29)

CCTs began in Latin America in the mid-1990s with Bolsa Escola (Brazil 1995), Chile Solidario (1996) and Progresa (Mexico 1997). Today, CCT programs exist in 18 of the region's countries with exception of Nicaragua, Venezuela and some Caribbean countries (Johannsen 2009:2). According to the ECLAC (2011), CCTs in Latin America are currently benefiting over 25 million families or 19% of the regional population, at a cost of around 0.4% of regional gross domestic product (Cecchini and Madariaga 2011:7)

There are four factors – the free market economic model, entrenched business and labour interests, policymakers' bounded rationality, and international financial institutions (the World Bank and the Inter-American Development Bank) that have contributed to the emergence and diffusion of targeted (as opposed to universalistic) CCT in Latin America except Bolivia (Stachowski 2011:6)

All CCTs share the common objective of reducing poverty through both immediate income support and by promoting human capital outcomes (Bastagli 2010:6). They share the same basic architecture - transferring resources to families living in poverty or

extreme poverty - but vary in terms of their centrality in social protection systems and their conceptual design, including in terms of coverage and implementation (Cecchini and Madariaga 2011:6)

With the exception of Bolivia's Juancito Pinto program, every CCT program in Latin America employs means-based targeting strategies as part of program design (Stachowski 2011:67). Advocates of targeting emphasise its potential to concentrate resources on vulnerable groups disproportionately affected by risks that are not addressed by universal spending (Bastagli 2010:3). Arguments against consider that targeting may generate an incentive for individuals to maintain low incomes in order to qualify for the program (ibid.4). With regard to social relations, people in targeted populations often do not understand the methods by which CCT participants are selected, which gives rise to tensions in the community between those selected for participation and those not (Valencia 2008:491)

Besides, means testing may create a possibility of adverse social and psychological effects. Titmuss (1968) argued that 'persons eligible for social welfare benefits may feel a sense of personal fault if they accept support, to the extent that some may choose not to receive the benefit'. In the same line, according to Sen (1994), an additional social cost is incurred when the administrators of targeted programs, in trying to ascertain a family's level of need, violate its individual privacy and autonomy (Stachowski 2011:71)

Other debate is over Conditionality. 'The inclusion of conditionality in CCT is justified to influence beneficiary behaviour to favour outcomes deemed to be beneficial to

individuals or to society at large' (Bastagli 2010:5) However, opponents argue that imposing conditions is unnecessary to achieve the desired health and education outcomes, and that enforcing conditionality leads to higher administrative costs; imposes higher costs on beneficiaries (which may not be shared equally among household members); and excludes high-need areas that lack the infrastructure necessary to allow families to comply with conditions (Stachowski 2011:13)

Conditionality has also been motivated to address intra-household bargaining processes. For example, they seem to strengthen the position of women in participating households — increasing the influence of mothers within the family and raising their self-esteem. (Valencia 2008:489). However, the balance of findings yields contradictory conclusions. In some programs, there is evidence that husbands are now sharing domestic work and even, a reduction in family violence was reported by some beneficiary women (Jones 2007:17). In others, elevated levels of familial violence have been detected, usually violence by angry husbands against wives stemming from disputes over the management of transfer income (Valencia 2008:490) Other studies find that 'CT to mothers only reinforces a traditional division of labour that confines women strictly to domestic roles' (ibid.489)

An interesting finding is CCTs contribution to enhance citizenship. Some CCT programs (Bolsa Família - Brazil, Juntos - Peru) requires that beneficiaries possess a form of identification in order to receive benefits, encouraging poor women to obtain I.D. cards, which give women a sense of themselves as citizens (Stachowski 2011:33)

According to Valencia (2008:490) CCTs are successful at reducing the poverty gap in the short term, increase school enrollment and attendance (though not in every case), raised years of schooling completed and in some cases lowered the rate of school-leaving. Moreover, CCTs have increased access to preventive medical care and vaccinations, raised the number of visits to health centres, and reduced the rate of illness while raising overall consumption and food consumption.

Despite these benefits, CCTs face some limitations. They appear to have little effect on performance in school and their effects on rates of anaemia have been limited (ibid.491). There is also a rise in food consumption for children, although this does not always imply a greater consumption of the healthiest food (Cecchini and Madariaga 201:136). Apparently, there is no evidence of households spending more on alcohol or tobacco (ibid.138)

Other key element in the current debate on CCTs is the establishment of exit strategies that neither arbitrarily stops supporting beneficiary families while they still have infants and school-aged children nor raises administrative costs exorbitantly with excessive re-evaluations of need (Stachowski 2011:19).

Furthermore, CCTs claim to be ‘child-oriented’, but they rarely involve children as partners in their design, implementation or evaluation processes. As a result, little is known about the effects of these programmes in children’s lives that go beyond the analysis of school enrolment and access to health care figures (Streuli 2010:16)

Likewise, some scholars (Hanlon et.al, 2010) claim the positive synergy between transfers and the employability of recipient families. However, others affirm (Levy and Rodríguez, 2005) that transfers received by poor families could lead them to reduce their efforts to find work as they already have a guaranteed level of income (Cecchini and Madariaga 2011:142)

On the other hand, one might argue that these programs also have a clear potential for the development of productive and economic activities, especially the small-scale agricultural production and local economic activity. First, its action primarily focuses on rural areas, where sometimes the absence of markets restricts the economic decisions of households. Second, the reduction of the tension to meet the basic needs of the families, may promote the revitalization of economic activities of their members (FAO 2011:1)

Finally, CCTs can be considered as a gateway to the social protection for the poorest and excluded (mainly those with children in early childhood and school age), but they should not replace the implementation of a comprehensive social protection system including its components contributory, non-contributory and regulation labour market (ibid.4)

CHAPTER 3: CASE STUDY ‘CCT JUNTOS PROGRAM’

Context

In the period 1976-1979, Peru experienced a profound economic crisis increasing poverty. The failure of the state led the population to organize hundreds of 'comedores populares' (soup kitchens) in major cities to fulfil their unmet needs (Francke and Mendoza 2003:392)

In the 1980's the poverty and exclusion problems were exacerbated, due to hyperinflation and subversive and countersubversive warfare in Peru. Under these circumstances, the 'comedores populares' were institutionalized, and through international cooperation, food programs, such as 'El Vaso de Leche' (The Glass of Milk), were extended to national coverage. However, these processes were also accompanied by criticism of political manipulation, corruption and inefficiency.

With the arrival of Fujimori president in 1990, allegations of misappropriation of social programs for political purposes were aggravated. Thus, social spending was not necessarily concentrated in the most deprived areas, but the most profitable electorally (ibid.393)

The fall of Fujimori and democratic restoration process that took place in Peru from 2001 brought a rethinking of social programs. Innovative elements such as participation and vigilance committees took a leading role in the design and implementation of such

programs. In this context, during the latter part of the government of Alejandro Toledo (2001-2006) a new social program started: JUNTOS.

It is noteworthy that 'JUNTOS', unlike other CCTs, was not established in a context of crisis, on the contrary, in those years, Peru experienced an unprecedented period of sustained economic growth. However, this economic growth has not resulted in substantial reduction of poverty among large sectors of Peruvian society (ibid.395)

In Peru, extreme poverty is often accompanied by exclusion and has a chronic and endemic dimension. This generates a perpetuation of poverty that cannot be easily overcome in few years of economic boom.

Moreover, economic growth in Peru has tended to concentrate in certain sectors (mining, export, finance and construction) benefiting mostly those more linked to the formal sector of the economy and leaving vulnerable people at disadvantage (ibid.396)

General Characteristics

‘JUNTOS’ is a CCTs Program initiated in 2005 targeting the poorest and most vulnerable populations in Peru, those in a situation of extreme poverty and exclusion. JUNTOS has two objectives: in the short term, to reduce poverty by providing households with cash transfers; and in the long term, to break the intergenerational transmission of poverty through promotion of human capital via improved access to education and health services (www.juntos.gob.pe).

Eligible households in JUNTOS receive a fixed monthly cash transfer of 100 soles (approximately 35USD) per month irrespective of household size. The transfer is given to mothers, who sign an agreement with the state for a maximum of four years. Families agree to: complete civic identification documents for themselves and their children, 85% school attendance for their children, complete vaccination, health and pre and post-natal care checks, and attend related capacity building programmes. In the case of non-compliance, the cash transfer is suspended for three months and indefinitely if noncompliance is repeated.

The programme is voluntary, however, as Streuli's (2012: 216) research reveal this is not always the case, because 'sometimes participants feel compelled to attend all capacity building workshop, ... otherwise, they fear they would not get the monthly payment, which is of great value to them'.

The selection of beneficiary households is comprised of three stages: geographic targeting (specially, areas most affected by violence during the 1980s and 1990s), household targeting (who have children under 14 years), and finally, a community level validation, which finalizes the actual beneficiary list. However, 'the validation assemblies have presented problems. For example, villagers are often reluctant to speak out about who should be excluded from the program due to community power relations'. (Jones 2007:4).

Effects

Evaluations conducted have concluded that JUNTOS has had a moderate impact in reducing poverty and increasing monetary measures of both income and consumption. The results also suggest that the program increased the utilization of health services for both children and women, and improved the nutritional intake of participating households. The analysis detected significant impacts on school registration and attendance (Perova and Vakis 2012: 54). However, there is no conclusive information on other aspects such as learning or children's health status (JUNTOS 2010:40-41)

In terms of coverage, it has increased exponentially over the course of the last few years, from 22,550 households in 70 districts located in the 4 poorest departments of the country in 2005, to 471,030 households in 638 districts in the 14 poorest departments in 2011 (De los Rios 2011:9, JUNTOS 2011)

Nevertheless, there is a general recognition that the sectors are not prepared to cope with the increased demand and that this is compromising not only the quality of services under offer (Jones et al. 2007:12), but also excluding those families living in geographic isolation in the poorest rural areas.

Equally important are the findings about the JUNTOS's unintended consequences for women, children, social cohesion and citizenship.

JUNTOS is affecting social relationship at both family and community levels. At family level, the program is having a positive impact on women's self-image. It promotes a greater involvement of men in domestic activities and childcare, especially when women

are occupied with the demands of the program (Jones et al. 2007:10) At community level, there are some tensions between members of the communities due to families did not understand the criteria used to select beneficiaries (Streuli 2012:228). There are marked differences between children and mothers who are program beneficiaries and those who are not, generating a sense of exclusion especially among children (Jones et al. 2007:11)

In addition, qualitative evidence indicates a decrease of child labor due to increased demand for not missing school and the fact that parents have an extra income and not have to travel far to find work, leaving children in charge of the farm (JUNTOS 2010:35)

In terms of income generation and labour market insertion, the cash transfer has helped to improve participating household livelihood security to a degree. Some households are using part of the cash to not only improve their living conditions (e.g. buying materials for house repairs or to construct latrines) but also purchasing animals to increase their food self-sufficiency and also to sell meat and dairy products (Jones et al. 2007:9)

The evidence also shows that JUNTOS's beneficiary families, especially women and children, have now a national identity card (DNI). This not only allows for a single register of beneficiaries, avoiding duplications and exclusions, but also is the basis for strengthening citizenship. However, studies have also found that the DNI is conceived more as an obligation than as a means to exercise rights (JUNTOS 2010:34)

An unexpected effect of JUNTOS is the approach of the rural poor, especially women, to the banking system. The fact that women go every month to collect the money from the

Bank of the Nation of Peru is an opportunity for a change of perception and behaviour regarding the formal banking system. In this sense, in October 2009, JUNTOS started implementing a pilot project entitled: 'Savings Promotion Amongst the Women Beneficiaries of JUNTOS', which has the objective to promote and encourage the access and use of financial services amongst the beneficiaries, especially the use of savings accounts and financial savings (De lo Rios 2004:9). The rationale is that mobilising savings is a first step to formal financial inclusion, at lower risk than microcredit, and that access to savings facilities can smooth consumption, protect assets, and enhance women's autonomy and empowerment, thus reducing social and economic inequalities (IDS 2011:9).

Finally, the increased monetization that involves the cash transfer seems to be boosted local fairs and markets. For example, in some areas, there is evidence that women are taking the opportunity to sell their products during the pay days (JUNTOS 2010:33)

CHAPTER 4: DISCUSSION

This chapter presents the analysis of social exclusion issues in the design and implementation of the JUNTOS, and shows how social CCTs can be effective in addressing a range of current challenges, from a human rights perspective.

The case study of JUNTOS raises some important points for discussion on social exclusion stemming from their design and implementation.

First, the analysis of JUNTOS and their effects in social exclusion relates directly to how social protection policies were conceived and the rationale and implementation of these programs. In the case of Peru, they have received a strong donor influence.

To make social protection policies aimed at reducing poverty and exclusion more effective, CCTs need to adopt the fundamental principles of the human rights approach. In this sense, the starting point should be not the existence of individuals with needs or at risk, but rather citizens with enforceable (social) rights.

Elements for the analysis

Coverage and Targeting

JUNTOS shows how practical differences in terms of targeting and selection criteria tend to produce, on the one hand, ‘privileged citizens with the benefits of the programs and on the other, excluded citizens’ (FAO 2011:14).

This leads to a discussion between universal and targeting social protection policies. In the context of the JUNTOS, targeting mechanisms can be seen as a way to reach the poorest; however, too much focus can hinder or even prevent the participation of citizens in extreme exclusion and vulnerability.

Given limited resources, it may sometimes be necessary to develop mechanisms of priority for the poorest but these must be understood within a long-term strategy to ensure progress towards universal provision schemes. From a human rights perspective, CCT targeting should be understood in terms of universal schemes that recognize the same rights for everyone but establish distinct benefits schemes. Operationally, it may be feasible, even for developing countries because the universal provision requires a simpler management structure and lower administrative costs compared to targeting methods which require highly sophisticated administrative processes.

The coverage of the JUNTOS has had an incremental tendency. However, it has applied discriminatory criteria, restricting their attention to households that meet certain socio-demographic characteristics (low-income families with school-age children and pregnant

women), and excluding poor communities with a deficit of health and education infrastructure. This has led to the exclusion of low-income citizens (families without children, elderly, unemployed) because 'complementary programmatic solutions' to their attention are not taken into consideration (Bastagli, 2009).

An additional difficulty for JUNTOS was to identify those living in chronic or in transitional poverty. Families experience socioeconomic changes over time (Cecchini and Martínez 2011:136). The lack of specific assessments make difficult to identify the mobility of individuals into and out of poverty line. This increases the errors of inclusion and exclusion of certain sectors of the population, especially those who are on the edge of the poverty line, and that in addition, by ethnicity, disability or geographical location (e.g. who live in remote rural areas or marginal urban) suffer from other forms of social exclusion.

Conditionalities and sanctions

The use of conditionality in JUNTOS has increased the risk of exclusion because its noncompliance is punished by expulsion of the beneficiary families. It has been established that families with greater difficulty in meeting conditionalities are those with limited access to basic services and very low income. So, impose conditionalities have increased the risk and degree of inequality among the poorest, and in the long run, could end excluding them from the public service network.

In addition, forcing people to use public services not only requires the existence of schools or hospitals in the community, but also they are good quality. In terms of human capital, JUNTOS can only achieve effective results if public services to which beneficiaries have access are of good quality. But, public services with high quality are a long way to go in Peru. Also, it is important to note that, although the increase in human capital can be achieved (e.g. Bolsa Escola – Brazil, Progresas – Mexico), it is unclear whether poor people can get out of poverty and stop depending on cash transfers at some point (Bejar 2005:2).

At the same time, inclusion and exclusion errors, along with the over-sophistication of means-testing, affect the poorest and excluded. The application and selection processes can also have potentially discriminatory effects. For example, the application procedures and deadlines in JUNTOS have discouraged the participation of the poorest and excluded.

From a human rights perspective, the exclusion of people from CCT programs or application of sanctions due to non-compliance with conditionalities represents a direct violation of human rights of the population in poverty.

Pertinence of transfers

The success of policies in reducing poverty and exclusion depends critically on the adequacy of the benefits provided. JUNTOS gives a fixed monthly cash transfer per month irrespective of household size. The implementation of different transfer amounts according to each individual's characteristics does not taken into account. Non

consideration of the number of persons per household or specific opportunity costs according to sex and age of school age children could imply excessive inequalities in the wellbeing of recipient families. From a human rights perspective, free use cash transfers constitute the best modality in which the families are the ones who decide how to use the transfer rather than the policy makers in a paternalistic way.

Exit strategies

Leaving the programme when their children pass the respective age limit means the families can then be left in a similar or worse situation of vulnerability than before the intervention (Banegas, 2008; González de la Rocha, 2008).

To avoid this, graduation should not be viewed as the suspension of benefits once certain requirements have been fulfilled or thresholds crossed, but rather as a transition towards other social protection and promotion actions.

No simple solution exists to the problem of how and when to graduate beneficiaries from CCT programs. However, a fixed date exit strategy, such in JUNTOS, is the least recommended practice because it contradicts not only the explicit long-term goals of the CCT programs (Stachowski 2011:18), but also it is a violation of human rights.

Labour-market participation and income generation

The tool used by JUNTOS to improve the employability of working-age users is technical and vocational training. Courses, workshops and skill development programs are an essential component, but there are not enough.

Link CCTs to 'complementary programs' (Cecchini and Martinez 2011:64), in conjunction with other sectors and with the collaboration of private sector, is the best way to promote job stability and higher wages (ECLAC 2008).

Labour-market participation strategies have also a positive impact on sustainability of program actions, particularly in the duration of support and the program's exit or graduation strategies. They are the key to become families from passive recipients of state benefits to active citizens with rights.

In this sense, workshop training activities adapted to local demands have special relevance. As JUNTOS shows irrelevant topics produce a disincentive among the participants who consider the courses are a 'loss of time' and they attend only to comply with the requirements of the program. Worse, this generates that the profile of the users are not suitable with the jobs offered, keeping them out of the formal market.

Special concerns arise for women due to the lack of supplementary programs that enable them to reconcile their household care workload with the program activities.

In this regard, the solutions should be evaluated on a case-by-case basis, according to users and market characteristics, because there is a danger of generating an all-encompassing structure, which is non-specific and ineffective — the 'Christmas tree

syndrome' (Cecchini and Madariaga 2011:64), generating adverse effects once the family support intervention has ended.

Another concern arise about people outside the CCTs program, which do not receive benefits, therefore, they are excluded also from the courses and workshops. This practice is not only discriminatory but also it puts non-beneficiaries in a disadvantaged situation. From a human rights perspective, the State must ensure inclusive actions for the entire population, without any kind of marginalization.

Financial inclusion

JUNTOS is currently promoting the usage of savings accounts and bank cards amongst its beneficiaries. It permits an introduction to formal financial services without the need to assume any risks (as would be the case with micro-credit). This means an opportunity for financial inclusion of low income households – especially women - traditionally excluded from the formal markets. In turn, formal financial inclusion has the potential to break the generational cycle of poverty, because it allows for assets to be inherited (De los Rios 2011:4).

However, the success of this strategy can be undermined by a lack of training in the use of magnetic card in rural areas, a lack of banks or ATMs in rural areas, high travel costs to collect benefits for mothers from rural areas, and especially, a discriminatory treatment by the bank staff and stigmatization situations during the transactions (Sepulveda 2009).

In this sense, new forms of exclusion can arise. Take advantage of financial opportunities would be restricted only to those with greater knowledge and access to technology and banking services.

Empowerment and participation

The increase of domestic work in compliance with the conditionalities of JUNTOS and the unequal distribution of labour within the family represent a risk for the economic-labour inclusion of women. While evaluations seem to show a strengthening of the position of women in the intra-household bargaining processes, criticisms rest on the narrow focus of the programs that confine women in the role of mother and excluding them from their productive roles.

Restricting the payment of cash transfers to women is a discriminatory practice based on the typical gender stereotype that 'women are always good and men are always bad' (Streuli 2012). These practices may threaten gender equality and infringe the human rights. Furthermore, some CCTs do not take into account other different household compositions: widowers, girl-headed household, elderly care-givers, putting them at a particular disadvantage.

On the other hand, JUNTOS promotes the obtaining of the identity card, especially among women and children, as a prerequisite for receiving the monetary transfers. This requirement generates that poor people, historically excluded from the public system, enjoy an identity as citizens with rights and obligations. However, beneficiary families

see the demands of the program like tasks to be completed rather than a balance between citizens and the state (Jones et al. 2007:17). Changing relationship between CCT programs and citizenship is a challenge that may be addressed from a human rights perspective.

Addressing specific vulnerable groups

Programs for vulnerable and excluded sectors require specialized design and execution. Non specificity in CCTs possibly contributes to accentuate exclusion as the offer may not be culturally pertinent (FAO 2011:4).

Next, it analyses three subgroups of the population particularly vulnerable: the disabled, indigenous and women

Disabled people

JUNTOS considers the inclusion of disabled children as transfer recipients. This implies both an adaptation of the design of the programs according to specific guidelines (e.g. the Convention on the Rights of Persons with Disabilities) and the implementation of intersectoral coordinating mechanisms with health, education and social welfare as well as other relevant sectors.

For example, sending a disabled child to school supposes trained teachers to care for these children in their particular needs and thus, avoid discriminatory treatment by other children or teachers.

Indigenous population

Indigenous population in Peru has a history marked by discrimination, which has led to a complex situation of political, social and economic exclusion. This situation has determined the vulnerability, poverty and exclusion of much of the indigenous population. One of the causes of this situation is the lack of cultural relevance and adequacy of public services offered (FAO 2001:30).

For example, in the case of education, there is no bilingual intercultural adaptation of educational services. Not surprisingly therefore, that indigenous children in Peru show a lower student achievement compared to the non-indigenous population (although is not the only factor; explanations about their low achievements, see www.minedu.gob.pe).

In the case of health, there is evidence indicating the low assistance of indigenous families to health centres. This reflects again the limited provision of culturally responsive primary health offered by the state.

While CCTs provide substantial assistance for the relief of the most urgent basic needs, it is important that these programs respect the indigenous life forms.

In this sense, a strong cultural adaptation in the provision of health, education and nutrition services, together with the assessment of the appropriateness of transfers and conditionality according to the conceptions of poverty and life of these communities should be incorporated to avoid the exclusion of vulnerable indigenous population (FAO 2011:33).

Women

Previously, we have discussed that the responsibilities for compliance with conditionalities that often falls on women can be a disincentive to their inclusion in the labour market.

It is also necessary to analyse the increased interaction between the women beneficiaries and the public servants (usually men) of the basic services network.

This has placed women under a situation of potential danger, maltreatment and abuse of power by public officials. For example, JUNTOS has reported allegations against doctors and professors who have made illegal charges and, in other cases, sexual abuse, in order to certify compliance with conditionalities.

This can push women to self-exclude from programs to avoid be maltreated. From a rights perspective, this violates the dignity and rights of women.

Accountability and transparency

Access to information creates higher levels of empowerment, but in turn, increases the gaps of exclusion among the most vulnerable, given that those with more information and, therefore more access to public benefits and allowances, are most privileged. The incorporation of the vulnerable indigenous population to programs may be limited by

language differences, limitations of mobilization, or lack of resources (Sepulveda 2009). For this reason it is important for CCTs include participatory processes in its design and implementation with a strong cultural component in the provision of health services, education and nutrition according to an ethnic approach.

Furthermore, the lack of a unique national database of beneficiaries may create exclusion. For example, in the case of JUNTOS, there is gap information about the real number of children per age group. In addition, there are inconsistencies between the databases of the Ministry of Health, Juntos and the National Program of Nutritional Assistance (PRONAA).

On the other hand, while access to information is always positive, there are occasions where transparency may have a potentially discriminatory impact. For example, controversies about the publication of the list of beneficiaries arise. From a human rights approach, the publication of the registry of recipients, without the protection of the personal data, constitute a discriminatory risk for beneficiary families. On the other hand, the public access of recipients' database is also a tool for people to defend their rights as citizens through social audit, complaints and redress mechanisms. Avoiding social exclusion and discrimination require mechanisms to protect the privacy of beneficiary families and avert the wrongful use of public information pertaining to the program (FAO 2011)

Dissemination of information should be pertinent. JUNTOS manages the information from a central level. From a human rights approach, it is important that the content and

the dissemination strategies are coherent with the recipients' social and economic context at the local level. This should be reflected in the use of an adequate cultural adaptation of materials, media and language (FAO 2011:7) Otherwise, CCTs would be reproducing social inequalities in the information access, and therefore, generating exclusion.

Social protection and CCT from a human rights perspective

The points discussed so far may lead to the conclusion that in order to reduce social exclusion of vulnerable and disadvantaged groups, it is needed to analyse CCTs from a rights approach. In other words, recognizing the citizen as a 'subject of rights, who are able to demand their realisation' and not only as 'objects of charity or simply consumers of services'. This implies a inclusive social protection policy that addresses simultaneously both those in situation of poverty and exclusion and those who show 'greater autonomy and capability' but demand a 'common minimum social protection floor for all' (Cecchini and Martinez 2011:133)

In this sense, the incorporation of the principles of the rights approach is a challenge for social protection systems in the region, because this implies to address the specificity of each group to reduce their vulnerability, but in turn, protect the financial sustainability of the system under budget constraints of each country (ibid.134)

On one hand, the heterogeneity of the population involves different needs, and therefore, differential challenges, which makes it necessary to adapt the tools available and the public service offer to move towards universalization of social protection. An additional

challenge arises from the fact that these needs are not static but are constantly changing, both because people pass through different stages over the entire life cycle, and because the family structure and the roles of its members are in constant process of change (ibid.139).

Despite the risks of exclusion that this may mean, it is important to recognize that the family offers a privileged space for building social capital and has the ability to break the intergenerational transmission of poverty (ibid.140), allowing maximize synergies and economies of scale occurred within it.

It should be noted further that in the particular case of the region, broader intervention areas such as communities (especially in the case of indigenous people), 'asentamientos humanos' (settlements) or other social associations can be an advantage in the delivery of social protection services. Within them, the synergies and cohesion may be even greater than families, but also the risks of exclusion increase.

On the other hand, one of the main challenges of having a comprehensive social protection system is to create the conditions for having sufficient resources and stable sources of funding (Cecchini and Martínez 2011:198). In this regard, one should analyse how national budgets are formulated, and the possibilities for fundamental changes on this process, including a reprioritization of expenditure and a budget reallocation in favour of social spending.

Finally, the low level of political willingness and shortcomings in the implementation of concrete government actions as well as the lack of clear mechanisms of accountability hinder the interpretation of the CCT in terms of rights.

In the region, public policy tends to be seen as 'an initiative of current government in charge' rather than a 'State Policy', so that political support for certain social programs can be manipulated by political actors with great bargaining power, which represents a serious challenge to the sustainability of programs beyond the electoral horizons (Cecchini and Martínez 2011:79).

If a culture of citizenship, rights and state accountability is going to be fostered, then it will be important to monitor the extent to which programme officials are imposing their own conceptions and conditions of 'good parenting' and 'house-keeping' (Jones et al. 2007:17)

CHAPTER 5: CONCLUSIONS

This dissertation started examining the literature of different social protection approach. A review of current debate about universalism versus targeting in poverty reduction is presented. Literature highlights the current trend in Latin America towards targeted and conditional cash transfers. The choice between targeting and universalism is essentially a political economy problem: the most advanced argument for targeting is that in the context of serious fiscal constraints, it is necessary to allocate scarce resources to the most needy. However, 'Juancito Pinto CCT Program' (Bolivia) is an example that universalism is possible in developing countries.

A crucial question is the need for conditionalities. The assumption that poor households would not automatically choose to invest in human capital cannot be taken for granted. In any case, if conditionalities are applied, they will need to be judged on a case by case basis. Furthermore, cost-effective mechanisms for monitoring the compliance of conditionalities, which are at the same time timely and accurate, need to be designed.

The current trend in favour of targeting and conditionalities stems from an 'enthusiastic and substantial support from the international community', especially the World Bank and the Inter-American Development Bank. This paper explores how targeting and conditionalities are not always positive. In my view, targeting and conditionalities had led the exclusion of most vulnerable population especially women, indigenous and disabled people.

By applying the case study, I attend to evaluate possible and potential effects of CCT programs over social exclusion.

This case study illustrates how a narrow focus of these programs is excluding some important vulnerable groups from the benefits. For example, households without children, elderly as well as single persons are excluded. Worse, CCTs claim to be ‘child-oriented’, but they do not consider street children and orphans. Other excluded groups at risk are unemployed and homeless. Although community assemblies (e.g. such as the implemented in JUNTOS) tend to be better at identifying some of these groups, they may still exclude others, such as people who self-exclude or face discrimination by other community members due to race, ethnicity, caste, severe disability, or other factors.

Most programs in Latin America operate mainly in rural areas. A challenge for CCTs is how to adapt their design to specific vulnerability of the urban poor. For example, a higher and age-differentiated transfer amount in favour of secondary education should be necessary. Likewise, social dynamics in poor urban neighbourhoods require additional attention, particularly to youth at risk (crime, drug addiction) (Johannsen 2009:16).

The evidence of JUNTOS also shows impact on gender relations, for instance men are now more contributors in the housework and the roles of women are changing.

I consider that renegotiations of gender roles can be understood as a step towards reducing exclusion and marginalization of women.

What is impressive of these programs are their unintended outcomes. For example, in the case of JUNTOS, the savings mobilization can be an opportunity to combat different dimensions of social exclusion, particularly, financial exclusion. Moreover, although their results are preliminary, they may reduce vulnerability and increase empowerment, especially for women. Other example is how women beneficiaries are starting to have access to productive alternatives, which may contribute to their integration to labour market.

In my opinion, these outcomes should be seen as an opportunity for the fulfillment of CCTs objectives rather than simply unintended results.

Despite their positive effects, CCTs are not a panacea and families need other types of economic and social support. Arguments in this paper provoke the argument that cash transfer is not enough. They should be complemented with other instruments of social policy.

In this sense, a comprehensive, holistic and cross-sectoral approach to social protection policies is needed to address poverty and social exclusion. In this regard, it is important to recognize that cash transfer and conditionalities do not affect structural poverty (and social exclusion); but it is necessary also to promote access, supply and quality of services like education and health.

In terms of policy implications, this means a reorganization of the structure of government, both horizontal – among different sectors and vertical – among the different level of government (national, regional, local) A greater coordination is also needed, in

order to avoid overlaps and duplications in policy efforts which can create tensions between the different actors.

It is important to make clear that this paper is not able to offer a conclusive answer. But it provides elements for discussion between what is expected from the program and what is there in practice, in order to explore their effects on social exclusion. More research needs to be conducted in order to determine the types and extent of social costs resulting from targeting and conditionalities implemented by CCTs in Latin American countries. Many questions arise of this review, which can only be appropriately resolved over the time through longitudinal studies, which I suggest for further studies.

A potential solution to combat some problems of social exclusion discussed here, is a new conception of CCTs from a Human rights approach. Although this issue requires further analysis, Human rights approach may offers a potential for advancing in terms of equality, social inclusion and no discrimination.

In this sense, a redefinition of the agenda of CCTs from a human rights approach should also be adopted. I sympathize with the current international trend, which suggests that CCTs can reach their full potential, only if they incorporate the principles of equality and non-discrimination in its implementation, as well as the risks of exclusion, discrimination and stigmatization existing in execution (FAO 2011)

At this point, the major challenge is how to move toward universalism of social protection without "dismantle" the existing social protection mechanisms targeted at the poorest and excluded.

For this purpose, I propose a gradual strategy based on increased social spending and a differentiated treatment according to the needs of the population. Differentiated treatment does not contravene the principle of universality of rights, on the contrary, may enhance their realization and reduce inequality.

In a nutshell, this dissertation constitutes fundamentally an attempt to illustrate opportunities to tackle issues, such as social exclusion, which should be part of a broader agenda.

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