

# **Addressing gender sensitization in Conditional Cash Transfer Programs: exploring the potential to reduce feminine poverty in Peru.**

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**ABSTRACT**

Poverty is not only about lack of income, but also about lack of physical and social deprivations in which individuals can incur. In that sense, poverty is seen as multidimensional. Likewise, women and men are poor differently as poverty is gendered. Since the end of the 1990s in Latin America, social protection strategies such as Conditional Cash Transfer (CCT) Programs have been seen as a tool to reduce multidimensional poverty, although not gender poverty.

Therefore, CCT Programs have been criticized by feminist advocates and researchers. Having in mind these critiques, this research seeks to answer: *How can Conditional Cash Transfer Programs in Latin America better address the gender dimension of poverty?* To answer it, this research has focused on using the Peruvian National CCT Program *Programa de Apoyo a los Más Pobres – JUNTOS* (Support Programme for the Poorest – JUNTOS) as a case study. This choice lies on the fact that JUNTOS has been recognized in academic and policy arenas as an example of good practice among other CCTs in the region.

Three objectives were pursued. First, identify the way JUNTOS understands gender poverty. Second, identify positive and negative impacts from JUNTOS on its poor women beneficiaries. Third, identify suggestions to improve JUNTOS in matters of gender poverty. To pursue these, desk research and qualitative interviews with Peruvian local experts on the field were conducted.

The results show that JUNTOS lacks a gender lens, despite advancing women's livelihoods and despite being framed under gender equality agreements. In addition, JUNTOS has impacted both positively and negatively on women. On the one hand, JUNTOS has provided women with access to education, health, training and personal empowerment. On the other hand, JUNTOS has raised women's poverty with the burden of the program's conditionalities. Finally, according to local experts, in order to address the gender dimension of poverty JUNTOS should engage in gender sensitization, under a transformative social protection approach. Gender sensitization should be based on several elements from conducting gender assessments, to incorporating gender equality principles and right up to providing assets to poor women.

In that sense, to better address the gender dimension of poverty, CCT programs in Latin America, such as JUNTOS, need to carry out gender sensitization under a transformative social protection approach that seeks protecting poor households from economic and social vulnerabilities, as well as including both poor women and men equally into society. JUNTOS is on its way to be transformed, due to its progressive nature. However, the program needs to pursue broader changes. This will not be an easy task for two reasons. First, gender political advocacy and ownership of ideas regarding gender poverty will be needed. Second, further research needs to be held to shed light of the explicit process of how to pursue gender sensitization inside CCT programs.

## **ABBREVIATIONS**

CCT	Conditional Cash Transfer
CEPLAN	Centro Nacional de Planeamiento Estratégico
ECLAC	Economic Commission for Latin America and the Caribbean
IDB	Inter-American Development Bank
IEP	Instituto de Estudios Peruanos
ILO	International Labour Organization
JUNTOS	Programa de Apoyo a los Más Pobres – JUNTOS
MDG	Millennium Development Goals
MEF	Ministerio de Economía y Finanzas
MIDIS	Ministerio de Desarrollo e Inclusión Social
NGO	Non Governmental Organization
UN	United Nations
USD	United States Dollar

## **CHAPTER 1: INTRODUCTION**

Around one billion people in the world are living in poverty, especially in developing regions such as Sub-Saharan Africa, South Asia, Latin America and the Caribbean (Hulme, 2010; World Bank, 2015). It was not until the end of the XX century that this situation became globally relevant and led to the signing of the Millennium Declaration. In 2000, 189 states compromised to halve extreme poverty in the world by 2015 (Hulme, 2010). By 2010, the target was met (World Bank, 2015).

Despite this significant fact, it needs to be acknowledged that the concept of poverty has been highly contested due to its multiple understandings and approaches (Ravallion, 1996; Townsend, 2003; Chant, 2003a). Poverty has been outlined as unidimensional, but also as multidimensional. Poverty has been seen not only as a lack of income, but also as a lack of capabilities to function. This is due to the fact that despite income, individuals require a minimum level of wellbeing to function brought on by a set of attributes such as life expectancy, literacy, the provision of public goods, freedom and security (Thorbecke, 2008). To further complicate things, since the beginning of the 80's feminist researchers have realized that poverty is gendered and feminine (Pearce, 1978). In societies across the world women face restriction of their choices and opportunities that men do not, making them more vulnerable and poor vis-à-vis men (Fukuda- Parr, 1999).

Considering that poverty is not only treated as a fixed state of affairs (Alcock, 1993; Hulme, 2010), it is then valid to raise the question of what has been done to mitigate poverty since its global relevance. World development institutions such as the World Bank, the United Nations, the ILO and the IDB have agreed that social protection policies and strategies pursued from national governments have provided an effective response to poverty and vulnerability in developing countries (Barrientos and Hulme, 2008; Hulme, 2010). Conditional Cash Transfer Programs (CCTS) are mainly known as being part of these strategies.

At the end of the 1990s, the first CCTs emerged in Latin America as a quick response to poverty and inequality in the region (Fizbein and Schady, 2009). First, they have helped poor households to break the intergenerational transmission of poverty. Second, they have promoted children's human capital accumulation. And last but not least, they have helped Latin-American countries meet the Millennium Development Goals (Fizbein and Schady, 2009).

The basic function of CCT programs is to transfer cash- monthly or bimonthly- to poor households with children. These households need to fulfill conditionalities in exchange. The households will



need to assure the enrolment of their children in school, as well as secure their children's health (Barrientos, 2013). One particular feature of these programs is that they hand the monetary transfer to the children's mother, under the presumption that women, as mothers, have a stronger preference for investing in their children rather than fathers (Fizbein and Schady, 2009).

As mentioned, CCTs do not focus only in breaking the intergenerational transmission of poverty (Moore 2001, 2005) by promoting children's human capital accumulation, but also focus on reducing poor households' vulnerabilities by providing income support. In that sense, CCTs have contributed to the decrease of poverty rates in several countries of Latin America, by tackling multidimensional poverty (Fizbein and Schady, 2009). However, considering that poverty is gendered in Latin America (Chant, 2003b), CCTs have being widely criticized by feminist researchers and advocates for lacking a gender lens in its designs (Molyneux 2006, 2007; Molyneux and Thomson, 2011; Tabbush, 2010) and hence for not seeking to lift women out of poverty.

Recently, researchers and international agencies have suggested an approach for transforming social protection policies, and hence CCTs programs, due to the fact that these only address economic vulnerabilities, but not social ones such as lack of power, autonomy or mobility (Sabates-Wheeler and Devereux, 2008; Jones and Holmes, 2010b; Fultz and Francis, 2013). These unaddressed social vulnerabilities are precisely found in the gender dimension of poverty, where women are constrained by them. In that sense, both academic and policy arenas have established suggestions, most of them based on gender sensitization, so that CCTS can start addressing the gender dimension of poverty. Some of these suggestions seem being implemented already in some countries of Latin America.

Peru is one of these countries. The Peruvian CCT *Programa de Apoyo a los Más Pobres – JUNTOS* (Support Programme for the Poorest – JUNTOS) has been considered an example of good practice among other CCT programs in the region (Jones and Holmes 2010a, 2010b; Holmes and Jones, 2010). JUNTOS is enhancing the wellbeing and livelihoods of its poor rural women beneficiaries by facilitating them access to identity and citizenship, by promoting women's financial independence and by strengthening women's social capital (Vargas 2010,2011; Trivelli, Montenegro and Gutierrez, 2011).

Therefore, in this research project it will be argued that despite the fact that the majority of CCT programs in Latin America are not acknowledging in their designs the gendered dimension of poverty (Molyneux, 2007; Molyneux and Thomson, 2011), JUNTOS is currently making improvements that are benefiting poor women directly (Vargas, 2010; Holmes and Jones, 2010). However, as it will be shown throughout the following chapters, these improvements are still not enough to lift women out of poverty. Broader changes are needed. There is still a great challenge in Peru, and in other Latin-American countries, in the way of transforming social protection policies and CCT programs.

In that sense, this research project seeks to answer the following question: *How can Conditional Cash Transfer Programs in Latin America better address the gender dimension of poverty?* To answer it, this research has focused on using JUNTOS as a main case study due to its progressive nature and example of good practice among other CCTs in the region (Hakim, 1987). Therefore, the overall aim of this research is to show how CCT programs in Latin America, such as JUNTOS, could further enhance the livelihoods and wellbeing of poor rural women beneficiaries if they are redesigned under a transformative social protection approach, that bears in mind CCTs' lack of a gender dimension of poverty and CCTs' need of a gender sensitization approach. Three are the objectives of the research. First, examine the design of JUNTOS by focusing on its gender approach. Second, review and identify the positive and negative outcomes of JUNTOS on women's livelihoods at different levels (individual, intra-household and communitarian) by considering different dimensions such as education, health and nutrition, training and women's personal empowerment. Third, identify suggestions from Peruvian local experts to improve gender sensitization in JUNTOS. To pursue these, primary and secondary data –under a qualitative approach- have been used.

Having introduced the background and scope of this study, this document is structured in the following way: the second chapter will present an extensive literature review examining why poverty is gendered, what the current debates surrounding the effects CCTs have on poor women are and how CCTs could lift women out of poverty. The third chapter will detail the methodology behind this research, as well as explaining why the focus of the research is entirely on the Peruvian CCT program JUNTOS. The fourth chapter is dedicated to the JUNTOS program. This chapter has four general aims. First, present a general description of the program. Second, by analyzing

the design of JUNTOS, show the ways in which the program understands the gendered dimension of poverty. Third, show that despite a design that lacks a gender lens, JUNTOS has impacted both positively and negatively on the livelihoods of its women beneficiaries. Fourth, introduce suggestions from local experts to help improve and transform JUNTOS by enhancing women's livelihood and wellbeing. The fifth chapter will provide an answer to the questioning behind this research and will explore the potential JUNTOS has to be reframed under a transformative social protection approach and hence reduce Peruvian feminine poverty. Finally, the sixth chapter will conclude exposing challenges and implications of transforming social protection programs in Latin America, such as JUNTOS, and therefore aims to contribute to the larger field of social protection programs and policies.

## **CHAPTER 2: LITERATURE REVIEW**

Since the rise of the MDGs, tackling masculine and feminine poverty is one of the biggest challenges of the XXI century (Hulme, 2010). Governments in developing countries are implementing antipoverty programs to bear this task. In Latin America, the emergence of Conditional Cash Transfer programs (CCTs) prove example of this (Barrientos, 2013). CCTs deliver cash to poor households with children. The cash is handed to the mother of the children on the basis that the household will fulfill certain conditionalities. However, CCTs do not seek to lift women out of poverty, despite handling them the money and despite the fact poverty is gendered.

Two are the aims of this chapter. First, examine the current debates surrounding the effects CCTs have on women. Second, explore how CCTs could lift women out of poverty. Nevertheless, as CCTs are mainly known as antipoverty programs, it is necessary to review in what ways poverty is manifested and how women are linked to it.

This chapter will be divided in four sections. The first section argues that poverty is not only about lack of income. Poverty is expressed in many other dimensions, as well as experienced differently by men or women. The second section, explains the rationale behind CCT programs, and why these have expanded not only in Latin America but in other parts of the developing world. The third section, presents the current debates around how these programs are affecting poor women and their wellbeing. Finally, the fourth section aims to compile why and in what ways CCTs could contribute to the reduction of gender inequalities and thus feminine poverty.

### **2.1 From multidimensional poverty to gender and feminine poverty**

Since the past three decades there has been a growing concern about the unidimensional conceptualization and measurement of poverty (Townsend, 2003). For practicality, global institutions like the World Bank have been using and continue to use monetary indicators of household welfare (Ravallion, 1996). However, poverty cannot be expressed only as a lack of income and measured using money metric measurements like poverty lines at USD \$2 or \$1.25 a day. These measurements are only based on defining a basket of food, goods and services to fulfil the basic needs of people (Kakwani and Silber, 2008). In recent years, there has been a shift from this single dimension to a multidimensional approach that conceptualizes the multiple facets of poverty. This has occurred due to several reasons. First, the single dimension fails to examine how income is distributed within households. Second, it assumes that income is the only factor that

can explain lack of access to goods, services and basic needs without paying attention to other dimensions of poverty and complex power relations (Craske, 2003). Third, the phenomenon of poverty cannot be delinked from social and institutional structures (Townsend, 2003).

In that sense, a broader qualitative definition of poverty has emerged using Sen's capabilities and functioning theoretical framework (Craske, 2003; Thorbecke, 2008; Cagatay 1998). In this broader understanding, poverty represents the lack of basic capabilities to function. Individuals require a minimum level of wellbeing to function brought on by a set of attributes such as life expectancy, literacy, the provision of public goods, freedom and security (Thorbecke, 2008). If individuals possess these capabilities they can escape poverty; by contrast if they do not they will fall into or live in poverty. As argued by Chant (2003a), poverty is therefore not only about physical deprivation but also about social deprivation. Poverty is not only about lack of material factors but also non material factors like isolation, self-esteem, respect, power, vulnerability and dependency (Chant, 2003a; Kabeer, 1997; Calvo and Dercon, 2008).

This shift in the analysis of poverty from a single income-based dimension to broader dimensions is not the only shift that has occurred in the poverty field. Boserup's (1970) *Woman's Role in Economic Development* contributed to debates with the placement of women as new subjects in development in response to the contention that modernization theory and capitalism were marginalizing women instead of enhancing their lives (Pearson, 2005; Beneria and Sen, 1997). Since that moment, researchers and advocates of feminism have shown that poverty conceptualizations, measurements, analysis and policies are often gender blind (Chant, 2003a; Kabeer, 1997; Cagatay, 1998; Moghadam 1998, 2005; Fukuda-Parr, 1999). As mentioned by Kabeer (1997, p.1):

Poverty has not always been analyzed from a gender perspective. Prior to the feminist contributions to poverty analysis, the poor were either seen as composed entirely of men or else women's needs and interests were assumed to be identical to, and then subsumable under, those of male household heads.

There have been four major bodies of gender research that have impacted on the analysis of poverty (Chant, 2003a). These are recalled since the early 'Feminization of Poverty' theory (Pearce, 1978; Moghadam, 1998); United Nations Decade for Women (1975-1985); the analysis of Structural Adjustment Policies impacting on women after the 1980s (Elson, 1991); and the definition of women's empowerment in 1990s (Sen, 1997). Chant (2003a) explains in detail the development

of these four main contributions. Of these, Pearce's (1978) research regarding poverty of Female Headed Households in the American society – in comparison with Male Headed Households- was key and pioneer. Her work led to the 'Feminization of Poverty' theory that focused on understanding, from a gender perspective, how income poverty is caused, manifested and reduced. She claimed that men's and women's poverty were different problems (Pearce, 1978). Since Pearce's research, this theory has scaled globally among policy discourses (Chant, 2008).

Pearce's (1978) research is emblematic as it has engendered the poverty agenda by raising the status of women and gender in national and international discourses on poverty (Chant, 2008). Since that research, the perception among academic and policy circles grown around the fact that poverty in the globe was becoming feminized and there was an increasing number of females and female headed households poor in income terms (Moghadam, 1998; Medeiros and Costa, 2008). However, as mentioned, poverty is not only about lack of income. Authors like Cagatay (1998), Moghadam (1998, 2005) and Fukuda – Parr (1999), have explained profoundly in what other senses women are poorer than men.

Women are poorer than men not only because the lack of income, but also because they have to bear unpaid and informal labour, they have less mobility, they have less social respect, they do not enjoy autonomy in decision making and they suffer gender based inequalities in access to education, health, labour and political life (Cagatay, 1998; Fukuda – Parr, 1999; Gonzales de la Rocha, 2007). At the same time, women in societies across the world face restriction on their choices and opportunities than men do not. For instance women not only suffer lack of political freedom and personal security, but they also suffer of exclusion (Fukuda – Parr, 1999).

According to Moghadam (1998, 2005) these condensed factors behind women's poverty are due mainly to internal and external factors. Internal factors refer to intra-household inequalities and the externals refer to the Structural Adjustments Policies from the 1990s and market transitions. On the one hand, intra-household inequalities are based on patriarchal family structures or cultural values where males are favoured over women. This can be noticed in outcomes related to health, nutrition, education, employment, skills and in lack of property or income. On the other hand, the structural adjustment policies, derived from the neoliberal economic theory which sought to stabilise third world economies by reducing the role of the State and welfare, have caused women to bear most of the responsibility of coping with increased prices and shrinking incomes, as they

are mainly responsible for household budgeting, maintenance and children. In that sense, women's mobility is constrained by family and child responsibilities. Furthermore, women face market discrimination and occupational segregation that result in having lower wages, informal jobs and flexible labour.

These two main factors help understand why poverty is experienced differently by women and why women are victims of poverty more persistently. Gender inequalities and women's lack of capabilities put them in disadvantage vis-à-vis men. Women's capacity to lift themselves out of poverty is then circumscribed by cultural, legal and labour market constraints (Moghadam, 1998).

However, although the feminization of poverty theory has helped understandings of why women are poorer than men as an important fact, gender advocates claim it lacks validity nowadays due to analytical and policy problems (Chant, 2008; Moghadam, 1998; Medeiros and Costa, 2008). Regarding the analytical problems, Chant (2008) presents several critiques. First, the theory assumes that all women are the same (e.g. no distinctions between old and young women). Second, the theory argues that women were poorer than men by only focusing on income measurements. However, as discussed above and explained by Cagatay (1998), Fukuda- Parr (1999) and Moghadam (1998, 2005) there are other dimensions of poverty that cannot be neglected. Third, the theory mainly focuses on female headed households and therefore neglects men and other gender relations. Finally, the theory assumes women are the only ones to have responsibilities and obligations.

Regarding the policy problems, the feminization of poverty theory has helped international agencies raise awareness that women are in disadvantage. Following that line it was important to create policies and antipoverty programs that targeted women to raise them out of poverty. However, as Chant (2008) suggests and strongly critiques, these programs have used women as instruments and development drivers to enhance the reduction of global poverty. In addition, antipoverty programs/efforts have not acknowledged the importance of including men as an important component to tackle poverty reduction. They have only focused on women and especially on women as mothers. Therefore, shown in the following sections, these efforts instead of destabilizing the structures of gender inequality, they have enhanced them (Parpart, 2002).

As has been shown, then, poverty is not unidimensional but multidimensional. In parallel, women and men do not face poverty in the same ways. Women are often disadvantaged compared to men.

In response to these debates, International development agencies like the World Bank, ILO and the UN have recommended countries address poverty and vulnerability through antipoverty programs that are framed under social protection strategies (Barrientos and Hulme, 2008). These programs take into account that poverty is multidimensional, but not necessarily that poverty is experienced differently by women and men (Sabates-Wheeler and Devereux, 2008; Jones and Holmes, 2011). Acknowledging that poverty is not expressed in the same ways for women and men, these antipoverty programs are still conceptually and practically gender narrow. The next section presents the rationale of these programs in more detail.

## **2.2 Social protection and Conditional Cash Transfer Programs as a response to a multidimensional (un) gendered poverty.**

A growing number of governments in developing countries are implementing policies and programs under social protection strategies (Barrientos and Hulme, 2008). These are ‘public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society’ (Norton, Conway and Foster, 2000:8). These actions can be clustered under (i) social insurance, (ii) social assistance and (iii) labour market regulations (Barrientos and Hulme, 2008). Social assistance, the one relevant for this research, addresses support for individuals that suffer from poverty and vulnerability (Barrientos and Hulme, 2008; Barrientos, 2013; Calvo and Dercon, 2008).

Social assistance addresses both vulnerability and multidimensional poverty through antipoverty programs by transferring small amounts of income to households in poverty. Barrientos (2013) had elaborated a typology of these programs around the developing world, finding three types: (i) programs based on pure income transfers that aim to reduce poverty and vulnerability among poor households, (ii) programs based on conditional income transfers combined with asset accumulation that aim to smooth consumption, protect food security, investment in human capital and reduce intergenerational persistence of poverty and (iii) programs based on integrated poverty reduction that aim smooth consumption, improve human capital, grant financial assets and create employments.

The focus will be on the second type of programs, known as Conditional Cash Transfer (CCT), for two reasons. First, this type of program was pioneered in Latin America, where this research is



framed. Mexico launched in 1997 *Progresa*, today known as *Oportunidades*. It started benefiting 300, 000 poor households and by 2010, it reached 5.5 million households. Brazil in the mid-1990s launched *Bolsa Escola* –today known as *Bolsa Familia*- and reached 12 million poor households by 2011(Feitosa de Britto, 2008; Maldonado et al., 2011). Currently, CCT programs have expanded continuously in Latin American. There are 18 countries in Latin America carrying out CCTs benefiting 26.815.837 million poor households (Maldonado et al., 2011). Second, CCTs are different from the other two types as the emphasis is put on breaking the intergenerational transmission of poverty (Moore 2001, 2005) by building human capital focusing on the children (Barrientos, 2013). In addition, authors like de la Brière and Rawlings (2006) argued that the focus of CCTs is not only in children but also in excluded groups like women due do the design of the programs themselves. However as it will be shown in the following sections, this argument is highly contested by feminist advocates and researchers.

The basic function of CCT programs is to transfer cash to poor households on the basis of certain conditionalities being fulfilled. The households' selection depends on the main objectives of each specific CCT program in each country. Once the selection is made, the beneficiary households will receive a monetary transfer –monthly or bimonthly- and in exchange the households will need to fulfil some conditionalities. These are general patterns found in all CCT programs in Latin America. Households will generally need to assure conditions such as (i) the enrolment of their children at school, (ii) visits to health centres for prenatal visits, children's weight and immunization controls, (iii) securing children's nutrition and (iv) attending informative talks about nutrition or family planning (Molyneux and Thomson, 2011). In general, most of the CCT programs in the region do not differentiate the amount of the transfer depending on the number of children and their gender (Maldonado et al., 2011). However, there are some exceptions regarding the conditionalities related to education. In Jamaica and Mexico the transfer varies according to the sex of the children enrolled in school (Maldonado et al., 2011).

In short, CCT programs do not focus only in breaking the intergenerational transmission of poverty by human capital accumulation, but also in the short term it focuses on vulnerability by providing beneficiaries income support. In case of risks, the households are prepared to face these by possessing an extra income. In the same way, having an additional income helps families to

improve their families' consumption (Johannsen, Tejerina and Glassman, 2009; Fizbein and Schady, 2009; Barrientos, 2013; Maldonado et al., 2011)

In most of the CCT programs in Latin America, the payments are delivered through the banking system and are made to the mother of the children (Fizbein and Schady, 2009). The reason behind this choice is that mothers have a stronger preference for investing in their children than fathers (Fizbein and Schady, 2009). At the same time, women and men value boys and girls differently (Thomas, 1994; Duflo, 2003). By acknowledging these situations CCTs provide grants to mothers. By doing so, researchers have argued that CCTs have incorporated gender dimensions into their operations and designs and are seeking to redress gender-based inequalities (de la Brière and Rawlings, 2006; Rawlings, 2005). However, authors like Chant (2003b) or Lagarde (1994), by building up the concept of *marianismo* –motherhood as the representation of women in Latin America, opposed the previous idea. Both authors claim that in Latin America women and their femininity are idealized. Women's motherhood is privately and publicly venerated. Therefore, to disrupt gender inequalities, the link between woman and motherhood also need to be disrupted. This is due to the fact that motherhood is conditioned by men and patriarchal states (Lagarde, 1994).

As part of social protection strategies, it can be acknowledged that these CCT programs are tackling multidimensional poverty. They focus not only on raising poor households with monetary income but they also recognize that children's education and health are important factors for wellbeing and for the building of human capabilities. However as suggested earlier, they are not focusing on how poverty may be experienced differently in men and women and how women experience poverty more deeply. Delivering the transfer to women in their role of motherhood is not enough (Chant, 2008; Molyneux, 2007). Nevertheless before engaging that discussion, it is important to show first in what ways these programs have helped the reduction of poverty. The results to be shown inferred why CCTs have expanded and why they are so important in Latin America (Fizbein and Schady, 2009).

Taking into account that the objectives of CCT programs are to reduce income poverty and enhance the human capital of children from poor households, their impact is found in several dimensions. These refer to poverty and consumption outcomes in the households, as well as education and health outcomes in the children. Fizbein and Schady (2009) have compiled most of

the CCT programs' evaluations in several developing regions. In the case of Latin America, Mexican *Progresa* is emblematic as it was evaluated since it began (Feitosa de Britto, 2008; Fizbein and Schady, 2009). Therefore some of the examples used to illustrate in what ways these programs have helped in the reduction of multidimensional poverty are mainly taken from Mexico:

- **Impact on poverty (measured at national levels):**

Fizbein and Schady (2009) using impact evaluations of CCT programs in Brazil (*Bolsa Familia*), Jamaica (*PATH*) and Mexico (*Oportunidades*) conclude that the programs generally help reduce national poverty. CCTs have reduced Mexican, Brazilian and Jamaican poverty by 19, 15 and 13 percent.

- **Impact on consumption:**

Hoddinott, Skoufias and Washburn (2000) found that in *Oportunidades*' beneficiaries the median value of consumption was 11 percent higher than comparable control households. Within the same beneficiaries, the median caloric consumption increased by 8 percent. However, an increase in food also means an increase on quality (Fizbein and Schady, 2009). In that sense, in Nicaragua's CCT program -*Atencion a Crisis*- beneficiaries spent less on staples and more on animal protein (Macours, Schady and Vakis, 2008).

- **Impact on education:**

In Mexico, Schultz (2004) contrasted control and treatment groups and found out that the rates of enrollment were higher in the treatment groups after *Progresa* started. At the same time, Fizbein and Schady (2009) found out that *Progresa* had reduced child labour among children. An evaluation of the CCT program in Jamaica – *PATH* - indicated that the program increased school attendance by 0.5 days per month (Levy and Ohls, 2007). However, it needs to be acknowledged that even if these CCT programs contribute to increase school enrolment, there are no conclusive results about the cognitive development of children thanks to the programs themselves (Fizbein and Schady, 2009).

- **Impact on health:**

In Mexico, Gertler (2004) carried out a study and found that children in the treatment group, compared to the control group, experienced a reduction of 39.5 % in illnesses after two years in *Oportunidades*. Additionally, these children were less likely to be anaemic and grew one centimetre more compared to the control group during their first year in the program. In Colombia, Attanasio et al. (2005) found positive program effects regarding immunization and vaccinations in *Familias en Accion* beneficiaries.

Due to these positive results CCT programs have conquered Latin America and have expanded in the region (Fizbein and Schady (2009). However, despite their positive results, several critiques have been established. Firstly, CCTs have been accused of not having conclusive results regarding the decrease in poverty (Feitosa de Britto, 2008). However as shown previously, it can be said that there is evidence showing that CCT programs had helped reduce poverty and improve children's access to health and literacy. Secondly, CCTs have been criticized of being paternalistic (Feitosa de Britto, 2008). However, Barrientos (2013) stated that in Latin America the term "conditionalities" was replaced by "co-responsibilities" to reinforce the idea that both the government and families have a responsibility and a duty in the struggle against poverty. Thirdly, the CCTs' targeting mechanism present flaws (Feitosa de Britto, 2008). There are cases in which households have been incorrectly included and in other cases excluded (Barrientos, 2013). In those cases, Barrientos (2013) recommends to return to the CCT's design and reassess identification, selection, registration and certification. Finally, as previously suggested CCTs have been controversial and criticized by academic feminists for being gender narrow and for imposing on women. This critique is still contested without a concrete answer and will be the subject of the following section.

### **2.3 The effects and critiques of Conditional Cash Transfer Programs in women and feminine poverty**

As shown CCT programs do not address any differentiation between women and men poverty. CCTs target women only for their condition of mothers, so they can guarantee the establishment of the conditionalities. These antipoverty programs do not provide any directive lines to address the gender inequalities that are part of the expression of poverty (with the exception of *Oportunidades* in Mexico that differentiates the amount of the transfer depending on the children's

sex). In that sense, these programs have been criticized by feminist researchers regarding several issues. However before exposing the critiques, there is evidence that proves that in one way or other CCTs have impacted indirectly on women. Therefore, these findings need to be acknowledged and presented with the aim of balancing both the present discussion and final section of the chapter.

Fultz and Francis's (2013) contribution reviews the impact of CCT programs in poverty and women's empowerment. Their work is focused on the cases of Brazil, Chile, Mexico and South Africa. Despite finding that in the cases of Brazil, Mexico and Chile the gap between women's and men's poverty widened even with the transfer, they point out positive impacts for women on education, health and nutrition, training and personal empowerment –understood as women's autonomy, mobility, self-esteem and sense of self in a broader context (Adato et al., 2000):

- **Impact on education:**

School enrolment has increased and especially in girls (Fultz and Francis, 2013). In Brazil, there has been an increase of 5-6 percentage points in school enrolment. In addition, girls aged 15 whose families participated in the CCT program were 19 percentage points more likely to continue their education (Oliveira and Soares, 2013).

- **Impact on health and nutrition:**

As shown earlier, women are using the transfer to improve household nutrition and buy more proteins (Fultz and Francis, 2013). At the same time it has been noticed in the Mexican case an increase on women's use of health care. Women are more prone to use services like cervical tests, prenatal care and contraceptives (Adato et al., 2000).

- **Impact on training:**

Women are grateful for the talks they received related to health and nutrition (Fultz and Francis, 2013). However, women in Brazil wished for something else. Machado et al. (2011) found out that women would like to also receive training in certain skills to develop or find an employment.

- **Impact on women's personal empowerment:**

As discussed earlier within the multidimensionality poverty approach, poverty is not only about lack of income and physical deprivations. There are social deprivations like the lack of power in decision making, the lack of freedom and the lack of independency. In that sense, there are interesting results in the cases of Brazil, Chile, Mexico, Ecuador, Bolivia and Peru where women are strengthening these deficits. Women in Brazil had greater decision making regarding family health expenditures, purchase of durable goods and contraception (Fultz and Francis, 2013). In Chile, women point out that they felt more comfortable to make purchases, leave the home and are more proactive addressing problems (Arriagada, forthcoming, cited in Fultz and Francis, 2013). In Mexico, women also felt more comfortable deciding what food and clothes to buy, as they were in control of small amounts of money (Molyneux, 2006). At the same time, due to the fact they are supposed to collect the transfer, attend informative talks and visit health facilities they had acquired more mobility and autonomy (Adato et al., 2000; Molyneux, 2006). As a result of attending informative talks, Mexican women claimed they ‘know more’ and they have the possibility to interact with other women (Adato et al., 2000). Last but not least, Mexican women feel, because of their transfer, that their status in their neighborhood has increased and shopkeepers treat them as credit worthy (Molyneux, 2006). Finally, in the cases of Peru, Bolivia and Ecuador, Molyneux and Thomson (2011) had found out that women feel that they are gaining access to financial services as they have to go to the bank to collect the transfer. In that sense their self-esteem has strengthened.

Having in mind these results on women, why have CCTs been criticized strongly by feminist researchers? Three answers can be found. First, as seen CCTs lack gender mainstreaming and by doing so they do not acknowledge that women are poorer and vulnerable than men. Second, CCTs reinforce traditional roles of women, exclude men of any household responsibilities and therefore increase women’s responsibilities. Third, women in CCTs are seen only as a conduit or instrument for reducing poverty. These critiques will be presented separately even if they overlap.

CCT programs lack gender mainstreaming. After examining these programs in Mexico, Ecuador, Peru, Bolivia, Argentina, Chile, Brazil and Nicaragua there are small signs that these programs enhance gender equality and empowerment principles- understood as a gradual process in which women become capable of making informed choices and turning their choices into actions (Molyneux and Thomson, 2011; Tabbush, 2010). These programs only deliver in some cases – depending on the country- informative talks for women about health, nutrition and contraception.

However, with the exceptions of some countries as it will be seen in the following chapters, CCT programs do not provide women with new skills to extend their ability to make choices (Molyneux and Thomson, 2011). In that sense these programs are not addressing women's needs and vulnerabilities, they are not improving women's wellbeing and therefore they do not contribute in raising women out of poverty.

These programs were not designed to improve women's lives. Their only aim is to improve general households and children, without making any distinction based on gender (Molyneux and Thomson, 2011). However, CCTs assume that women in their condition of 'good' mothers will assure their children's needs. In that sense CCTs exclude men and reinforce women's traditional roles and responsibilities at the expense of trying to tackle poverty (Molyneux 2006, 2011; Chant and Sweetman, 2012). The CCT programs' goals of improving poverty, consumption and the accumulation of human capital are both women's and mother's responsibilities (Molyneux, 2006). Thus, instead of acknowledging that both gender and intra-household inequalities are obstacles to exit poverty, CCTs reinforce unequal gender divisions (Molyneux and Thomson, 2011).

The conditions attached to the transfers increase women's work. This is due to the fact that women need to attend informative meetings and talks, travel to town and collect the transfer from the bank and follow up on their children's education and health visits so the families/households are not expelled from the programs. These compulsory tasks are not the only tasks poor women carry out. Women take care of household chores, their families and practice paid or unpaid labour (Molyneux, 2007; Gonzales de la Rocha, 2007). Therefore, CCT programs add a burden to women, making it more difficult for them to develop any skill or engage in any type of paid employment (Fultz and Francis, 2013).

In view of these two critiques, the lack of gender mainstreaming in CCT programs and the ways these programs see women in their traditional role of motherhood without taking into account the consequences of it, a third conclusive critique is exposed. CCT programs instrumentalize women as development and policy drivers for tackling poverty (Chant and Sweetman, 2012; Molyneux 2006, 2007; Tabbush, 2010). As expressed by Molyneux (2007) women are the ones that need to secure CCT programs' objectives. The improvements in the wellbeing of their families and children depend on them. However, taking into account that poverty is multidimensional and expressed differently by men and women, the programs' designs do not advance women's

economic autonomy or security. In face of these challenges, what can be done if CCTs are not addressing women's lack of assets, capabilities, vulnerabilities and social exclusion?

#### **2.4 Towards a transformation in the design of Conditional Cash Transfer Programs**

Under the presumption that poverty is not only economic but also social and experienced differently by women and men, social protection strategies and policies are only addressing the economic dimension of poverty by transferring income and assets (Sabates-Wheeler and Devereux, 2008). However, the social dimension of social protection is missing. This is illustrated in the case of CCTs in Latin America where there is a clear provision of both income and assets to poor households. However the provision of these two is only a partial response to poverty and vulnerability. Ahead of this, researchers like Sabates- Wheeler and Devereux (2008) are pushing the idea that social protection policies and strategies should be transformed and should include aspects of social vulnerability (e.g. social exclusion, lack of power, lack of rights). For them 'transformative' refers to pursuit of policies that integrate individuals –both women and men– equally into society. Therefore in their vision, social protection instruments, like CCT programs, should be designed including a transformative element in which power relations between men and women become more balanced (Sabates- Wheeler and Devereux, 2008).

In fact, this idea of transformative social protection is not new. It echoes previous suggestions by feminist researchers that antipoverty efforts have the potential to assist women by addressing their needs and increasing their economic and personal advancement if they are redesigned (Molyneux, 2007; Molyneux and Thomson, 2011; Chant, 2008; Cagatay, 1998; Kabeer, 1997). In words of Molyneux and Thomson (2011, p. 209):

By attending to these needs, CCT programmes would not only be more effective in tackling poverty, but would also help governments to advance their goals of achieving greater gender and race equality.

However, this idea has recently reached international development agencies like the ILO which seeks to extend social protection as means to readdress both poverty and gender inequality. ILO considers that CCT are relevant for gender equality because it is known that women spend fewer years in employment, receive lower wages and live longer. Therefore these differences enhance women's risk of poverty and CCTs become an important feature for them (Fultz and Francis, 2013).



In that sense, it can be acknowledged that both academic and policy arenas are seeking to transform CCT programs for the benefit of poor women and gender equality. Authors like Molyneux (2007), Jones and Holmes (2011, 2010a, 2010b) and Fultz and Francis (2013) have already elaborated recommendations for these changes and how they have to take place in two stages. First, Jones and Holmes (2011, 2010a, 2010b) suggest that these changes will only occur if there is a transformation in the ideas, institutions and interests in the political lens of social protection. Social protection policies and CCT programs are implemented according to political elites, bureaucratic agencies, civil society and donor's influences. Therefore, to transform social protection policies and CCT programs, four political recommendations are made by Jones and Holmes (2011, 2010a):

- Assist designers of national social protection strategies and show them the evidence on the gendered nature of poverty and vulnerability. This would help them to include gender equality as an important component of social protection objectives.
- Seek help from 'gender champions' so they can forge coalitions with the elite, bureaucracies, civil society and donors.
- Invest in community sensitization initiatives so that both program and non-program participants can better understand gender sensitive social protection programs.
- Advocate for a better investment in tailored capacity strengthening within social protection strategies to address the lack of gender awareness within actors engaged in social protection.

Second, Jones and Holmes (2010b), Molyneux (2007) and Francis and Fultz (2013) have elaborated their own suggestions regarding the changes for the transformation of CCT programs. Their suggestions have been gathered, combined, summarized and provided below. These are to be taken into account for both the redesign and implementation of CCT programs:

- CCT programs should be assessed in order to analyse their strengths and weaknesses.
- CCT programs should have equality principles built into the design of the programs with social and economic empowerment of women being an explicit goal with definable impacts.
- CCT programs should encourage both women's and men's voices in the program targets, design, evaluation and management.
- CCT programs should encourage program's staff to be gender sensitive.

- CCT programs should promote institutional linkages with a broader package of social and economic policy objectives to support women's practical gender needs and agencies (e.g. vocational, health, rights awareness, extension of financial services, training and access to paid work). By doing so, they will be enhancing women's capabilities and securing their economic independence and wellbeing.
- CCT programs should initiate dialogues with the communities to address gender inequalities (e.g. violence, early marriage, child labour) and provide awareness about rights.
- CCT programs should involve and incorporate men to transform gender relations.
- CCT programs should encourage family friendly policies by acknowledging care giving, childcare arrangements and time management.

As it has been shown if CCT programs are transformed –without leaving behind their previous features- poor women's conditions could be improved in many aspects. Women and families in general could be lifted out of poverty with programs not only addressing economic vulnerabilities but also social ones (Sabates-Wheeler and Devereux, 2008). CCT programs are in need of a gender lens with explicit aims to affront gender inequalities that are considered an obstacle for the reduction of poverty. However, as mentioned by Jones and Holmes (2010a), this transformation is still a challenge and only weak improvements have been made.

This chapter has given an account of the debates surrounding the link between CCT programs and gender. By arguing that poverty is multidimensional and gendered, CCT programs framed under social protection strategies have done little to consider the latter aspects. Therefore these programs have been strongly criticized. Three critiques can be found. First, CCTs do not acknowledge that poverty is expressed differently by women and men, hence they lack gender mainstreaming in their designs. Second, CCTs consider women only in their capacity of motherhood. Third, and consequently, through CCTs women are seen as development instruments: poverty will only be tackled if women perform their role of motherhood by securing the conditionalities of the programs in favour of their children. Despite these critiques, several studies have proven that CCTs have impacted positively on women. Therefore the debate is still latent.

Nonetheless, it must be acknowledge that CCTs have improved the conditions of poor households in Latin America. Thanks to them poverty has decreased. In addition, the poor are increasing the quality of their consumption and their children are attending school and becoming healthier.

In that sense, keeping in mind the features of CCT programs and their lack of a gender lens, both academic and policy arenas are seeking for a transformation of social protection strategies and hence CCT programs. Several suggestions have been made for the transformation of these programs. Some of these suggestions have started being implemented in some countries of Latin America. As it will be shown throughout the next chapters, the national CCT program in Peru *JUNTOS* is one of those programs that have started making small changes by enhancing women's capabilities and promoting their economic independence. Therefore, by making use of primary and secondary data under a qualitative approach, this research project will analyze *JUNTOS* as a case study. By doing so, it will show that *JUNTOS* has features that enhance women's wellbeing, but they are not enough. To better address the gender dimension of poverty CCTs, such as *JUNTOS*, need to pursue broader changes under a transformative social protection approach. Thus, this research will identify what changes are needed.

## **CHAPTER 3: METHODOLOGY**

This chapter presents the methodology used in this study. First, it introduces the research questions; second, the aim and objectives of the study; third, the justification and finally the methods used for collecting the information. Under the presumption that the current research is a policy research, defined as research seeking knowledge for action and transformation by relying on case studies that set examples of good practice (Hakim, 1987), it focuses on a specific case study: the Conditional Cash Transfer Program *JUNTOS* from Peru. Besides being a policy research, this research is framed under a qualitative approach (von Rosenstiel, 2004) that seeks to understand and analyse in terms of gender, the design of an institution –*JUNTOS*- and its impact on poor beneficiary women that are linked to it.

### **3.1 Research Questions**

This research pursues a general question, followed by three operative sub-questions regarding the case study:

How can Conditional Cash Transfer Programs in Latin America better address the gender dimension of poverty?

- (i) How does *JUNTOS* in Peru consider gender in the program's design?
- (ii) What positive and negative effects have *JUNTOS* had on the lives of poor women beneficiaries?
- (iii) How can *JUNTOS* improve the wellbeing of poor women by incorporating gender sensitization?

### **3.2 Aim and Objectives**

The overall aim of this research is to show how CCT programs in Latin America, like *JUNTOS*, could further enhance the livelihoods of poor women beneficiaries, if they are redesigned under a transformative social protection approach by bearing in mind their lack of a gender dimension of poverty and their need of a gender sensitization approach.

This research has three main objectives:

- (i) Examine the design of *JUNTOS* by focusing on its gender approach.
- (ii) Review and identify the positive and negative outcomes of *JUNTOS* on women's livelihoods by considering a) different dimensions: education, health and nutrition, training and women's personal empowerment and b) different levels: individual, intra-household and communitarian.
- (iii) Identify suggestions from local experts to improve gender sensitization in *JUNTOS*.

A clarification for (ii) is needed. As it was presented in the previous chapter with different contributions, CCTs have impacted on different wellbeing dimensions of women such as education, health and nutrition, training and women's personal empowerment. However, authors specialized in the Peruvian case study consider that women suffer gender vulnerabilities at the individual, intra-household and community levels (Holmes and Jones, 2010; Vargas 2010, 2011).

In that sense, the impact of JUNTOS on different wellbeing dimensions of women has been analysed taking into account these different levels as it will be shown further in the research.

### **3.3 Research Design**

As stated at the beginning of the chapter, this research focuses on a single case study: JUNTOS. The selection of a single case in this research is due to two main reasons. First, as it has been stated in the last chapter every CCT program follows general patterns. However, each of them are succinctly different (Barrientos, 2013; Maldonado et al., 2011). There are slight but significant differences in the number of beneficiaries, the targeting of households (rural/urban), the amount of the transfer and how this amount is in some cases gendered, the period of time in which the transfer is delivered to each household, the recipient of the transfer itself and on the fulfilment of the conditionalities, among others aspects. Therefore, the comparison of two or more CCT programs is complex and even more if it needs to be focused on terms of gender. Finding a match having similar characteristics is complicated due to a second reason: the limitations of the scope and length of the present document and research project.

By focusing solely in JUNTOS, this research is framed in Latin America. The selection of the region is due to the fact it was there where the development of this type of CCT programs within social protection strategies cradled. As shown previously, since the success of *Oportunidades* and *Bolsa Familia* these types of programs have expanded globally (Fizbein and Schady, 2009). Therefore, the region itself has longer experience with them. Within this context, Peru has been specifically chosen for its new progressive nature in the region. Three reasons can justify this selection.

First, according to Hakim (1987) in policy research the selection of a case study is necessary as it will be set as an example of good practice to be followed. In the case of JUNTOS, the literature argues that JUNTOS enhances women's rights and citizenship (Jones and Holmes 2010a, 2010b; Holmes and Jones, 2010). Second, since 2009, JUNTOS additionally enhances women's capabilities and promotes their economic independence by delivering components of financial inclusion such as financial education training, access to financial services and productive undertakings (Trivelli, Montenegro and Gutierrez, 2011; Maldonado et al., 2011). As the following chapters will show, even if other CCT programs in the region have started to implement these components, JUNTOS is the pioneer (Maldonado et al., 2011). Finally, previous research revisited

in the preceding chapter did not focus broadly on this new aspect of CCT programs impacting on women's economic independence and economic empowerment. The literature review has shown broadly that CCTs have had a negative impact on women's livelihoods. However, positive impacts have also been tracked. When addressing these positive impacts, there is only a slight mention by Molyneux and Thomson (2011) that the CCT Programs in Ecuador, Bolivia and Peru have impacted the economic independence and economic empowerment of women. Therefore following these arguments, I aim at expanding such findings using the Peruvian CCT program JUNTOS as a case study.

The information collected to answer the research questions was accomplished using several qualitative methods (von Rosenstiel, 2004). As Hakim (1987) explains, policy research focused on case studies is multidimensional and one single approach to collect information is not enough. Therefore two strategies were followed: desk review and key informant interviews.

### **3.3.1 Desk review: administrative records and use of secondary data.**

Official documents function as institutionalized traces and may be used to draw conclusions about the activities, intentions or ideas of the organizations and institutions they represent (Wolff, 2004a). In that sense, an analysis of the JUNTOS documents was carried out. In addition, external evaluations of the impact of JUNTOS on poor women's livelihoods were also reviewed. The purpose of this desk review was to examine JUNTOS's understanding of gender as conveyed in its design and to review the outcomes of the program on women's livelihoods. Several sources were used:

**Table 1: JUNTOS' sources for different purposes**

<p><b>Governmental and Institutional information of JUNTOS from:</b></p>	<ul style="list-style-type: none"> <li>▪ JUNTOS</li> <li>▪ Ministry of Development and Social Inclusion (MIDIS)</li> </ul>
<p><b>External evaluations of JUNTOS from:</b></p>	<ul style="list-style-type: none"> <li>▪ CARE Peru</li> <li>▪ Institute for Peruvian Studies (IEP)</li> <li>▪ Proyecto Capital</li> <li>▪ Manuela Ramos</li> <li>▪ Overseas Development Institute</li> <li>▪ Inter- American Development Bank</li> <li>▪ World Bank</li> </ul>

Source: Compiled by author

Most of the sources were found on the JUNTOS' and MIDIS' <sup>1</sup> web pages. The others were found by a snowball effect. All the sources facilitate the identification of how the program considers gender matters in its design. However, only the evaluations allowed examining the impact of the program on poor women's livelihoods. The results from these evaluations are described in the following chapter under a conceptual framework that includes, as mentioned previously, both several dimensions and different levels.

### **3.3.2 Key informant interviews.**

As stated by Hopf (2004), qualitative interviews are used to collect expert knowledge about the research field in question. In that sense, informal semi structured interviews were held through Skype with four informants from Peru who had experience in the fields of gender and poverty and who had at the same time experience working with JUNTOS. The purpose of the interviews was to collect opinions and suggestions from specialists from several sectors to enrich the improvement

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<sup>1</sup> When JUNTOS started the '*Presidencia del Consejo de Ministros*' (Presidency of Council of Ministers) was the entity responsible for the program. However, in 2011 the Ministry of Development and Social Inclusion was created, and several social programs –JUNTOS among them- became responsibility of this Ministry (MIDIS, 2015).

of the program. In addition, by doing so, the interviews helped to triangulate the findings from the desk review and increase the validity of the research (Kelle and Erzberger, 2004).

For anonymity and confidentiality purposes (Wolff, 2004b) and following the convention of Ethics of The University of Manchester, the names and backgrounds of the informants have been withheld. However it can be mentioned, that the experts were a gender specialist from a national NGO, two academics specialized in topics of gender, poverty and financial inclusion from a national think tank and finally one former public servant from the Ministry of Development and Social Inclusion.

**Table 2: Interviewees by sector and organization**

Number of Interviews by sector	Name of the organization
▪ (#1) NGO	▪ N/A *Anonymised by requirement
▪ (#2) Academia	▪ IEP
▪ (#1) Public Sector	▪ MIDIS

Source: Compiled by author

The four interviews were held in Spanish. All questions were the same for all local experts, as the focus was to collect general opinions from their points of view and not focus on their specialty field. The questionnaire started with broad general questions followed by specific ones focused on the interests of the research. The topics addressed in the questionnaire were<sup>2</sup>:

- Recall of their previous work experience with JUNTOS.
- General opinions about JUNTOS.
- General opinions about the way JUNTOS delivers the transfer to the women.
- General opinions about the way JUNTOS addresses matters of gender.
- General opinions about the success of JUNTOS in breaking gender gaps or aiming at gender equality.
- Suggestions to improve JUNTOS in matters of gender equality.

The interviews were analyzed without the support of any software and were not transcribed due to time limitations (Kelle, 2004; Kowal and O’Connell, 2004). Only notes were taken after the

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<sup>2</sup> See Appendix 1 for the complete questionnaire.



interviews. The gathered information has been used to enrich the findings and arguments. When used directly, “interviewee” or “local expert” has been used in order to secure the respondents’ confidentiality and anonymity (Wolf, 2004b).

Thus, having presented the design of the research, the following chapters will be focused on presenting the findings of the Peruvian case as well as the analysis and discussion, before reaching the conclusions.

#### **CHAPTER 4: THE JUNTOS’ CASE STUDY**

As mentioned, this chapter will focus solely on the JUNTOS' case study due to its progressive nature. In the first section, a general description of the program will be presented. In the second section, it will be shown, by analysing JUNTOS's design, the way in which the program understands the gendered dimension of poverty. In the third section, using a conceptual framework based on levels and dimensions it will be shown that despite its design, JUNTOS has impacted both positively and negatively on the livelihoods of its women beneficiaries. Finally, the fourth section will introduce some suggestions from local experts that could help improve and transform the program by directly enhancing women's livelihood and wellbeing.

#### **4.1 Background and description of *Programa de Apoyo a los Más Pobres – JUNTOS* (Support Programme for the Poorest – JUNTOS).**

Following the examples of Mexico, Chile, Brazil, and Nicaragua Peru launched its first CCT program, JUNTOS, in 2005 (Jones, Vargas and Villar 2007, 2008). Since the beginning JUNTOS was framed under a set of international and national social policies, following the guidelines of: the Millennium Declaration (UN, 2000), National Agreement (Acuerdo Nacional, 2002), the National Development and Social Inclusion strategy *Incluir para Crecer* (Including for Growing) from the Ministry of Development and Social Inclusion (El Peruano, 2013), the Multiannual Macro Economic Framework (MEF2012, 2013), the Supreme Decree N# 027-2007-PCM (El Peruano, 2007), the Bicentennial Plan (CEPLAN, 2011) and finally the Ministerial Resolution N# 062-2014-MIDIS (MIDIS, 2014). A common factor tying together these policies is the pursuing of equity, social justice and social inclusion.

The aim of JUNTOS, as other Latin-American CCTs, is to reduce extreme poverty in rural areas (for now) by developing human capital and breaking the intergenerational transmission of poverty (Jones, Vargas and Villar, 2007; Vargas, 2010). At the beginning, JUNTOS solely focused on rural areas that had been affected by political violence during the eighties (Jones, Vargas and Villar, 2008). In 2005, it started covering seventy districts in four departments, benefiting 22,550 households (JUNTOS, 2015). As of this year, JUNTOS covers 1,156 districts in fourteen departments benefiting 829,900 households (JUNTOS, 2015).

JUNTOS targets households with children from 0-19 years, prioritizing 0-36 month old children as well as pregnant women (Vargas, 2011). Its targeting mechanism follows three stages:

geographic targeting, household targeting and a process of community validation of the potential beneficiaries (Jones, Vargas and Villar, 2008). Once a household has been selected, the bimonthly transfer of approximately USD \$ 30 is deposited into a bank account that JUNTOS provides for the mother of the children (JUNTOS, 2015). In return, the mother signs an agreement with the State for four years (with the possibility of expansion for four additional years) in which they compromise to the following:

**Table 3: JUNTOS' co-responsibilities**

Topics	Commitments
▪ Identity	▪ Obtain civic identification for themselves and their children.
▪ Education	▪ Ensure 85% school attendance for their children. ▪ Attend capacity building and awareness raising programs on how to promote children's education development.
▪ Health and Nutrition	▪ Complete vaccination, health and pre and post natal care checks; take advantage of the National Nutritional Assistance program package, use chlorinated water and anti-parasite medication. ▪ Attend capacity building and awareness raising programs on how to promote children's physical development.

Source: Adapted from Jones, Vargas and Villar (2008) and Huber et al. (2009)

Besides these official co-responsibilities, there are additional activities which are not official but are important nonetheless. These include participating in workshops to improve stoves, latrines and vegetable gardens. Also, the mothers are expected to attend talks and workshops on nutrition or capacity building (Vargas, 2010, 2011; Correa and Roopnaraine, 2014; Huber et al., 2009).

The supervision of the fulfillment of both official and extra-official co-responsibilities is carried out by *the gestor local* (a facilitator) from JUNTOS. These facilitators, however, are not the only link between the program and the beneficiaries. The *Madres Lideres* (Mothers Leaders) are women elected, over the basis of their education and leadership capabilities, in each district where JUNTOS is present by all women beneficiaries (Vargas, 2010). These leaders play an intermediate role between the facilitator from JUNTOS and the beneficiaries in a district. Their role is to help, in the supervision of the fulfilment of co-responsibilities and in other extra official activities

(Correa and Roopnaraine, 2014). Now, while facilitators are remunerated by JUNTOS, leaders are not.

#### **4.2 The (un) gendered dimension of poverty in JUNTOS' design.**

Like other CCT programs in Latin America, JUNTOS is not explicitly orientated to empower women or transform gender relations in society (Vargas, 2010). As mentioned, however, JUNTOS is framed under powerful international and national social policies that aim at achieving equity, among others. In that sense, as it will be seen next, there is a contradiction. JUNTOS is framed under policies that are not reflected in its design. Despite the clear importance that these international and national agreements grant gender equality and equality of opportunities for women and men; JUNTOS' design does not take into account gender equality and gender poverty and therefore fails to link them to its design (Vargas, 2011). This contradiction can be noticed in (i) the Program's guidelines, (ii) the operational design and (iii) the discourse within its proper staff.

JUNTOS' guidelines, its vision and mission, do not make direct reference to the improvement of women's –or men's- wellbeing (Bravo, 2007). Its mission only states that JUNTOS contributes to human development and to the development of capabilities of future generations, seeking to break the intergenerational transmission of poverty. Its vision seeks to restore the basic rights of the beneficiaries to improve their quality of life (JUNTOS, 2015). In that sense, considering the multidimensional and gender poverty, there is no direct mention to improve women's wellbeing or livelihoods in the Program's vision and mission.

Second, the program does not contemplate in its design gender indicators (Bravo, 2007). In 2007, Bravo (2007) was commissioned by JUNTOS to build indicators regarding gender equality. The indicators focused on education, and reproductive and sexual health. However, they have not been used (Bravo, 2007). Also, the program's design does not contemplate empowerment objectives, nor results linked to women's equity or equality. It fails then to put forward any possibility for transforming gender relations, despite the fact that it delivers the transfer to women (Vargas, 2011). The program does not involve men in any type of activities or commitments regarding the co-responsibilities (Vargas, 2011). In that sense the program reinforces women's role as the solely responsible for their children's wellbeing, while neglecting the importance of incorporating

masculinities in a development process (Esplen, 2006). Finally, the program does not have an education component that would allow beneficiaries to think about rights or gender discrimination. The program only offers training orientated to children's educational and physical development as well as family planning (Vargas, 2011).

Third, Vargas (2011), and Correa and Roopnaraine (2014) found out that the program's staff considers that JUNTOS is a program of women and for women. They acknowledged that JUNTOS recognizes the caring role of women in the wellbeing of their families. After analysing the discourses of the JUNTOS's staff, Vargas (2011) concludes that the program does not look to achieve gender equity and is continuously reinforcing the traditional role of women as caretakers.

Nevertheless, despite these contradictions, JUNTOS design has positive elements that should not be overlooked. They concern access to identity, to community participation, and to the financial market. All of them can be seen as innovative improvements for its beneficiaries, poor rural women. This has allowed JUNTOS to be considered as an example of good practice (Holmes and Jones, 2010; Vargas 2010, 2011).

Peruvian women constitute the bigger population of undocumented persons (Holmes and Jones, 2010) and JUNTOS is facilitating women's access to identity (Vargas, 2011). The program has contributed to close these gaps by helping women's beneficiaries legalize their civic identity. This has brought broader implications such as enabling poor rural women to vote.

JUNTOS enables women's local participation. As mentioned, the '*Madres Lideres*' are intermediates between the program and the beneficiaries. They channel messages and participate more actively in their communities working under group schemes. In this way, JUNTOS helps create a network for social capital (Vargas, 2011).

JUNTOS includes progressively its beneficiaries in the banking system by giving them access to a bank account and a debit card in the National Bank so that they can receive their bimonthly transfer. Like so, women are granted access to spaces that were initially out of reach (Correa and Roopnaraine, 2014). However, according to the interviewees of this research, this new access is deficient due to the fact that JUNTOS does not provide to its beneficiaries detail information of their accounts. Not all beneficiaries are aware that this account is a financial tool that can be used freely by them.

Finally, JUNTOS promotes women's economic independence. In 2009, a new logical framework was introduced into JUNTOS' design, which aimed promoting interventions to strengthen productive activities of the beneficiary households (Vargas, 2011). One of the interventions of interest for this research, was a pilot that promoted financial inclusion among 24 000 JUNTOS' women by teaching them how to save and use their savings accounts (Trivelli, Montenegro and Gutierrez, 2011; Vargas, 2011). This pilot provided women with financial tools laying the ground to enable beneficiaries of JUNTOS to exit poverty (Trivelli, Montenegro and Gutierrez, 2011).

As shown and echoed with the interviewees, JUNTOS was not created to empower its women beneficiaries or to make crucial changes in gender relations within its beneficiary households. However, the program is firmly framed under social policies of equity and inclusion that are not reflected in its design and leeway to contradiction. After a brief review, it can be suggested that JUNTOS tackles multidimensional poverty by focusing on the children's human capital accumulation. Nevertheless, JUNTOS does not explicitly seek to tackle the gendered dimension of poverty. According to the interviewees, despite some improvements, the program is not advancing poor women's wellbeing and livelihoods. In the following section, a review of the program's impacts, positive and negative, on women will be carried out to enrich these preliminary findings.

### **4.3 JUNTOS' impacts on women's poverty.**

The second chapter shows that CCT programs in Latin America have contributed to the reduction of national poverty, and Peru is no exception. Perova and Vakis's (2009, 2011) impact evaluation, finds that JUNTOS has contributed to increase consumption and therefore on decreasing poverty numbers. From 2005 to 2009, the poverty head count in the sample of JUNTOS districts went down by 14 points, while extreme poverty decreased by 19 points (Perova and Vakis, 2012). In addition, according to the same evaluation, JUNTOS also impacted positively on the families' consumption and in the children's human capital. Also education and health services have increased.

However, JUNTOS has had little impact on women's poverty. This can be noticed in ECLAC's (2014) figures when women's rate of indigence and poverty demonstrates that Peruvian women are still poorer than men. This is especially striking when disaggregating data by geographical level and looking at rural areas where the program operates.

**Table 4: Peruvian Feminity Rate of Indigence and Poverty by Geographical Area**

Years	Indigence (Extreme Poverty)			Poverty		
	National	Urban	Rural	National	Urban	Rural
2001	107	112.9	107.2	104.8	105.9	105
2013	107.7	119.6	110.8	109.4	114.4	108

Source: ECLAC, 2014.

Besides these rates, qualitative evaluations have also been held by several researchers in several departments of Peru such as Ayacucho, Apurimac, Amazonas, Cusco, Huancavelica, Junín, Loreto and Puno. These studies have contributed to show positive –but also negative- outcomes of JUNTOS on poor women’s livelihoods. Therefore their contributions have been revisited for this section. In some cases the interviews conducted in this research have been mentioned to enrich these findings.

As mentioned in the previous chapters, the outcomes of the program are presented here taking into account three levels and several dimensions. The former focuses on individual, intra-household and communitarian levels. The latter focuses on education, health and nutrition, training and women’s personal empowerment. Thus, the following results will be presented accordingly to this conceptual framework. However, not in every level, the full dimensions would be found.

#### **4.3.1 JUNTOS’ positive outcomes on women according to different levels and dimensions.**

- **Individual Level:**

Regarding **education**, Perova and Vakis (2012) showed an increase of 25 percentage points in the access of children’s education, since JUNTOS started. However, they do not show disaggregated data by gender to show the improvements of girl’s education.

Regarding **health and nutrition**, Perova and Vakis (2012) show that JUNTOS has increased the use of health services among children under the age of 6 and women of childbearing age. Despite not using disaggregated data to examine the direct impact of health on girls, the authors showed that women are benefiting from JUNTOS. Women from beneficiary households are 12 percent more likely to use contraceptives and 91 percent more likely to have a doctor-assisted delivery.

Therefore, there are clear improvements regarding maternal health. In addition, they found out that there have been improvements in the nutritional intake of participating households.

Regarding **training**, women receive talks about their children's educational and physical development, as well as family planning (Jones, Vargas and Villar, 2008; Vargas 2010, 2011). In addition, women attended different productive workshops such as creating vegetable gardens or how to cook nutritious meals (Huber et al., 2009). According to an interviewee, JUNTOS has also taught women how to knit handbags to be sold in local markets. Finally, as mentioned previously, since 2009 JUNTOS in conjunction with other institutions (Proyecto Capital, Agro Rural, National Bank and Care Peru), has delivered financial education training to some beneficiaries for them to learn basics about the financial system and how to save; and thus become financially included (Trivelli, Montenegro and Gutierrez, 2011; Boyd 2014a, 2014b). However, according to an interviewee these financial trainings are weak in content and should focus more on the risks of financial services.

Regarding **personal empowerment**, women have not only acquired, mobility and self-esteem but they have also acquired, as shown previously, capabilities to achieve autonomy, equality and raise their voice (Vargas, 2011). Women have become more confident, less shy and able to move around to deal with bureaucratic procedures with the National Bank or health centres, increasing their mobility (Vargas, 2010). In addition, there has been an increase of women's participation inside the household. Women make more decisions (Correa and Roopnaraine, 2014). This is an effect of women contributing to the household's economy by means of JUNTOS's transfer (Vargas, 2011). An interviewee mentioned that before JUNTOS, women did not have access to their 'own money'. Now, with the program, women can decide how to spend the money, according to their children's needs (Vargas, 2011). Finally, the savings accounts provided by the National Bank, as well as the financial education are tools that help poor rural women to overcome poverty and strengthen their economic independence (Trivelli y De Los Rios, 2014). With JUNTOS, poor women are able to save formally and their savings gives them autonomy for deciding how to spend or invest them (Trivelli, Montenegro and Gutierrez, 2011; Boyd, 2014a; Vargas, 2011).

- **Intra-household level**

Regarding **personal empowerment**, it appears that JUNTOS has helped decrease gender violence (Correa and Roopnaraine, 2014; Vargas, 2010, 2011; Huber et al., 2009). Women are in a better



position to negotiate and confront situations of violence. This is due to the fact that by managing the transfer women are less dependent on men. They feel independent and have gained extended mobility inside and outside the community. However, there is still not enough evidence to conclude that the reduction of violence in certain households is due solely to JUNTOS (Huber et al., 2009).

At this level another result can be found, even if not in line with the previous dimensions. Jones, Vargas and Villar (2007) have found out that the participation of some men and partners of JUNTOS' women beneficiaries in domestic chores has increased as well as their will to take care of their children. Nonetheless, Vargas (2011) mentions that women are still submissive to the household head, a man they believe has more authority, and that there the traditional division of roles, where women have longer workdays, still prevails.

- **Communitarian level**

Regarding **education, health and nutrition**, Perova and Vakis (2009), as well as Alcazar (2009) find that JUNTOS has promoted greater access to education and public health among JUNTOS communities.

Regarding **personal empowerment**, JUNTOS allows all women to increase their mobility and participation in the public sphere through meeting sessions. In particular, '*Madres Lideres*' have gained space in this sphere through their leadership. In summary, JUNTOS has reinforced both women's social capital and their ability to communicate with local authorities such as teachers or doctors (Vargas 2010, 2011).

#### **4.3.2 JUNTOS' negative outcomes on women according to different levels and dimensions.**

- **Individual level:**

Regarding **training**, through workshops and talks JUNTOS has increased women's time poverty (Vargas, 2010; Jones, Vargas and Villar, 2008) in the measure that women beneficiaries need to fulfill official and non official co-responsibilities, as well as community tasks (Huber et al., 2009).

According to the interviewees, even if these tasks are not signed co-responsibilities, women fulfil them out of fear as they are afraid to be expelled from the program if they do not fulfil them.

Interviewees see such trainings as extra burden for women. In contrast, they suggest that it would be more beneficial for women to assist trainings or workshops that would directly enhance their wellbeing instead of fulfilling delinked extra official co-responsibilities out of fear. For instance they consider that it would be more significant for women to attend talks about sexual and reproductive rights, self-esteem or how to prevent gender violence.

Regarding **personal empowerment**, interviewees mentioned that in spite of the financial education training, women still lack confidence to communicate with financial entities and are not aware of their financial rights. For some interviewees, financial trainings lack key components and overwhelm the beneficiaries.

- **Intra-household level:**

Regarding **personal empowerment**, as mentioned in the previous section, there has been a decrease of gender violence and an increase of masculine participation in household chores. However there is no official way to corroborate these preliminary results across all the households participating in JUNTOS due to the lack of information and the topic's sensitivity (Huber et al., 2009; Vargas, 2011). According to the interviewees, gender violence persists and in most cases men continue to be the head households.

- **Communitarian level:**

Regarding **training**, the '*Madres Lideres*' work in their communities without being paid (Vargas, 2011). These leaders sacrifice their time and personal resources to maintain the social and human capital of their communities (Ewig, 2010).

As it has been shown in this subsection, there are many positive outcomes for the poor women from JUNTOS. In that sense, JUNTOS is seen as an example of good practice among Latin American CCT programs. However, due to the lack of gender sensitization in its design, the program has also impacted negatively on women. Instead of lifting women out of poverty, the

program has overburdened them with the traditional caring role. Experts, however, have suggestions to improve JUNTOS and hence women's livelihoods.

#### **4.4 Suggestions from local experts to improve JUNTOS with gender sensitization.**

All the interviewees, with the exception of the one from the gender NGO, have conducted studies or given broad assessment to JUNTOS. Nevertheless, the four interviewees contributed with their expertise to bring suggestions to transform and improve JUNTOS in the future. Extensive suggestions have been provided.

First, the interviewees agreed that in order to improve JUNTOS in matters of gender equality, a base line assessment should be carried out. In that sense, they encourage a gender study, not necessarily to be done by JUNTOS, for examining the living conditions of their poor women beneficiaries. This study should contemplate (i) the economic coping strategies of women inside the households, (ii) the situation of women regarding gender violence and femicide, (iii) the level of knowledge women have regarding rights, financial education and capabilities, and political participation, and (iv) the women's role inside the households. These topics will help determine the level of empowerment within JUNTOS women and where the program stands in relation to its population. In addition, they mentioned that the results of such study should be disseminated not only within JUNTOS but across other state sectors.

Second, the interviewees have elaborated suggestions to transform and improve JUNTOS in matters of gender equality by taking into account the gendered dimension of poverty. They agree that this transformation would only happen if there are changes not only in the program itself but also at higher levels in the state. As it will be shown in the following chapter, these suggestions are similar to the ones found in the literature review.

- Political State-Level Recommendations:
  - The Ministry of Development and Social Inclusion is in charge of JUNTOS- and other social programs-, therefore it should engage in political commitments orientated to draw guidelines to promote gender equality within its programs.

- JUNTOS Design-Level Recommendations:

- JUNTOS should dialogue with gender specialists not to reformulate the program's objective but to complement it in matters of gender equality.
- JUNTOS' staff members should be engaged in gender awareness and sensitization training to understand that women do not only have a caring role in the families.
- JUNTOS should create strategic partnerships with other social programs to tackle the gender gap and enhance the economic potential of women.
  - JUNTOS Implementation-Level Recommendations :
    - JUNTOS should not impose on women non official tasks that are not mentioned in the contract to be signed with the Peruvian State. Women's autonomy should be respected.
    - JUNTOS should offer its beneficiaries specific information regarding women's rights, the co-responsibilities and the rights they have with their bank account.
    - JUNTOS's existing training for women should be more specific and thorough. For instance, financial trainings should provide women with better resources so they can defend themselves from the financial system.
    - JUNTOS should provide new training and skills for its beneficiaries that promote cultural changes among men and women. For instance these could be related to family planning, women's rights, women's political participation, job training, and gender violence, among others. However, JUNTOS should not force women to participate in them.
    - JUNTOS should involve masculinities and promote shared family responsibilities.

Third, the interviewees have mentioned that these suggestions would only be taken into account if JUNTOS has the will to change. This will only happen if JUNTOS internalizes in its operational manual the idea of gender equality. Even if these changes will take time, in their opinion, it is possible to have a program that tackles both multidimensional and gender poverty.

As this chapter has shown, JUNTOS's design is limited regarding the gendered dimension of poverty, despite the fact that the program is framed under social policies that aim at gender equality. The program has helped the reduction of poverty and increased children's human capital by overburden its beneficiaries. In that sense, local experts have suggested ways in which this program could enhance women's wellbeing and livelihoods in the future. The task is not easy as there are several political implications. These ideas will be expanded and discussed in the following chapter.

## **CHAPTER 5: ANALYSIS**

At the light of the extensive review of the JUNTOS program and the corresponding findings, this chapter has two aims. First, by using the JUNTOS' case study, Chapter 5 will respond the questioning behind this research: *How can Conditional Cash Transfer Programs in Latin America better address the gender dimension of poverty?* Second, this chapter will discuss what potential JUNTOS has to be reframed under a transformative social protection approach and hence reduce Peruvian feminine poverty. In order to do so, this chapter is divided into three sections. The first section will show why JUNTOS needs to undergo a transformative social protection approach that will benefit poor women and gender equality. A feminization of poverty is latent in Peru and

JUNTOS has contributed but done little to reverse this situation. The second section, by using a transformative social protection framework, will show that despite JUNTOS' contribution to feminine poverty, the program has started incorporating innovative changes for women's own sake. Finally the third section will expose the challenges of transforming a social protection program such as JUNTOS and therefore this section will aim at contributing to the larger field of social protection programs and policies.

### **5.1 The return to the feminization of poverty and the burden of CCT programs**

Despite it engendered the poverty agenda by raising the status of women and gender in global discourses on poverty, Pearce's (1978) theory of feminization of poverty has been widely criticized due to its lack of analytical and policy validity (Chant, 2008; Moghadam, 1998). Specifically regarding Latin America, Medeiros and Costa (2008) analyzed different countries in the region (Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Mexico and Venezuela) by utilizing monetary poverty lines and reached the conclusion that there is no feminization of poverty. However, after reviewing ECLAC's (2014) statistics regarding gender and monetary poverty in Peru, it has been found that women's index of poverty and indigence compared to men has increased. From 2001 to 2013 the increase has been continuous. Peruvian women – and especially rural women- are economically poorer than men (ECLAC, 2014).

Nevertheless, as shown, poverty is not only monetary but multidimensional (Thorbecke, 2008). Regarding education, Peruvian women are still less educated and more illiterate than men, especially older generations (ECLAC, 2014). Regarding access to public goods, despite not having gender disaggregated data, Peruvian rural populations still lack them (ECLAC, 2014). By contrast, only regarding health and life expectancy Peruvian women are better positioned vis-à-vis men (ECLAC, 2014). Finally, other multidimensional poverty variables, such as vulnerability and dependency, isolation, power and self-esteem (Chant, 2003a; Kabeer, 1997), have not been statistically tracked due to their qualitative nature. However, from the findings gathered in the preceding chapter, it can be deducted that women continue to suffer from intra-household inequalities and other social deprivations, such as lack of mobility and independent decision making. Even if these situations have improved for some JUNTOS' women, it is complex to make a generalization for the totality of them. Therefore, one can argue that in Peru a feminization of

poverty persists, and it must be once again noted that vis-à-vis men's livelihoods, women's disadvantages are not solely economic but also social.

Antipoverty programs, such as CCT programs, have done little to reverse the situation described above. Instead they have made matters worse. Molyneux's (2006, 2007) critiques of Mexican *Oportunidades*, a pioneer CCT program in Latin America, reinforced this idea. She argued that the program overwhelmed and overburdened poor women due to two reasons. First, the conditions attached to the transfer increased women's work (Molyneux, 2006; Gonzales de la Rocha, 2007). Second, *Oportunidades*' design encouraged the traditional role of motherhood, excluding men's responsibilities. In addition, CCTs have been accused of using women as instruments and development drivers to tackle poverty reduction without securing women's wellbeing and livelihoods (Chant, 2008).

JUNTOS is no exception. As shown, the program's design does not consider the gender dimension of poverty in its guidelines, operational design and discourse within its staff. Therefore it lacks a gender sensitivity approach, despite of being framed under an approach of social policies that seek gender equality. As a result of the program's design, JUNTOS beneficiaries are solely responsible for increasing their children's human capital in order to break the intergenerational transmission of poverty. However, the program does not seek to improve poor rural women's positions, conditions and needs. As a result, these compromising tasks have increased women's poverty and instrumentalized them as shown in the literature. Poor rural Peruvian women are constrained in a patriarchal society (Chant, 2003b; Lagarde, 1994), where they are left with little other alternatives than to comply with their roles as mothers while men are seen as heads of the household and still control the decision making process.

Despite the negative effects JUNTOS' design has had on women's livelihoods, it should be noted that the program's design does provide key elements that may in turn advance women's wellbeing and improve their livelihoods. JUNTOS has provided among its beneficiaries access to identity, community participation and financial inclusion. At the same time, JUNTOS has impacted positively on women at different levels (individual, intra-household and communitarian) and different dimensions. Boys' and girls' access to education and women's access to health services have increased. Women have received education in terms of new training and are under process of

personal empowerment. By acknowledging these facts, it can be pointed out that JUNTOS has started to make changes and improvements in favour of poor rural women.

One can therefore see that JUNTOS is yet another CCT program in Latin America caught in the middle of a debate between academics who contest the ways in which CCTs have benefited women (de la Brière and Rawlings, 2006) and those who believe that these programs end up neglecting women (Chant and Sweetman, 2012; Molyneux, 2007). A possible way to reconcile these debates, without discrediting the above positions, is by looking towards a transformative social protection approach.

## **5.2 Tackling the feminization of poverty with gender sensitization policies and programs**

Policy and academic arenas have raised suggestions to transform social protection policies and social protection programs such as CCTs so that in both poor women and men can be equally integrated into society (Sabates-Wheeler and Devereux, 2008; Jones and Holmes 2011, 2010a; Francis and Fultz, 2013; Molyneux, 2007). The suggestions for transforming CCTs range from different components: gender advocacy, gender focused follow up studies and design and implementation improvements. These components are found in the table below seeking to compare the suggestions from spokespersons of the social protection transformative approach with the suggestions from the Peruvian interviewees to improve JUNTOS. A third column has been added in the table to show the breakthroughs of JUNTOS regarding these components.



**Table 5: Suggestions for transforming JUNTOS and its current breakthroughs**

Suggestions stemming from academic and policy arenas to transform CCTs by taking into account the gender dimension of poverty:	Suggestions gathered from Peruvian experts to transform JUNTOS taking into account the gender dimension of poverty:	What has been done from JUNTOS in order to reach a transformation?
▪ Conduct political advocacy to make evident the gender nature of poverty and create a political push.	✓	N/A
▪ Conduct assessments of CCTs	✓	✓
▪ Conduct assessments of CCTs and their impacts on gender matters	✓	✓
▪ Incorporate equality principles in CCTs	✓	☒
▪ Incorporate women's and men's voices in CCTs	✓	✓
▪ Conduct gender sensitization among CCT's staff	✓	☒
▪ Create links between CCTs and other social institutions	✓	☒
▪ Implement a package of social and economic objectives to support women's practical gender needs and agencies.	✓	✓

Source: Compiled by author.

By appreciating the above table, it can be argued therefore that there is a general agreement on what needs to be done to better address the gender dimension of poverty in CCT programs such as JUNTOS. Gender sensitization, under a transformative approach, is needed. In addition, JUNTOS has already accomplished some of these elements. As seen in the previous chapter JUNTOS is an example of good practice among other CCTs programs in the region, due to the way it has provided key elements advancing women's wellbeing and livelihoods (Hakim, 1987; Jones and Holmes 2010a, 2010b). In that sense, JUNTOS is on its way to accomplish several of these suggestions. Nevertheless, broader improvements need to be made.

JUNTOS has already been evaluated by several researchers and institutions like the IDB, World Bank and CARE proving that the program is reducing multidimensional poverty while at the same time aiming to break the intergenerational transmission of poverty. In addition, JUNTOS has also been evaluated in terms of gender impact. Several studies have been conducted in several departments of Peru to show how it has impacted both positively and negatively on women.

Nevertheless, a bigger study needs to be conducted as there is no single study that compiles the characteristics of JUNTOS women beneficiaries and the effects of the program on them.

JUNTOS has incorporated through the figure of '*Madres Lideres*' the voice and participation of some women at a community level strengthening their social capital. These women are in permanent contact with JUNTOS' facilitators. However, this does not apply to the whole population of JUNTOS' beneficiaries, and as seen these women are not remunerated for the work they provide. In addition, the Program still needs to incorporate masculinities with the aim of balancing gender household inequalities.

Finally, JUNTOS has already provided some basic training sessions and workshops which had made it pioneer among other CCT programs in Latin America. JUNTOS has provided its beneficiaries with financial education, being a first step to financial inclusion, to the construction of financial capabilities and to women's financial independence. However, JUNTOS' training sessions in general have been criticized by local experts of being too broad and too demanding for its beneficiaries. In that sense, JUNTOS need to refocus its training contents.

One can see therefore that for better addressing the gendered dimension of poverty the program needs to accomplish major and complex changes regarding gender sensitization, under a transformative social protection framework. One first change is improving what JUNTOS has already started to do. Second, JUNTOS will need to conduct an assessment of its women's population and characteristics to know them and from there start planning how to approach them considering what their disadvantages are. Third, the program has to be transformed from the inside: providing gender sensitization to JUNTOS's staff, incorporating equality principles in its design and implementation, providing better and new training that would enhance women's wellbeing and livelihoods and working with other institutions specialized in gender topics.

Nevertheless, as it was commented by the interviewees, these tasks will not be carried out if there is no interest, political commitment and ownership of ideas (Jones and Holmes, 2010a). The Ministry of Development and Social Inclusion, in charge of JUNTOS, needs to establish guidelines for orienting JUNTOS – and perhaps other social programs- in matters of gender equality. The guidelines will need to recognize that poverty, besides being multidimensional, is also gendered as poor rural Peruvian women are currently in disadvantage. But besides commitments,

ownerships of ideas need to be carried out. Currently, the theory is not matching the practice. As shown in the previous chapter, JUNTOS is framed from the MDGs to national policies aiming at gender equality, same economic opportunities for men and women, and social inclusion. However, such framing is not enough. JUNTOS contemplates gender commitments in its framework which are not addressed, but rather disregarded. In that sense, it seems that JUNTOS's design and bureaucracy do not own the ideas of its policy framework. What needs to be done to secure political commitment and ownership of ideas? The answer is political advocacy (Jones and Holmes 2011, 2010a). Gender high level advocacy will be key to convince the public sector, both Ministry and the CCT program, that poverty is not only multidimensional but also gendered. Until now their understanding is clear of the former but not of the latter. As it will be shown in the following section this answer is one of the challenges in paving a new transformative social protection approach that will tackle the feminization of poverty in Peru.

### **5.3 Challenges for transformative social protection**

In terms of the gender dimension of poverty, JUNTOS can better address it if the program is transformed by following the suggestions based on gender sensitization stated above. It must be taken into account however, that these suggestions do not contemplate the process involved in their implementation. Therefore, further research is needed in this regard. Despite the fact that the following questions were stemmed from the analysis of JUNTOS, they are useful when looking at other social protection programs in Latin America:

- Who will conduct the gender political advocacy, the gender assessment and studies of JUNTOS, the gender sensitization training for the staff members and the new package of social and economic objectives to support women's gender needs? Who will assume the costs of JUNTOS's transformation? Who will establish a monitoring and evaluation system to keep track of JUNTOS' changes and improvements in gender matters?
- How could the gender political advocacy be conducted? How will JUNTOS change its design? How will JUNTOS incorporate men's and women's voices in the program? How will JUNTOS provide better and broader training sessions to its beneficiaries? How will JUNTOS look for inter institutional linkages to promote women's wellbeing and livelihoods? How will JUNTOS balance its aim of reducing multidimensional poverty and breaking off the intergenerational transmission of poverty with the incorporation of gender

equality and gender poverty in its design? How much will JUNTOS need to invest in time and money to achieve this transformation? How could a monitoring and evaluation system be implemented?

These questions are only few of the many others that could come up. Until there is not a clear answer for them, JUNTOS will have the potential to be transformed but will not be transformed per se. For this transformation to happen more practical structures and guidelines are needed. Finally, it is crucial to acknowledge that the suggestions raised by policy and academic arenas should be taken with caution, as they are only guided suggestions. Every CCT program and every country has different realities and contexts. In that sense, these suggestions will need to be adapted for each particular case.

The aim of this chapter was to answer the research question, as well as explore JUNTOS' potential for transformation. Despite JUNTOS' negative impact on women, JUNTOS has also been recognized as an example of good practice due to its progressive nature of benefiting poor women in key aspects. However, JUNTOS, as many other CCT programs in Latin America, could do more to tackle the feminization of poverty by addressing the gender dimension of poverty in its design. This will only happen if there is an appropriate gender political advocacy and by putting into action broader suggestions based on gender sensitization that aim tackling gender disparities and inequalities. Nevertheless, these suggestions lack practical elements. Until further research is not carried out resulting in concrete answers, JUNTOS' potential will remain only as "potential" and its take off will be idle, as well as the goal to reduce feminine poverty.

## CHAPTER 6: CONCLUSIONS

In this research project it has been argued that the Peruvian National CCT program JUNTOS is an exception, due to its progressive nature, among other CCT programs in Latin America. As it has been shown, JUNTOS has found ways to advance poor rural women's wellbeing and livelihoods by providing them access to identity, community participation and financial inclusion through financial education. At the same time, the evidence gathered in this research has proven that JUNTOS has impacted positively on women's access to education and health, on women's access to training and on women's access to personal empowerment. These impacts have been noticed at an individual, intra-household and communitarian level.

Nevertheless, as many other CCTs in the region, JUNTOS has impacted negatively on poor rural women due to a lack of a gender lens in its guidelines, operational design and discourse' staff members. JUNTOS has raised women's poverty by demanding them to accomplish several tasks regarding the corresponsabilities of the program. JUNTOS has overburdened women without improving their condition, position, as well as not addressing their direct needs. In the program women are seen as being solely responsible of lifting their households out of poverty. In that sense, it has been proven that the program does not address explicitly the gender dimension of poverty and the positive aspects of the program that seemed to advance women's wellbeing and livelihoods were not enough.

Henceforth, by returning to the question posed at the beginning of this study, it is now possible to state that to better address the gender dimension of poverty in CCT programs in Latin America, such as JUNTOS, gender sensitization under a transformative social protection approach, recognizing not only economic but also social vulnerabilities need to be carried out.

Addressing a gender sensitization approach inside JUNTOS implies carrying out several elements. These have been briefly summarized as i) conducting assessments of the program in gender terms and matters, ii) incorporating equality principles in the program, iii) incorporating both women's and men's voices in the program, iv) conducting gender sensitization among the program staff, v) creating inter-institutional links between the program and other institutions to address together gender matters for the safety of women and finally vi) implementing a package of social and economic objectives to support women's practical gender needs and agencies. As shown, JUNTOS' progressive nature and distinctiveness among other CCTs in the region is due to the fact

that the program has already carried out some of these elements such as assessments, the incorporation of women's voices and the provision of some training workshops for women. However, the program has addressed these issues very slightly and therefore complex and broader changes need to be completed and developed to transform social protection strategies and policies in Peru.

The future changes that will allow transforming social protection strategies and policies in Peru by making them gender sensitive, will depend on two implications. The evidence gathered in this research suggests that without high level gender political advocacy and ownership of ideas the task of transforming social protection will be overshadowed. First, both JUNTOS and the Ministry of Development and Social Inclusion, in charge of the former, need to be persuaded that Peru has rates of feminine poverty that cannot be disregarded and that gender poverty needs to be tackled. Second, both JUNTOS and the Ministry need to accept, recognize and internalize these ideas. They can both be aware of a situation in which feminine poverty is latent and needs to be addressed, but without having any intentions or commitments to reverse it. However, the steps for this to happen are not clear yet. In that sense, these implications need to be carefully considered in the field of transforming social protection policies and programs not only in Peru but also possibly in other countries in the region.

Before finalizing, by suggesting further research to expand the field of transformative social protection strategies and policies, the limitations of the study need to be discussed briefly. This research project has focused solely on the Peruvian National CCT Program JUNTOS, due to the scope and length of the research. However, focusing on JUNTOS due to its progressive nature, does not imply disregarding other CCTs or other types of social protection programs in the region, as well as not learning from their experiences or acknowledging their potential to be transformed in matters of gender equality. For instance, Chilean *Chile Solidario* is a program based on an integrated poverty reduction strategy, different to a program based solely on conditional income transfers combined with asset accumulation, such as JUNTOS. *Chile Solidario* seeks to lift poor households out of poverty by providing them not only with a monetary transfer but by helping the household members to develop skills to further access employment. In that sense, it would be interesting to research the ways different types of social protection programs address the gender dimension of poverty to extract lessons for the future.

Finally, this research project has aimed to expand the field of transformative social protection strategies and policies by identifying a loophole and encouraging further research. As shown above, gender sensitization under a transformative social protection approach in CCT programs in Latin America can be addressed through the implementations of six key elements, as well as with gender political advocacy and ownership of ideas. However, to implement these elements additional guidelines are needed. Further research needs to be pursued as it is unclear for now who should pursue the implementation of these six key elements, as well as how they should be implemented. A better understanding of these issues will accelerate the process of transforming social protection strategies and policies, not only in Peru, but in other countries of the region. Until further research is not carried out resulting in concrete answers, the potential of JUNTOS to address gender sensitization under a transformative social protection approach, as well as the goal to reduce feminine poverty, will remain idle.

## APPENDIX 1: QUESTIONNAIRE AND PARTICIPANT INFORMATION SHEET

### Questionnaire/ Cuestionario

Introduction: My name is \_\_\_\_\_, I am a current student in the University of Manchester. I have contacted you due to your expertise in my field of research. I am interested in analyzing \_\_\_\_\_. In that sense, I would like you to ask you some questions. Feel free to give me your personal and sincere opinion. As you know, all that you say will be strictly confidential and only used for academic purposes.

1. ¿Usted ha trabajado o ha tenido algún vínculo con el Programa JUNTOS? Si sí, ¿en qué oportunidad y para qué? Si no, ¿a qué se debe el no haber tenido contacto alguno con el programa?

**Have you worked or had any professional relationship with the JUNTOS program? If you so, for what purposes and in which opportunities? If not, what are the reasons for the lack of contact?**

2. En líneas generales, ¿cuáles considera usted que son las ventajas y desventajas del Programa JUNTOS?

**In general terms, what are the advantages and disadvantages of the JUNTOS program?**

3. En líneas generales, ¿cuáles considera usted que son las ventajas y las desventajas de hacer la entrega de la transferencia a la mujer del hogar?

**In general terms, what are the advantages and disadvantages of transferring the money to the women in the household?**

4. Tomando en cuenta su experiencia ¿usted qué opinión tiene con respecto al diseño del Programa JUNTOS en su forma de abordar cuestiones de género?

**Taking into account your previous experience, what is your opinion regarding the ways in which the JUNTOS program addresses gender matters?**

5. ¿Usted considera que el programa JUNTOS ha logrado romper brechas de género y/o apuntar a la igualdad de género? ¿Por qué?

**Do you think the JUNTOS program has succeeded in overcoming gender gaps and /or achieving gender equality? Why?**



6. ¿Tomando en cuenta su experiencia previa qué sugerencias tendría usted para mejorar a futuro el Programa JUNTOS en materia de igualdad de género?

**Taking into account your previous experience, what would you suggest for improving JUNTOS program, regarding matters of gender equality?**

7. ¿Cómo se podrían poner en práctica estas sugerencias? ¿Cree usted que será posible implementarlas a corto o mediano plazo? ¿Por qué?

**How can these suggestions be put into practice? Do you think these suggestions could be put into practice in a medium or short term? Why?**

8. ¿Qué cree usted que tendría que suceder tanto a nivel político, como académico, para que estas sugerencias sean implementadas?

**What would need to happen at both political and academic levels, so these suggestions can be put into practice?**

9. ¿Hay algo más que le gustaría agregar en general con respecto al Programa JUNTOS o ya se mas allá del Programa?

**Is there anything else that you would like to add regarding JUNTOS o beyond the program itself?**

Muchas gracias por su tiempo.

**Thank you for your time.**

## **Participant Information Sheet**

### **What is the title of the research?**

Addressing gender sensitization in CCT programs: exploring the potential to reduce feminine poverty in Peru.

### **Who will conduct the research?**

I, Maria Cristina Gutierrez Cottle (student ID number 9533100), will conduct the research.

### **What is the aim of the research?**

The research is part of my dissertation project in order to get my degree as MA in Development Studies from the Institute for Development Policy and Management (University of Manchester). Two are the goals of the research: First, critically assess how CCT programs in Latin America, and especially in Peru, consider the gender dimension of poverty. Second, explore the possibilities for improvement in this field.

### **Why have I been chosen?**

You have been chosen due to your previous experience and expertise in topics of gender and poverty.

### **What happens to the data collected?**

I will personally process and analyze any information you share with me. The information will be used when necessary, to enrich my findings and arguments. Some of the information may be quoted.

### **How is confidentiality maintained?**

Every time I use or quote information you shared with me, I will refer to you as an “informant” or “local expert” in order to secure confidentiality and anonymity.

### **What happens if I do not want to take part or if I change my mind?**

In case you do not want to take part of the research, or if you change your mind, I will not use any of the information you shared with me during our interview. Moreover, I will seek another informant to help me gather the information I need.

### **Will I be paid for participating in the research?**

There is no kind of monetary incentive for participating in the research.

### **What is the duration of the research?**

The duration of the research is three months. The study will be completed by September 1<sup>st</sup>, 2015.

**Where will the research be conducted?**

The research is a desk study, so it will be conducted entirely at the University of Manchester (Manchester City, UK).

**Will the outcomes of the research be published?**

No, it will not be published. The outcomes of the research are strictly for dissertation purposes so I can obtain my degree. In case the dissertation is published, I will contact you to ask for your consent. However, a copy of the dissertation will go to the University of Manchester Library.

**Contact for further information**

For any questions or further information, please feel free to contact me by email ([macrisgc@gmail.com](mailto:macrisgc@gmail.com)/ [maricristina.gutierrezcottle@postgrad.manchester.ac.uk](mailto:maricristina.gutierrezcottle@postgrad.manchester.ac.uk)). You may also contact my supervisor, Professor Melanie Lombard ([melanie.lombard@manchester.ac.uk](mailto:melanie.lombard@manchester.ac.uk)).

**What if something goes wrong?**

If a participant wants to make a formal complaint about the conduct of the research please contact the Head of the Research Office, Christie Building, University of Manchester, Oxford Road, Manchester, M13 9PL.

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