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# Mainstream Discourse: Contrasting Perspectives on CCT Programs and Gender Equality

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## Abstract

With the deadline of the 2015 Millennium Development Goals approaching fast, developmental institutions are eager to identify which programs have made an impact and worth continuing as well as which have failed. There have been a number of programs conducted and evaluated in the last decade and now is the time to investigate where they can be improved and restructured. Conditional cash transfers (CCT) have been a large stride towards achieving the MDGs in the short term through poverty alleviation and long term in health and education, yet have many criticisms. One of these criticisms, gender inequalities, is what this thesis will focus on. Questions on long term effects on social structure and power hierarchy, especially gender equality have been heavily debated. These arguments have given me the motivation for my thesis. This study identifies the knowledge produced by the World Bank and Overseas Development Institute and makes a comparative analysis under a gender lens in hopes to provide insight for further research in promoting gender equality. I hope to uncover how basic ideology of these institutions can alter knowledge they produce. The concept of governmentality is self-evident in cash transfer programs, and also what I find makes them so interesting. From program framework, targeting, monitoring and evaluations the governmentality lens may finally help put in focus the structural changes taking place and provide insight on the effects on gender inequalities and how to mainstream them in both active and future programs. Discourse will provide me the tool to unweave the tapestry of language.

*Key words:* Conditional cash transfer, governmentality, gender equality, World Bank, Overseas Development Institute, knowledge

## Chapter 1

### 1.1 Introduction

Cash transfer programs are increasingly playing an important role in social policy. Throughout Latin America, they have influenced the improvement of human livelihood as well as poverty reduction. Studies have shown that these programs have led to an increase in school enrollment and school attendance thereby reducing child labor, early marriages and pregnancies (Baird 2011). Both conditional and unconditional cash transfer programs have been shown to increase the poor's living standards by improving livelihoods, providing money for better food increasing nutrition, making medicines and treatments affordable for an increase health and raising the standard of education, decreasing child labor and increasing the attendance of girls to primary and secondary schools (Standing 2010) and in some cases, money for investment. The programs are generally run by local governments, but some are run on a smaller scale by NGOs. In most cases, the transfers are given to the mother in the household, while the programs are targeted at the children. The argument behind this is that the mother is more likely to provide better care for the children and utilize the money for the child's' well being, whereas the father would not. It is also argued, that giving the transfers to the mother increases her household role and financial status, strengthening inequalities. The issue on which families or individuals should receive cash transfers is a complex one. The decision is political, social, financial and economic and directly dependant on the program goals. A program targeting poverty and malnutrition in Zambia differs from a program alleviating poverty in Mexico in the identification of what constitutes as poor (Hulme 2011; p. 88). If the program goals are to increase education, than it will primarily be households with children, or to the children themselves. The World Bank states that redistribution should not just go to worst off, but to those who are likely to make positive investments (Hulme 2011; p. 89) and indeed in programs such as Mexico's Oportunidades program, 88% of the cash is spent on consumption, however the remaining 12% is invested (Hanlon 2009), much of which is profitable. The costs of targeting based on individual, proxy-means testing is also expensive to administer and studies in Indonesia have shown that government targeting initiatives have potentially excluded up to 52% of poor households who would have benefited from the program (Benhassine 2013). When CCTs were first developed, the WB voiced the concern many had over the fear that CCTs would decrease labor participation among beneficiaries, yet evaluations show that they have lead to no change, except in child labor where there was a significant decrease (WB 2009 p.16). CT and other social welfare programs have caused an evolution in bureaucratic capacity, increasing birth

registrations and increasing citizenships for many of the poor who lacked proper documentation (Ballard 2012). Many of the poor were women who now have a political voice and a large part of the people now have political influence. If gender equality is ignored, not only do policymakers risk failing in their commitments, but may lose the potential for economic growth and enhanced developmental outcomes that gender equality brings (Jones 2011)

It is argued however, that the social protection policies associated with CCT programs not only fail to neglect gender relations, but enforce traditional gender stereotypes by targeting women in the capacity of ‘mother’ (Jones 2011). The majority of CCT programs require the female head of household to be the recipient of the transfers, increasing her family role and responsibility. The rationale dates back to the 1930’s with the idea that women are more responsible in regard to household and children’s needs. According to Villatoro (2004), “the administration of household resources by women produces better results in food security and the quality of life of children”, whereas men are more likely to utilize the funds on leisure and personal consumption. However it is argued by many that this notion reinforces traditional gender roles of the conservative mother figure as provider. Molyneux identified several cases against the concept arguing that in the case of Mexico, the state is effectively re-traditionalization gender roles and identities. She also states that such policies do not hold men responsible for education and nutrition duties within households, nor any shared household responsibility (Molyneux 2008). While the programs may encourage gender equality for the next generation in the form of children’s well being, it does not promote further education or transformation of the women. As evident by the lack in doing so, it is clear that CCT programs view women as intermediaries of policy objectives, and not the targets (Tabbush 2010).

What was originally a southern innovation in response to an economic crisis, cash transfer programs have exploded worldwide in response to economic recessions and a rush to meet the millenium development goals (Molyneux 2009). It is now argued by some however, that the these programs are being absorbed by large mainstream institutions with their own agenda based policy. This policy forms an approach emphasizing liberalized economic growth with biopolitical interventions for the poor (Ballard 2012). If this is in fact a valid argument, what will the future hold for cash transfer

programs in general. What be the impact on gender equality within social institutions where these programs are implemented? Currently gender equality in the context of CT programs is viewed as more of a byproduct of the program, rather than target by many mainstream development organizations. According to Prugal and Lustgarten (2008), gender inequality is structurally embedded and gender mainstreaming cannot be viewed as a tool for better management. In order to obtain legitimacy, they argue, the institutions must be held accountable. Their focus instead prioritizes poverty, health and education, overlooking potential limitations or benefits to gender equality. To investigate the impact on gender equalities I looked to two leading developmental institutions and the knowledge they bring forth to the development community. Cash transfer programs are currently active in forty-five countries, affecting more than one hundred and ten million families worldwide. Hulme et al. eloquently states “aid has not failed; what has failed is the aid and anti-poverty industry that thrives on complexity and mystification with highly paid consultants designing ever more complicated projects for ‘the poor’ and continuing to impose policy conditions on poor countries” (Hanlon et al. 2011).

## **1.2 Research Question**

Cash transfer (CT) programs have shown success in promoting the welfare of society and individuals by addressing poverty, health and education issues worldwide, particularly in Latin America. As one of the most evaluated development programs worldwide, there is a wealth of literature about the program benefits and impacts, however the effects on gender equality remain heavily debated and limited. This thesis will examine various perspectives on CT programs under a gender lens and examine to what extent mainstream development agencies influence the concept of gender equality in CT programs. My research question investigates whether current mainstream policies are clouded by society’s view of traditional women's roles, supporting a foundation born of patriarchy and even radiating into cash transfer programs, further reinforcing gender stereotypes. CT programs are built off of multi-dimensional foundations and structures. These can be contingent on geography, cultural norms, infrastructure, affordability and sustainability. Each dimension has an important part in both program

implementation and impacts, for positive evidence is a key part in providing increased support for CT programs as a social protection and poverty reduction strategy.

In this paper, I will build a comparative study drawing from Molyneux's feminist theory and governmentality as the theoretical framework. Knowledge such as economic statistics and forecasts are provided by large donor organizations such as World Bank and ODI, regulating national governments' approach towards developmental programs. In this framework, cash transfer program structures are directly affected by mainstream knowledge. The reports I used were from mainstream development institutions World Bank and Overseas Development Institute as my primary sources. I delimited my research focusing on these institutions in order to give two alternate views on gender and cash transfer programs. Both institutions are leading think tanks, but have different perspectives that may transcend into CT programs. These perspectives have the power to change the program structure, both in affiliated through sponsorship and donation, as well as unaffiliated programs by proxy. The WB view discusses cash transfers with an economic and human capital perspective, whereas ODI focuses on cash transfers in relation to social protection, addressing structural inequalities and abuse of power at all levels of society.

This paper will examine how mainstream development discourse influence the structure of cash transfer programs and investigate if cash transfer programs failing to reach their full potential due to the absence of a gender dimension. To do this I propose the following research questions:

1. What knowledge on cash transfer (CT) programs do the WB and ODI produce?
2. How do they differ in their considerations on gender within the CT programs?

### **1.3 Thesis Structure**



This thesis builds its framework with the concept of governmentality and its contexts in order to analyze and deconstruct cash transfer programs and expose the power relations between the citizen, household and state. Identifying these power relations is imperative in assessing the program's effects on gender empowerment. I find that the power relations are equally important in determining gender equality rather than a typical gender index. Conditionalities and recipient choices have a direct link to power relations as demonstrated in this paper.

ODI addresses the influence that gendered vulnerabilities have on poverty and development. They acknowledge the progress towards gender equality through education and political participation, but reveal that currently in Latin America, women are more likely than men to live in poverty, face burdens of domestic and caring responsibilities and face high levels of teenage pregnancy and domestic violence (Holmes 2010)

This thesis is structured in the following way. First, I will go over the methodology, motivating why I chose discourse analysis to conduct my research, its advantages and disadvantages. Then I will briefly discuss the literature chosen for analysis, the reasons I have used it and some of its limitations. Following, is the theoretical framework and how it will support my argument, followed by critiques that are relative to the concepts and theories I have introduced to the study. I will show how governmentality and feminist theories are not only compatible, but a precise theoretical tool for the analysis of gendered relations at both micro and macro levels. This paper will then give a detailed description of the research analysis and findings, followed by concluding thoughts.

## Chapter 2 Methodology

### 2.1 Discourse Analysis

Identifying knowledge requires looking beyond the text and language used in my literature sources. Discourse analysis seemed the best method of uncovering issues relating to power and domination, both key factors in gender equality, and provide deeper insight into the contextual meanings that are being put forth by WB and ODI. I had to question who is the intended audience, or epistemic

community? How would they be utilizing the knowledge from these reports and do the reports systematically presuppose what the audience knows? How does the discourse and knowledge relate? Drawing from van Dijk, there are three primary sources of knowledge: knowledge from everyday experiences, knowledge through discourse and knowledge through inferences. Additionally, he defines the very idea of knowledge as a belief, a representation and something that is not necessarily true for everyone. Epistemic institution's main aim is to share their knowledge/epistemology with readers who have shared ideology and language (2013). Understanding this helps my research by encouraging me to identify the relationship between social structures and language use, for therein lies the source of gender discrimination.

There were two specific methods that I decided would assist my study, content analysis, critical discourse analysis. I did not chose Foucauldian discourse analysis, even though it looks at the broad social changes which would have been helpful in my study. Although my work is influenced by Foucauldian analysis, I did not feel the source material provided an ideal template to work with with and risked the possibility of misinterpretation and containing too much ambiguity. Critical discourse analysis (CDA) and content analysis (CA) are distinguished by their objective in analysing the words of policy documents. To do this, I coded my material searching for themes or 'discourse strands'. Fairclough (2003) recognises an important distinction in employing 'textually oriented discourse analysis' and that of social theory. My CDA draws from Fairclough's outline for 'three integrated levels of discourse, involving analysis of text, of discursive practices, and of social practices' (1992, p.73)

- at textual level, this involves critical linguistics;
- at discourse level is analysis of text production, distribution and interpretation, especially in terms of the way in which the readership is guided to a 'preferred' reading;
- at the level of social practice, analysis explores the extent to which the text upholds, or reproduces, hegemonic discursive or social practices, how it stands in relation to certain prevalent conditions.

The main criticism for using CDA is best stated by Denscombe (2007, p.310) *It is not easy to verify its methods and findings . . . because the approach places particularly heavy reliance on the insights and intuition of the researcher for interpreting the data.*

## **2.2 Literature**

This paper utilize data and research published by the WB and ODI. I chose these two institutions because they two of the largest mainstream donors and providers of information, but each institution is directly linked to cash transfer programs and studies worldwide, thus each institutions possesses a heavy influence on the program structures and features. Each of these institutions is also concerned with methods chosen by local governments to implement CT programs and the funding sources. After review and deliberation, I decided on the world bank annual 2009 report based on it's focus on both cash transfers and mainstreaming gender. I considered the World Bank Gender Report of 2012 due to the nature of it's focus on gender inequalities, however the report did not encompass information on CT programs as deemed necessary. As the 2009 report is rather large, I chose multiple ODI reports relating with both mainstreaming gender and CT program analysis as a comparison. I also included in my research a number of ODI briefing papers which contained more details about CT programs than did the reports. I conducted both content analysis and discourse analysis on these sources in order investigate my research questions. The purpose for my approaches in methodology are two pronged. Content analysis was used to uncover knowledge the institutions are putting forth along with the paper's context, with discourse analysis allowing me to better establish any linguistic and theoretical mechanisms.

In their reviews and evaluations, both sources utilize empirical data from the programs they work with in addition to a number of empirical studies on CT programs such as Mexico's Progresa (Formerly Oportunidades), and Brazil's Bolsa Familia and Bolsa Escola, several of the largest programs in existence. In the case of ODI, the empirical sources draws from multi-country evidence in collaboration with ODI partners, the Department for International Development (DFID) and AusAID.

The data is collected from qualitative sources including household surveys, focus groups and individual interviews (Jones 2011)

### **2.3 Comparative Design**

Thanks in part to the success and number of evaluations of CT programs (CCT in particular), there is an abundant literature on the programs since their inception spanning the last two decades by many institutions. I was required to come up with a method to delimit the literature into two institutions that could best be utilized in this analysis. I came to the conclusion that the best sources for this were the World Bank and Oversea Development Institution (henceforth referred in this paper WB and ODI). There are a number of reasons for my choosing these two institutions. Firstly, they are two of the largest donors in the development industry. In 2009, the WB provided \$2.4 billion to start new programs, enhance current CCT operations and are currently financing CCT operations in 13 countries (see [worldbank.org](http://worldbank.org)). ODI on the other hand is presently involved with one of the larger ongoing qualitative and quantitative studies of CT programs *Transforming Cash Transfers*, ‘a study investigating beneficiary and community perspectives on cash transfer programmes. This study takes place in five countries - Kenya, Mozambique, the Occupied Palestinian Territories (both Gaza and West Bank), Uganda and Yemen’ ([transformingcashtransfers.org](http://transformingcashtransfers.org)) using both participatory and qualitative approaches, including participatory photography. The reason in using this method of research is to understand the why and how through qualitative approaches, supplemented by quantitative methods for data and findings.

Each of these institutions provide perspectives on the program descriptions, impacts and relevant concerns or benefits and offering a unique view of the programs context. This has provided me with excellent, contrasting data for analysis and comparison. The analysis also assisted in determining what impact the WB and ODI had on program implementations. A program that is in active in more than thirty countries worldwide has many extreme opinions from supporters and critics. There are several reasons why WB world development research 2009 report on conditional cash transfers applies to my study on CCT programs and gender mainstreaming better than the 2012 report. First, although the 2012 report is the first WB report that focuses specifically on gender equality as being invaluable to

economic enhancement and overall development, it is not as conducive to my study in relation to CT programs. The 2012 report uses a ‘smart economics’ framework pushing for more women entrepreneurs and a new perspective of women as the source of economic growth. Many of these features and perspectives are used in the 2009 report on CCTs, demonstrating the linkage from the viewpoint of WB between CCTs and gender equality in a more clear method. Although the 2012 report is an excellent source for gender equality, it does not demonstrate how the WB knowledge on gender affects CCT programs as does the 2009 report. To summarize, the main reports featured in this analysis are the 2009 World Bank Report on CCTs, ODI reports 2011-2012 and 2012-2013, supplemented by several ODI briefings.

Molyneux and her concerns are quoted by both institutions, yet has more prevalence in ODI’s briefing reports uncovering a degree of intertextuality. This includes similar themes, words and phrases, perhaps due to the close affiliation between Molyneux and ODI and it’s researchers. The evaluative exercise transforming cash transfers takes into consideration much of Molyneux’s theoretical framework.

## **2.4 Limitations**

Both WB and ODI have a vast amount of reports, working paper, journals and data, however due to lack of time and resources I had to select those I felt were best in making the case for gender equality in CT programs. This study aspires to discover the knowledge produced by each institution without external motive, potentially assisting in further promotion of gender equality in relation to these programs which do not show any sign of slowing down.

## **Chapter 3 Theoretical Framework**

### 3.1 Governmentality

In this comparative analysis, the concept of governmentality helps to illustrate power relations between individuals and institutions (see Foucault 1978). Foucault viewed power as something that is not external, but rather embedded in everyday relationships between individuals at micro-levels to the population as a whole at macro-levels (Macleod 2002). Neoliberalism was of particular interest to Foucault, which he focused when introducing us to governmentality in his College de France lectures. The involvement of how citizens were involved in the process of governing lead Foucault to argue how they were being taught to govern themselves, an excellent example of how the populace becomes a symbol of the government. As conduct of conduct, Foucault's conceptualized views of sovereignty, disciplinary power and securities present an ideal framework for investigating cash transfer systems and impacts.

Drawing from Dean (2010), modern governmentality is then defined as governing body that is concerned with the health, welfare, prosperity and happiness of the individual and population as a whole and these governing bodies presume to know what constitutes responsible conduct of individuals and families. (p.28). In it's current modernized form, governmentality reintroduced sovereign power as an exercise of authority over subjects and disciplinary power as the regulation of the population. Under a lens of governmentality, conditionalities can be understood as a way of demonstrating authority and punishment over an individual or household. With regards to CCT programs I will frame education as a disciplinary power, required under conditionality agreements and sovereign power with the punishment being the withholding of CCT payments or exclusion from the program. In this context, the apparatuses of security, traditionally defined as standing armies, diplomats and state intelligence, or in Foucault's usage health, welfare and education systems directly identify with CCT programs as social protection thus complimenting my study. Foucault's perspective of freedom as "the condition for the exercise of power" (Foucault 1978; p.139) links together the notions of freedom and government. In this framework, self conduct is produced by individuals and society aspiring to a state of health, education and general well being through self regulation instead of through force or intimidation (Ove 2013). However, some authors criticise Foucault's ideas as being 'gender blind', others having epistemological

concerns viewing Foucault's work as leaning towards nihilism and relativism thus unsuitable for feminist theory (Macleod 2002). I will analyse the data within the framework of governmentality at micro level (individual), meso level (household) and macro (society).

### **3.2 Feminist Theory**

According to Molyneux (2009) The specific contribution of feminist theory has been to insist on foregrounding two critical issues often missing from mainstream definitions – power and equality (p.43). The majority of CT evaluations that have been conducted thus far do not focus on all household members or relationships, focusing only on children instead. They also fail to consider external impacts including migration, social policies and cultural practices (p.26). Drawing on Mexico's Progreso/Oportunidades program, Molyneux utilizes two surveys on gender impacts, one by the IFPRI, the other, a qualitative survey carried out by Escobar Latapí and González de la Rocha between 2000 and 2005 (ibid). According to Molyneux, two critical issues are missing from mainstream definitions of empowerment, power and equality. She states “feminists generally see the essential conditions of empowerment as ones that help both to free women from subjugation and to achieve greater autonomy and equality” (2009). It is these two issues that feminist theorists insist on highlighting in mainstream knowledge.

Molyneux states that contrary to mainstream theories on gender equality, schooling is not the only method of increasing girls self esteem, but also on the role models that are available. These role models can be in the immediate family or society at large. In addition, available work opportunities also must be considered (Molyneux 2009). Women's empowerment goes beyond the generalized mechanisms of education, in fact many institutions including WB, are increasingly advocating women's control over economic resources (Alsop et al. 2006; Molyneux 2009).

According to the WB, there are four goals that should be addressed by the international community in order to alleviate gender inequalities. The first, reducing excess female mortality and closing education gap, second improving access to economic opportunities for women, third increasing

women's voice and finally to limit the generational transmission of inequalities both in micro and macro spheres (WB 20012 p.286). In practice however, it can be argued that the WB perspective is sidestepping around the mothers, utilizing them only as a tool in bettering the life of her children. In this sense they are identifying a method of increasing human capital at high efficiency and short term. Each of the four statements directly relates to WB epistemology of having a larger and better educated citizenry and market for the goal of economic development or as she quotes the the WB (2009) "investment in the human capital of the poor as part of a strategy to secure greater economic competitiveness." (Molyneux 2009). She argues however, that CCT programmes are not linked to the market, or only flimsy at best, and the monthly stipends are too low to bring poorer households above the poverty line (Barrientos and de Jong 2004; Molyneux 2013).

## Chapter 4 Analysis

### 4.1 Developmentality

In order to develop a better understanding of the context, it should be acknowledged that the reports used in this study were conducted at a time when the world was still suffering from the economic recession of 2008 and 2009. During this period, developmental institutions were focused on economic structures of program implementation and impacts, considering immediate short term relief from economic shocks and rapid investment in human capital. The effects of the recession are widespread throughout the literature, and thus should be taken into consideration for accurate context. In addition, the WB and ODI have historically have distinct social and economic perspectives. Even the first opening chapter in the WB report is titled 'The CCT Wave'. According to Teun van Dijk (2013), the term "wave" has been historically significant in discourse as a metaphor for an unstoppable force, usually an unwelcome or undesirable one (2013). It questions the WB's motif for supporting CCT programs. The nature of redistribution runs perpendicular to neo-liberal ideology so there must be some market or economic benefit for such a program to be promoted by the WB. For CCTs are a direct investment in human capital and incentive for micro and macro behavioral changes.

Mitchel Dean offers four dimensions to applying a governmentality lens.



1. Identify forms of visibility necessary to operation of regimes. diagrams of power and authority, graphs, maps, charts. a method of making a picture to show who/what is to be governed. Both institutions offer numerous visible data for analysis on program structure and impacts, yet are not conducive in identifying power relations.

2. Identify technical aspect of government. by what means, procedures, instruments technologies is it accomplished.

3. Identify the forms of knowledge. what thought, expertise, strategies or rationality are employed in practice of governing. CT programs encourage health and education through enforced conditionalities, but what knowledge are employed in regards to gender equality and social structure? Many criticise the programs for indirectly attempting to teach ‘good parenting’ skills to the beneficiaries as an example.

4. Identify forms of individual and collective identity. how are the beneficiaries viewed by the government, by themselves? This dimension directly relates to knowledge regarding selection and monitoring of the CCT beneficiaries.

Examples 3 and 4 are directly related to my research, thus what I will utilize in my governmentality framework. I will delimit my focus to the institutions’ views on specific parts of cash transfer programs into four themes: 1. targeting, 2. beneficiary, 3. conditionalities and 4. both formal and informal education.

#### **4.1.1 Targeting**

The issue on which families or individuals should receive cash transfers is a complex one. The decision is political, social, financial and economic and directly dependant on the program goals. A program targeting poverty and malnutrition in Zambia differs from a program alleviating poverty in Mexico in the identification of what constitutes as poor (Hulme 2011; p. 88). If the program goals are to increase education, than it will primarily be households with children, or to the children themselves.

The World Bank states that redistribution should not just go to worst off, but to those who are likely to make positive investments (Hulme 2011; p. 89) and indeed in programs such as Mexico's Oportunidades program, 88% of the cash is spent on consumption, however the remaining 12% is invested (Hanlon 2009), much of which is profitable. The costs of targeting based on individual, proxy-means testing is also expensive to administer and studies in Indonesia have shown that government targeting initiatives have potentially excluded up to 52% of poor households who would have benefited from the program (Benhassine 2013).

Taking this data into consideration, by addressing the targeting, CCT programs attempt to identify impoverished individuals and communities, therefore I will first deconstruct how WB and ODI define poverty. There is considerable difference in perspective when first examining the CCT targeting method and defining 'poverty', one of the first steps in implementing a successful program. Poverty is described by ODI as not just about income, but social risks, discrimination, unequal distribution of resources and power, and limited citizenship (CPRC 2008; ODI Briefing paper 2010). Women are continuously held back by traditional views of 'acceptable women's work' and lack of childcare, however these are not taken into consideration through any CCT targeting methods. Meeting the conditions and criteria to receive the cash also can also lead to time poverty, another concern by CCT critics. ODI writes about the importance of social risks, not only economic risks, where institutional bias and cultural norms inhibit women's accessibility to services and finances. Here then are two alternate definitions of what constitutes poverty, the WB defining empowerment as an economic resource that can be transferred, ODI defining empowerment as overcoming traditional bias in social and political structures (Ibid)

Taking into consideration the following texts referring to CCT targeting:

*Selecting **eligible beneficiaries** is the first question any policy maker considering a CCT must address. A CCT should be designed to target **poor households** (for whom there is a stronger rationale to redistribute) that **underinvest** in the human capital of their children (WB 2009)*

*Many programmes assume that targeting women will, in itself, address gender inequality. Our research suggests that, **while this is an important first step**, the role of gender in social protection is more complex. It confirms that poverty is not only about income, but about **social risks** such as discrimination and the unequal distribution of resources and power in the home. The research finds that far from tackling such issues, **social protection** has often **reinforced the traditional roles** of women and girls, men and boys. Few programmes have harnessed the potential for a transformation of gender relations, which would, in turn, improve the impact of programmes that aim to address **poverty and vulnerability** (ODI 2012).*

These paragraphs taken out of the report are a good example of what is epistemically appropriate for the institutions. The WB text merges poverty with the idea of not investing in human capital, in WB language, lacking the means or capacity to look after your children. In effect, this is consistent with the targeting of children, CCTs as a method of keeping the parents in line with the threat of withholding funds or exclusion from the program. The ODI text is consistent with their rationale of increasing “people’s sense of self-worth, dignity and control over their lives”, a theme common in all of the ODI documents.

Another common theme in the WB report are found in the grammar features, such as is the usage of pronouns such as **we**, **they** and **our**. Common usage in the report are phrases “what have **we** learned”, “**they** think”, “making **them** better off”, “**our** focus”, “**our** choice” etc. There is a distinct antagonist and protagonist identification. What I find interesting is exploring who is the protagonist. Is it just the authors, the World Bank, the epistemological community or intending to draw readers into a sort of linguistic alliance. They and them are certainly the antagonists in the report, foreign governments, citizenry and individuals. Usage of similar pronouns in the ODI report is similar, however **we** generally refers to the ODI think tank, **they** is used to refer to institutions, governments and individuals.

An overview by the WB on CCT impacts supporting CCT as seen below highlights the public perception of poor people, increasing program support by focusing on the ‘helpless children’. Why does the public blame the poor for being poor? Does WB knowledge promote this textual imagery or is it confined to local arenas? Again, a statement identifying the WB perspective of fixing poverty by investing in building human capital in the children, as mentioned earlier, something best done as early as possible.

*Moreover, the fact that the **conditions** are focused on building the **human capital of children** (rather than simply supporting parents) adds to CCTs’ political acceptability as an instrument to promote opportunities; after all, it is hard to blame children for being poor (WB 2009 p.11)*

In describing the the Bangladesh cash transfer program for girls in secondary school, the WB writes “**although designed** as a gender targeting program, it did not contemplate poverty targeting and therefore could be considered a failure of social assistance (WB 2009 p. 39)”.

When analysing the WB reports, I was struck by the continuous usage of the subordinating conjunction “although”. Many quasi-positive statements begun with “although” followed by negating statements or questioning. Some examples include:

***Although** CCTs generally have not resulted in reductions in the labor market participation of adults, they have led to substantial decreases in child labor (WB 2009).*

***Although** there is clear evidence that CCTs have increased the use of education and health services, evidence on the impact of CCTs on “final” outcomes in education and health is more mixed (WB 2009).*

***although** it recognizes that even the best-designed and best-managed*

*CCTs cannot fulfill all of the needs of a comprehensive social protection system (WB 2009).*

***although** the initial group of evaluations provided solid evidence of impact along several key dimensions, important policy and operational questions remain (WB 2009).*

***Although** market-driven economic growth is likely to be the main driver of poverty reduction in most countries, markets cannot do it alone (WB 2009).*

This constant usage led me to conduct a word query based on “although” to see if there was any continuity. Data showed that the word “although” has 0.04% usage. Identical analysis on the ODI documents revealed very minimal usage of the word, but the few times it was used, it was to discredit the negative effect and follow up with positive. Additionally, the term “behavior” and its synonyms had very high usage in the WB reports, 0.04% and 0.07% respectively; and “domination”, 0.10% and 0.12% respectively (data obtained by Nvivo program).

#### **4.1.2 Beneficiaries**

The majority of CCT supporters argue that having the female head of household as the beneficiary will lead to gains in economic empowerment, and decision making power within the household (ODI 2010). In practice, most of the CCT programs **require** the female head of household to be the recipient of the transfers, increasing her family role and responsibility. In Brazil’s Bolsa familia program, 94% of the beneficiaries are women in order to compensate mothers for their domestic and caretaker work. The program also recognizes the payments are more likely to benefit the children in the hands of the mother (Holmes 2010). The rationale dates back to Western countries in the 1930’s and remains unaltered, the idea that women are more responsible in regard to household and children’s needs. According to Villatoro (2004), “the administration of household resources by women produces

better results in food security and the quality of life of children”, whereas men are more likely to utilize the funds on leisure and personal consumption. However it is argued by many that this concept reinforces traditional gender roles of the conservative mother figure as provider. Molyneux identified several cases against the concept and argues that, as in the case of Mexico, the state is effectively re-traditionalization gender roles and identities. She also argues that these policies do not hold men responsible for education and nutrition duties within households, nor any shared household responsibility (Molyneux 2008). While the programs may encourage gender equality for the next generation in the form of children’s human capital, it does not target further education or transformation of the women. By doing this, CCT programs view women as intermediaries of policy objectives, and not the targets (Tabbush 2010).

*conflict of interest between the **parents** themselves, as opposed or in addition to one between parents and **children** (WB 2009 p.58)*

Regardless, the majority of CCT evaluations continue to focus on children, as it is in their design to evaluate them instead of other household members. Nor, it is argued, do the evaluations give consideration to other factors that impact household consumption and behaviours including migration other social programs and cultural practice (Molyneux 2008).

#### 4.1.3 Conditionalities

The WB stresses the importance of investing in the health and education, or what it consistently refers to as human capital, by targeting children at the earliest ages. They base this on previous research (Heckman and Masterov 2007; Heckman 2008) which argued the importance of investment at early childhood. The research was carried out in the US, yet many of the research concepts have influenced programs in developing countries. Some of the points proposed by Heckman show the effects of poor outcomes in early childhood including low income, criminal activity and poor parenting. According to Heckman, the negative effects are a result of bad home environments and unstable family structures and relationships. They conclude that by intervening and investing early can lead to improvements in

behavioural outcomes, health and cognitive skills building human capital throughout the life cycle (WB 2009).

The WB report (2009) states that although, the overall outcome of CCTs is positive with regards to reducing poverty and increasing health and education in the short term, they emphasize the positive effect of CCTs on institutional externalities “through their emphasis on monitoring and evaluation, whereby they have helped strengthen a results culture within the public sector, at least within social policies. That strengthening is clearly a legacy worth sustaining (WB 2009 p.27)”.

There are several key arguments for the addition of conditions to cash loans. The first argument is that parents do not invest enough in their children’s human capital. CCTs are typically focused on children’s needs and welfare, breaking the intergenerational poverty cycle, therefore transfers should be first and foremost for the children’s social benefit (Molyneux 2006). The second argument is that cash transfers are viewed as many to be handouts by many. In order to gain support of the middle classes, the poor must be proven to not only be deserving enough, but the transfers must be viewed as a social contract, the poor carrying out conditionalities that are ‘in their best interest’ (Standing 2010). WB however stands firm in the position of promoting the conditions:

*when there is a strong rationale to redistribute, a CCT can be justified under two broad sets of conditions: first, when **private investment in human capital among the poor is suboptimal from a social point of view** and, second, when conditions are **necessary for political economy reasons** (WB 2009 p.31)*

It should be acknowledged that one of the major factors in supporting conditions over unconditional loans is the political support. By adding conditions, the programs may overcome the stigma of the poor receiving welfare. The CCT becomes more like a transaction between the government and the household instead of a handout (Brauw 2007). This perspective increases the support of the middle class, who would be less likely to support a program that does not have conditionalities. From a political

standpoint, CCTs offer increased support from constituents than they would receive by implementing UCTs. Arguments against view conditionalities as a form of ‘paternalistic social engineering’ (Standing 2010), describing the design of CCTs to be influenced by benevolent paternalism, forcing the poor to prove that they are not lazy. At the extreme, it is argued that conditionalities are a threat to human rights, depriving individuals of agency and threatening their basic human rights (Orton)

*Whereas a technical assessment may indicate that a UCT is more appropriate than a CCT, the political process may make significant cash transfers to the poor close to impossible unless those transfers are tied somehow to **clear evidence** of beneficiaries’ commitment and **“positive behaviors.”** (WB 2009 p.169)*

Further support for conditionalities based on political ties:

*satisfying the conditions in a CCT makes the transfer less of a **“handout”** and more of a **reward** for effort. That perception might make **redistribution** more **acceptable** to **taxpayers** and **voters**.*

Handouts with or without quotations adds a negative connotation to cash transfers as being merely money thrown out with no return. Do conditions turn it into a type of social contract between the poor and the taxpayer? Are the poor so unlikely to use cash transfers to benefit themselves that they are in need of external help? The theme produced by WB does not alleviate this conception as evident in the above statement. This also leads me to question again, who are the readers? Perhaps future reports have the potential possibly change the citizen’s viewpoints by using different language, in a way that the populace understands how cash transfers not only benefit the poor, but society as a whole thus indirectly themselves. What ‘taxpayer’ does not want to benefit themselves?

#### **4.1.4 Education**

It is difficult to reasonably assess the impact on education CCTs have due to a number of factors. Many countries simply lack the infrastructure and resources to facilitate a proper education.



Determining the impact based on scores is inaccurate and difficult to compare to other regions, thus the primary method remains school enrollment and school completion. With regards to completion, it is important to put this into a gender perspective. Many female students leave school early due to marriage and pregnancy, hence why this is an important factor in my research. Education can be intra-household, i.e. the children's role models, however only in the ODI perspective, not the WB one. With regards to education, analysis shows a clear goal for enrollments, again economic growth in the WB perspective:

*School enrollment is of interest primarily insofar as the children who are enrolled as a result of the CCT ultimately complete more years of schooling, learn more, and **earn higher wages** as adults (WB 2009 p.141)*

*The presence of gender differences in **child human capital** is a signal of potential **agency problems**, particularly when rates of return to human capital investments (for example, **schooling**) are not different (WB 2009 p.168)*

Molyneux's feminist framework ties in nicely with the concept of education being more than just schooling explaining that increasing girls expectations and self esteem is not just on schooling, but also on role models and available work opportunities and goals. Although she agrees with the WB view on the importance of education, she emphasizes the importance of additional mechanisms imperative to women's empowerment. Many authors and institutions including WB and many women's rights advocates, consider decision making and control over economic resources as crucial to empowerment. However, recently more authors are adding increased capabilities which enlarges the realm of choice to the definition of empowerment (Molyneux 2008).

*Parents also **may discount the future** more heavily than they should, perhaps especially with regard to the **returns on investments** in their children—a case of “**incomplete altruism**.” (WB 2009 p.9)*

Education for the mothers is sometimes a condition in CCT programs. This education is usually in the form of participation in meetings and program activities both for education as well as a larger part in civic life. It is argued that this concept promotes leadership among the women and more political voice, others argue that it adds to the time poverty among the participants (Molyneux 2009)

## 4.2 Text Analysis

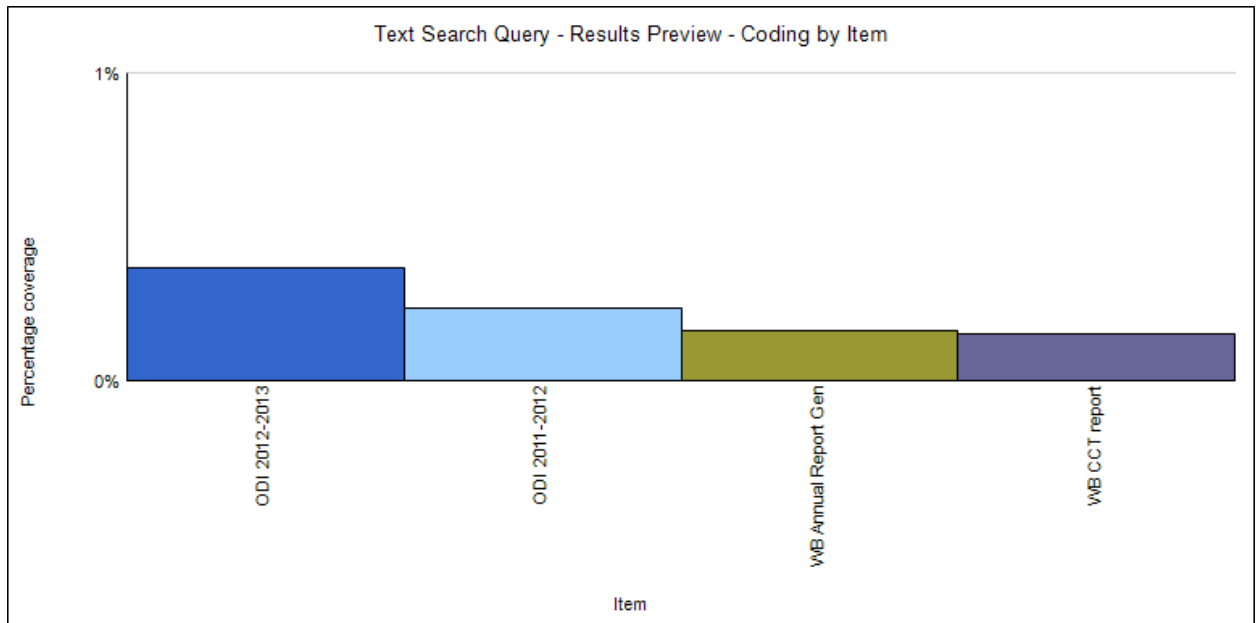
Everything is meaningful in language. The selection of one item implies at the same time the exclusion of some others (Fairclough 1995: 210). Therefore in order to gain an understanding of the language and text useage, I conducted a text analysis of each report though Nvivo software. The reports generated through common themes and text queries showed two alternative perspectives. A text query for key word ‘gender’ and ‘women’ resulted in textual links to terms human capital, parental investment, pregnancy, lactating, child welfare and maternal health. A similar query with the UDI reports with the same keywords linked to discrimination, mainstream, inequalities, issues, girls, violence and sustainability. In the case of the former, it is curious why words related to motherhood and childbearing are so frequently used. Based on text frequency it is clear that the WB considers older women and mothers as beyond help, as a tool for promoting economic growth through their children only. I find this theme recurrent throughout the WB report. As this paper described above, the WB expresses the importance of targeting the children early. In a financial viewpoint, it could be argued that children are the worthwhile investment to growth, the parents at a financial loss both for economic growth and human capital. Perhaps the usage of ending ‘*intergenerational*’ poverty and inequality has more meaning than just the textual one. Overall language usage in relation to total text yielded similar results.

The most frequently used words according to my text query in the WB reports were women, gender, female, household and institution. The ODI report resulted in targeting, protection, development, government and support (*see figure 1*). The text analysis corresponded with the overall themes of the reports, the WB demonstrating the importance of investment in children in terms consistent with their definition of ‘human capital’ and economic growth with the mother viewed solely as a means to provide for her children. The ODI theme reveals the importance of supporting not just a

‘mother’ in the role of caregiver but in overall women’s empowerment. Analysis revealed another interesting factor. When conducting text queries relating to ‘empirical’, the ODI reports contained 0.26% and 0.34% respectively, whereas the 2009 CCT report consisted of 0.15% useage (see figure 4). I was surprised that in a 384 page document, single mothers barely got more than a brief mentioning. Surely, single parent households make up a decent percentage of “poor households” and should therefore have more of a role in evaluations and knowledge. In extreme cases such as in rural Colombia, female headed households earn just 40% of the income of poor male headed households. In addition to less income, there are the limited economic opportunities and childcare (Holmes 2010), yet this is not adequately addressed in the WB report.

The reports of the ODI consistently highlight the importance of addressing social risks, not only economic vulnerability (ODI 2010). Violence against women, insecurity of travel, high teenage pregnancy rates and early marriage are often taken into consideration in ODI perspectives on gender inequalities.

*figure 1*



Some statements by the WB actually promote the idea paternalism for the benefit of economic growth such as the following:

*The idea that poor people need the push (or nudge) of government “incentives” to behave in ways that are “good for them” is a very old notion. It seems to imply that if left to their own devices, these agents somehow are not capable of choosing what is in their best interests. **Although** it is not a very fashionable notion among most mainstream economists today, **paternalism** (under different guises) **has long been used to promote conditional forms of redistribution.** (WB 2009 p.51).*

Perhaps this could be a reason WB prefers quantitative methods to support their research, as opposed to ODI’s qualitative ones. They suit the fundamental goal of addressing CCT as an investment in capital, not redistribution. This is particularly evident in the choices in CCT review cases. Peru’s Juntos program Colombia’s Juntos program and Chile’s Solidario program are commonly referred to in the ODI reports. These programs all have in common an integrated approach including access to social

programs, physiological support in addition to health and education. Not only addressing poverty, or at least a perspective of poverty, some of these programs also take into consideration regions affected by past and present political violence (ODI 2012).

*demonstrate a **defense of paternalism**, in effect a method to gain **support for redistribution**, a term the WB is **not generally in support of**. because CCTs impose a condition, **they are more powerful instruments for inducing behavioral change** than are UCTs (WB 2009 p.57)*

and again in:

***Paternalism** well may be **justified if** the individuals in question hold persistently erroneous beliefs; if they are not unitary agents, but households within which there may be conflicts of interest; or if they behave **myopically**. Recent developments in economic theory and recent empirical evidence both suggest that all three of those phenomena may be at work (WB 2009 p.51)*

and:

*Although it is not a very fashionable notion among most mainstream economists today, paternalism (under different guises) has long been used to promote conditional forms of redistribution (WB p.51)*

This quotation is a rather nice piece for discourse analysis. Again, we have the ‘although’, preparing the reader for the acknowledgement of a disagreement, followed up with support for their position which in this case is another defence of paternalism, linking it to redistribution which alleviates concerns of having too much neoliberalist perspective, with the added bonus of having ‘conditional’ in support of

conditionalities. It is reasonable to assume that ‘conditionalities’ has an uncomfortable number of similarities to ‘structural adjustments’.

The following illustration (*figure 2.1*) is from a text usage query that I performed on the two sets of reports. The first illustration includes both the 2012 gender report and 2009 CCT report for effect. The second illustration includes the ODI 2011-2012 report and the ODI 2013-2014 report. I feel these illustrations give a good visual representation of the text analysis I have been discussing.

*Figure 2.1, 2.2, text usage analysis comparison (source Nvivo)*

*2.1 (ODI report 2011-2013)*



## 2.2 (World Bank Report 2009 and 2012)



The WB sums up it's report on CCT describing when the program is considered to be the right policy instrument with the financial theme prevalent throughout the report:

*First, standard **measures of poverty and inequality** provide a good starting point to assessing the need for redistribution from an **equity perspective**.*

*Second, whether and how income transfers will affect **efficiency** should be considered before a decision is made to **redistribute**. (WB 2009)*

The selection of text used to make these points transforms redistribution into investment, thus fitting into the WB epistemological community, thus desirable to implement into active and new CCT programs in a way which is suitable to the WB, or at least less conflicting.

## Chapter 5

### Conclusion

I had set out to make a comparative study between two contrasting ideological institutions, however this thesis admittedly was more one sided as the WB provided much more data and research to compare. Although I have identified the WB to have motive in the type of knowledge produced, the 2009 report on CCTs is very comprehensive. Even with this being the case, I feel this thesis has demonstrated the presence of conflicting knowledge produced by mainstream development institutions that result in changes to the structuring of cash transfer systems. The contrast is most evident in the views of gender equality and the role of women in the program structure. This paper has demonstrated the relationship between governmentality and cash transfers insofar as the shaping of conduct, practice and institutions through program targeting, structuring and monitoring. The research reports utilized in this study revealed two distinct views of women, the first as caregiver and nurturer to the next generation with the goal of increasing the market impact and household consumption, the other as empowering a mother to increase her own dignity and wellbeing not only to better her circumstances, but provide a role model to the next generations. I would like to see more ideological discourse between these two institutions, which I believe would uncover more context in terms of social-ideology. Future research could greatly benefit from further research. Ideologies are the basic beliefs of social group and the ideological influence on knowledge and attitudes produced should not be discounted. I feel that the idea of addressing gender equality through the conceptual lens has enormous potential in future research, it is unfortunate that due to time and resource constraints I could not conduct more in depth analysis, but it is something to look forward to. I will end this thesis with a wonderful quote that I feel relates well to my study:

*'It is justice, not charity, that is wanting in the world'*

*Mary Wollstonecraft 'A Vindication of the Rights of Woman'*

*(1792)*



Word Count 9586

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