Working Paper 4 / 2013

International Labour Office

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Experiences from Brazil, Chile, India, Mexico and South Africa

Gender, Equality and Diversity Branch
Conditions of Work and Equality Department

Social Protection Department

GED Working Paper 4/2013

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ILO Cataloguing in Publication Data

Fultz, Elaine; John Francis

Cash transfer programmes, poverty reduction and empowerment of women: a comparative analysis: experiences from Brazil, Chile, India, Mexico and South Africa / Elaine Fultz, John Francis; International Labour Office. - Geneva: ILO, 2013

ISBN 978-92-2-128193-1 (print)
ISBN 978-92-2-128194-8 (web pdf)

International Labour Office

cash benefit / family benefit / household income / poverty alleviation / women's empowerment / Brazil / Chile / India / Mexico / South Africa R

02.14.2

Printed in Switzerland

Foreword

"Social security is a powerful tool to alleviate poverty and inequality": such was the conclusion reached by ILO tripartite constituents at the 2009 International Labour Conference general discussion on Gender equality at the heart of decent work. In 2012 the Conference adopted the Social Protection Floors Recommendation (No. 202) which provides guidance to the ILO's 185 member States in establishing and maintaining social protection floors as a fundamental element of their national social security systems. Aiming at preventing or alleviating poverty, vulnerability and social exclusion, social protection floors are an essential element of national social security systems and play a key role in economic and social development. Cash transfer programmes have been implemented in many countries as a key component of their national social protection floors. Because these programmes provide a modest but regular income to poor households, they have the potential to reduce poverty and to enhance women's economic empowerment. However, there have been concerns that the design of some cash transfer programmes may reinforce traditional gender stereotypes and thus constrain women's economic empowerment.

To examine these concerns and systematically identify good practices as well as any potential constraining factors, the ILO undertook a comparative analysis of large cash transfer programmes that are well known in development circles, namely in Brazil, Chile, India, Mexico and South Africa. This analysis considers not only the immediate impact of these programmes on poverty reduction, but also seeks to identify evidence on their longer-term effects and wider implications for various dimensions of women's empowerment, such as providing women with skills to enable them to enter quality jobs in the labour market, and including employment, income generation and care. These issues are highly relevant for the ongoing deliberations on the importance of decent work, social protection and gender equality in the emerging post-2015 framework for sustainable development.

This comparative analysis aims to help the ILO generate new thinking on ways to improve the impact of cash transfer programmes on women's poverty alleviation and economic empowerment. It contributes to several areas of critical importance (ACIs) that the ILO is currently focusing on, including creating and extending social protection floors, promoting more and better jobs for inclusive growth, the formalization of the informal economy, and protecting workers from unacceptable forms of work. It also provides useful knowledge for the ILO *Social Security Good Practice Guide* currently in preparation. The country studies are based on a review of the relevant literature on cash transfer programmes, including impact assessments, evaluations and other studies, as well as national policy documents. In addition, relevant data and statistics have been extracted from labour market and employment databases, social security statistics, time use statistics and other sources.

This working paper is the first component of a series of materials on cash transfer programmes and women's empowerment that also includes the five country studies published separately as stand-alone working papers. The complete set of papers provides the comprehensive analysis called for in the ILO Programme and Budget for 2012−13.

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Acknowledgements

This working paper is a joint publication of the Gender, Equality and Diversity Branch in the ILO Conditions of Work and Equality Department and the ILO Social Protection Department. We* thank the Branch and the Department for their collaboration in this initiative to bring women's issues closer to the centre of policy discourse on social protection.

We are also grateful to – Ana Maria Hermeto Camilo de Oliveira and André Caetano; Irma Arriagada; Meenakshi Ahluwalia; Mónica E. Orozco Corona and Sarah Gammage; and Sophie Plagerson and Marianne S. Ulriksen – who formulated key findings concerning the national cash transfer programmes and their impacts on women's poverty alleviation and economic empowerment in Brazil, Chile, India, Mexico and South Africa, respectively. Their prompt and informative responses to our queries facilitated many international comparisons. Support received from Priti Darooka, Executive Director of the Programme on Women's Economic, Social and Cultural Rights (New Delhi, India) and Leila Patel, Director of the Centre for Social Development in Africa, University of Johannesburg (South Africa), is also gratefully acknowledged.

Christina Behrendt of the ILO Social Protection Department provided advice and guidance, references, and feedback through the work period, as well as keen eyes in reviewing the final draft. For this we extend to her special thanks. Raphael Crowe and Chantal Dufresne of the ILO Gender, Equality and Diversity Branch provided substantive inputs and efficient management of a complex international work team. ILO officials Laís Abramo, Camila Almeida, Luis Frota, Markus Ruck, Helmut Schwarzer and Thomas Wissing provided useful comments for the preparation or review of this working paper.

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Overview

This analysis is part of an ILO policy series, *Cash Transfer Programmes, Poverty Reduction and Empowerment of Women,* that examines the interplay of two broad initiatives of importance for social justice and well-being in developing economies. The first initiative is the extension of social protection beyond the formal economy. While earlier conjecture held that such extensions were too costly for developing countries, more recent research finds that a floor of basic protection for everyone is within countries' reach (ILO 2008a, 2010). Moreover, new research shows that social protection, properly structured, can not only lift the burdens from poor households but also raise their productivity. Cash transfers, in particular, can enable families to stabilize their budgets, invest in productive assets, plan their futures, provide health care for their children and send them to school. There has been a remarkable proliferation of such programmes around the world, including, among other countries, Armenia, Bangladesh, Botswana, Brazil, Chile, Columbia, Honduras, India, Indonesia, Jamaica, Mexico, Namibia, Nepal, Panama, and South Africa. Some observers have called this proliferation a quiet revolution in approaches to social protection and economic development (Barrientos and Hulme, 2008).

Second, gender equality and women's empowerment have moved from the edges of national policy discourse toward its centre. Efforts to redress gender asymmetries in social roles and control of resources have been steadily gaining ground on public agendas. This attention is reflected in the near-universal ratification of the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) and the ILO Discrimination (Employment and Occupation) Convention, 1958 (No. 111). In recent years, gender equality has also come to be recognized as a critical driver of both democracy and economic development. The Millennium Development Goals, adopted in 2000 and calling for governments to "Promote Gender Equality and Empower Women," have given greater urgency to these efforts and in parts of the world fuelled significant progress.

The International Labour Organization has been working to extend social protection as a means to redress both poverty and gender inequality. Following a discussion at the International Labour Conference in 2001, the ILO in 2003 initiated a campaign on the extension of social protection that emphasized the coverage of workers in the informal economy, where disproportionate numbers of women are employed. In 2009, to address growing inequality, gender wage gaps, and rising female poverty, the ILO issued the Global Jobs Pact calling on member States to consider the introduction of cash transfers. In 2012, the International Labour Conference adopted the Social Protection Floors Recommendation, 2012 (No. 202), a new instrument calling on each member State to set a basic level of income security and health protection, defined at the national level, for its entire population, including adults with inadequate earnings, children, and the elderly (ILO, 2012). Recommendation No. 202 emphasizes the principles of non-discrimination and gender equality.

Launched by the ILO Social Protection Department jointly with the Gender Equality and Diversity Branch of the ILO Conditions of Work and Equality Department, *Cash transfer programmes, poverty reduction and empowerment of women* supports these efforts by bringing together existing knowledge on the impact of cash transfers on women. These transfers are of relevance for gender equality, first, because as a group, women spend fewer years in paid employment than men, receive lower wages, and live longer. All three differences increase women's risks of poverty. In addition, many cash transfer programmes are designed with particular provisions for women. Some are targeted at women as individuals (maternity benefits), while others designate mothers as the preferred recipients (family benefits). Some also include specific incentives for women, such as securing formal employment.

This analysis focuses on selected cash transfer programmes in five countries: Brazil, Chile, India, Mexico, and South Africa. For each country, the ILO has commissioned a literature review on cash transfers focusing on their ability to reduce women's poverty and promote their economic empowerment.[1] The key findings of the country reports are reflected in this overview.[2] All five of the countries are classified emerging economies, but they vary considerably in terms of size, population, and per capita GNI (see Table 1). What the countries have in common is innovation. In the last 15 years, all five governments have created or expanded cash transfers on a large scale. These efforts include Bolsa Família (Brazil); Chile Solidario and Ethical Family Income (Chile); the Indira Gandhi Matritva Sahyog Yojana (IGMSY), a pilot cash transfer for maternity[3], and the Indira Gandhi Widow's Pension Scheme (India); Progresa/Oportunidades (Mexico); and the Old Age Pension and the Child Support Grant (South Africa). Because of its large size and because it addresses similar needs as cash transfer programmes, India's Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), an employment guarantee programme, is included as well (see Table 2).

All five governments make some transfers conditional on compliance by participants with conditions related to children's schooling and family health. In the three Latin American countries and India's new IGMSY maternity pilot project, these conditions were original elements of the programmes' design. In South Africa, school attendance has recently been added as a condition for receipt of the Child Support Grant (see Table 3).

This review of programmes addresses two broad questions. First, to what extent are cash transfers alleviating women's poverty and improving their access to nutrition, as well as health care and other social services? And second, what are the impacts of cash transfers on women's economic empowerment? These questions bear a rough correspondence to what Moser and Levy (1986) and Molyneux (2008) have termed women's "practical" interests on the one hand and their "strategic" ones on the other.

[1] The authors are Ana Maria Hermeto Camilo de Oliveira and André Caetano (Brazil); Irma Arriagada (Chile); Meenakshi Ahluwalia (India); Mónica E. Orozco Corona and Sarah Gammage (Mexico); and, Sophie Plagerson and Marianne S. Ulriksen (South Africa).
[2] In general, this overview provides citations only for studies that are not included in the national reports, as well as points on which the national authors have offered their own assessments. Findings presented here that are included in the country reports are generally not cited.
[3] Although this programme is currently a pilot, it has been included in this study because it provides an innovative example of a maternity benefit scheme. The government plans to use the results of the pilot to devise a national scheme.

Table 1. Population, Gross Domestic Product, and Gross National Income per capita,[4] 2012

Country	Population	GDP (US$)	GNI per capita (US$)
Brazil	199 million	2.25 trillion	11,630
Chile	17.5 million	268.2 billion	14,280
India	1.2 billion	1.84 trillion	1,530
Mexico	120.8 million	1.18 trillion	9,600
South Africa	51.2 million	384.3 billion	7,610

Source: World Bank Databank, http://data.worldbank.org/indicator/NY.GNP.PCAP.CD/countries/BR-XJ-XT?display=graph, viewed on 30 November 2013.[5]

Table 2. Major cash transfer programmes

Country/Programme	Start year	Beneficiaries	Spending
Brazil Bolsa Família	2003	13 million households = 26% of population	US$10.75 billion = 0.53% of GDP
Chile Chile Solidario Ethical Family Income	2002 2010	410,000 households = 8% of population	US$400.5 million = 0.18% of GDP
Mexico Progresa/ Oportunidades	1997 2002	6.5 million households = 25% of population	US$5 billion = 0.4% of GDP
India Indira Gandhi Widow's Pension Scheme	2009	4.6 million widows = 39% of widows of eligible age	US$539 million = < 0.03% of GDP
Indira Gandhi Matritva Sahyog Yojana (IGMSY), a maternity conditional cash transfer pilot project	2010	300,000 women = 1% of women who become pregnant annually	USD 61.5 million = 0.003% of GDP
Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGS)	2006	48.1 million households = 26% of rural households	US$5.28 billion = 0.28% GDP
South Africa Old age pension	1928, 1993[6]	2.9 million elderly = 69% of population > 60	US$4.9 billion +
Child support grant	1998	11.3 million children = 55% of children	US$4.7 billion = 2.1% of GDP[7]

Sources: National reports and author's calculations.
* Latest available year (2011-13).

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[4] GNI per capita is gross national income converted to US dollars and divided by mid-year population (Atlas method).
[5] In general, this overview provides citations only for studies that are not included in the national studies, as well as points on which the national authors have offered their own assessments. Findings presented here that are included in the national studies are generally not cited.
[6] Race discrimination in benefit amount was eliminated in 1993.
[7] Percentage applies to these two benefits combined.

Answers to both questions are impeded by shortages of data and conceptual challenges. To assess the effects of cash transfers on women's poverty, it is necessary, first, to distinguish the impact of these programmes from other factors that affect poverty, such as macroeconomic policies, availability of credit, the minimum wage, and other social security schemes. Second, it is necessary to distinguish the transfers' particular effects on women's poverty. As the information needed to make these distinctions is often unavailable, many studies rely on estimates and inferences, leaving important questions only partially answered or unaddressed.

Table 3: Conditions imposed by cash transfer programmes

Country/programme	Education and health conditions
Brazil Bolsa Família	*Education:* School attendance of at least 85 % for children ages 6-15, and for ages 16-17, 75 % *Health:* Vaccines up to date, prenatal care, health visits, growth monitoring
Chile Chile Solidario and EFI	*Education and health:* Chile Solidario: Social workers assist families in developing individualized plans for overcoming poverty, with specific conditions. EFI: "Duty" transfers are conditional on school attendance, regular health care, and other agreed objectives; and "Achievement" transfers are conditional on good grades, school completion, and women's employment.
Mexico Oportunidades	*Education:* Daily school attendance (at least 85 %) bonuses for graduation. *Health:* Pre- and postnatal care, regular health visits, participating in health seminars.
India Indira Gandhi Conditional Maternity Benefit scheme	*Health:* Prenatal check up and counselling, infant immunizations, exclusive breastfeeding, and growth.
South Africa Child Support Grant	*Education:* School attendance to age 18 (as of 2010)

Source: National reports, this series.

The question of women's empowerment is by far the more elusive, for reasons that are useful to consider at the outset. One difficulty rests with the complexity within the notion itself. Advocates and researchers continue to discuss its core meaning (Cornwall and Eade, 2010) in an effort to capture its evolution in ways that can be operationalized and studied. Efforts to quantify women's empowerment and compare it across countries have also proven difficult.[8] Second, empowerment is context dependent. The impact of particular policy measures is heterogeneous, depending on characteristics of the environment, and even varying within a single geographical setting (e.g., Djebbari and Smith 2008, Luke and Munshi 2011, and Oxfam 2011). Third, empowerment is multidimensional, requiring action on many fronts: inequality in labour markets, disparities in property rights, gender-based violence, restrictions on reproductive freedom, premature or forced marriage, among others. Finally, empowerment is a long-term process, but most cash transfer programmes are of recent vintage, so

[8] For example, Klasen and Schuler (2011) have offered a critique of the UNDP Gender Empowerment Measure (GEM), together with a set of new measures.

that available evidence relates to short-term effects. To assess the potential of short-term achievements to fuel more significant long-term ones, one needs a model of how women's empowerment occurs.

This analysis rests on the model that women's access to new roles and resources takes place in multiple, independent zones; is nonlinear; and must overcome interwoven lines of resistance. Laws provide important leverage, and economic development creates new spaces that women can occupy and contest. But neither laws nor economic development alone empower women. Crucial are women's own agency, solidarity, and organization.

Gupta (2009) draws an analogy between women's empowerment and the labour movement, noting a correlation between the bargaining power of particular groups of workers and their extent of agency and organization. Where there are strong movements and mass organization, the balance tips in their favour. Women's empowerment depends in a similar way on the extent of their agency and organizational capacities.

Thus, in considering empowerment, this analysis asks whether cash transfers, including their links to related programmes, are providing women with resources, knowledge, contacts, extension of personal networks, and models for action.

The following discussion has three parts. Part I provides an overview of each of the cash transfer programmes under consideration here, describing who is protected, what benefits are provided, how the programmes are financed, and how they are administered. Part II reviews key research on programme impacts, drawing on, and supplementing, the five national reports in this series. [9] It looks in turn at: (a) poverty, (b) nutrition and health, (c) education, (d) training and employment, and (e) personal empowerment (changes in autonomy, mobility, self-esteem, and sense of self in a broader context). Part III identifies those elements of cash transfer programmes that are of greatest importance for women and, on this basis, offers considerations for woman-sensitive design and execution. It is followed by a list of references and a bibliography of recent research on poverty alleviation, cash transfers, and women's issues in developing economies.

In general, the analysis shows that cash transfers lighten the burden of women's poverty and enable a modest fraction of them to leave poverty altogether. Transfers can improve women's nutrition and can enable them to do so for their families as well. They can make daughters' education more feasible and attractive. They may provide women with improved access to health care. However, the level of transfers appears to be insufficient to enable women to leave poverty in large numbers, nor do they appear adequate to offset recent increases in women's poverty rates relative to men's. Rather, transfers' main benefits are in reducing the severity of poverty and offsetting a portion of the rise in gender poverty gaps.

Transfers are also shown to contribute to women's empowerment, though these results are less decisive. Many women report greater knowledge, optimism, self-esteem, and activism in addressing problems. Some women gain leverage in household bargaining and are able to save, obtain credit, and invest. On the

[9] As noted earlier, citations in national reports are generally not included here.

other hand, women's roles in receiving and administering transfers increase their time poverty and reaffirm social expectations that family caregiving is their sole or primary role. Transfers also enable men to share less of their own earnings with their wives and partners. And when transfers are means-tested, some women feel stigmatized by programme participation.

To provide greater support for women's agency, governments and their social partners can:

- Use the ILO Social Protection Floors Recommendation, 2012 (No. 202), as a guide in programme (re)structuring, especially with regard to: (i) benefit levels, which must be sufficient to enable women (and men) to save and invest in future income generation, and (ii) the legal status of benefits, which should be statutory entitlements with explicit provisions regarding transfer amount, eligibility, and appeal rights.

- Carefully weigh the advantages of categorical programmes that extend eligibility to all members of a demographic group (e.g., women, girls, or elderly) compared with means-tested programmes. Most importantly, consider that categorical programmes avoid labelling the poor and the associated potential for demeaning treatment.

- Examine the growing body of evidence that unconditional or labelled transfers can achieve the same results as conditional ones, but at lower administrative cost and without burdening women.

- Use individual entitlement to transfers to redress gender discrimination in families and communities. When individual entitlement is not feasible, establish quotas that give women a fair share of programme resources.

- Incentivize behaviours that support gender equality by rewarding them with higher transfers. For example, programmes can provide bonuses for women who obtain employment in the formal economy and for couples that place deeded property under joint ownership.

- Establish voluntary roles in programme administration that give women new identities outside the home.

- Involve women's NGOs in programme administration, for example, in organizing optional literacy and basic skills training for programme participants.

- Use the programme's personnel policies to create an organizational culture supporting gender equality, including affirmative action in hiring of women; assigning high priority to gender-sensitive public service in staff training, codes of conduct, and staff evaluation; and community outreach aimed at raising understanding and acceptance of the programme's gender-related goals.

I. Programme profiles

This section provides a brief profile of the programmes whose impacts on women are under analysis here. Each profile touches briefly on the circumstances of programme creation and then describes who is protected, what benefits they receive, how these are financed, and how the programme is administered.

a. Brazil – Bolsa Família

Bolsa Família is one of the world's largest cash transfer programmes, providing benefits to 13.8 million households, or just over a quarter (26 per cent) of the Brazilian population. The programme was the centrepiece of former President Luiz Inácio Lula da Silva's social policy. It was established in 2003 by an executive order that merged four existing social assistance programmes, reduced administrative costs, and expanded eligibility. In 2004, Congress gave this merger the force of law. According to that statute, Bolsa Família's main programme goals are to reduce poverty, promote food security, and increase access to public services, especially health, education, and social assistance.

Bolsa Família's budget of US$10.75 billion (2013), or just over one half per cent of GDP (0.53 per cent), is fully financed from general government revenues through the social security budget. Federal administrative costs are 3.8 per cent of the programme budget. While there are no summary statistics for local administrative costs, a 2007 study examining four municipalities showed that total costs (federal plus municipal) equalled 15.2 per cent of total transfers (Lindert et al., 2007). Until 2008, the programme was partially funded by a financial transactions tax, which might be seen as a kind of domestic Tobin Tax (ILO, 2009). When Congress rejected this approach, the government reallocated resources from other sources to cover programme costs.

Bolsa Família cash transfers are paid according to rules that distinguish households living in poverty and extreme poverty. Households in extreme poverty receive a basic benefit, whether or not they include children. However, all households that include children, pregnant women or breastfeeding mothers, (whether in poverty or in extreme poverty) are required to comply with conditions associated with regular school attendance, prenatal care, health visits, vaccinations, and growth monitoring. Children 6-16 years old must attend school at least 85 per cent of the time, and children aged 16-17, 75 per cent.

The thresholds for poverty and extreme poverty are established and adjusted periodically by the Ministry of Social Development. The 2013 thresholds are 70 *reals* per month (US$32) for extreme poverty and R$70.01 to R$140.00 per month (US$32-63) for poverty. Eligibility is determined based on self-report of income. The federal government has established municipal quotas for programme participation to prevent local inflation of registrants. As Bolsa Família cash transfers are not a legal entitlement for poor households, a family's receipt of benefits, even where it meets eligibility criteria, depends on the availability of programme resources.

The average monthly household benefit is R$153, equal to US$68 in 2013. This is roughly one fifth the minimum wage.[10] The benefit has four main components:

- ***Basic Benefit*:** R$70.00 (US$32) paid to households with per capita monthly income not exceeding R$70.00 (regardless of the presence of children, adolescents, pregnant or breastfeeding women).

- ***Variable Benefit*:** R$32.00 (US$14.00) paid to households with per capita monthly income not exceeding R$140.00, with children up to age 15, pregnant or breastfeeding women, capped at R$160.00 (US$71.00). Payable for up to a total of five children or women (combined total).

- ***Variable Benefit for families with children 16-17 years old*:** R$38.00 (US$17.00), capped at R$76. Payable for up to two teenage children.

- ***Extreme poverty eradication component***: A top-up benefit is paid to poor families living below the extreme poverty threshold, covering the difference between the basic and variable parts and the threshold of R$ 70/person/month.[11]

The preferred recipient of the family benefit is the woman who cares for the children and manages the household.

The programme is administered jointly by the federal government and municipalities.[12] At the federal level, the Ministry of Social Development performs the lead functions in coordination with the Ministries of Health and Education and the state-owned bank *Caixa Economica Federal*. The Ministry determines eligibility, pays benefits via bank cards, monitors households' compliance with conditions, and monitors programme implementation by municipal governments. The Ministry also operates the *Cadastro*, or Unified Registry of participants in a number of other social programmes operated by the federal government.

Municipal governments register families, enter their information into the Unified Registry, and gather information with which the federal government monitors compliance with health and educational conditions. Municipalities are also charged with providing the required health care and education. The quality of schools and quality and supply of health care are major political issues in Brazil today and were among the triggers for widespread street protests in 2013 (Romero and Neuman, 2013).

b. Chile – Chile Solidario, Ethical Family Income

Chile Solidario and Ethical Family Income (EFI) are Chile's flagship programmes for alleviating poverty and advancing social inclusion. In 2002, Chile Solidario was launched by the centre-left Coalition of Parties for Democracy with

[10] Kidd and Huda, 2013, p. 6. In addition, for people age 65 or older living in families with per capita income less than one fourth of the minimum salary, there is a social security benefit corresponding to one minimum salary.
[11] This benefit was originally introduced in late 2012 for families with children aged between 0-6 years ("Plano Brasil Carinhoso") and was extended in early 2013 to all families below the extreme poverty threshold. The family benefit is now supplemented in such a way that no family in Bolsa Família falls below the extreme poverty threshold.
[12] States may receive funds from the federal government for logistic and technical support for municipalities.

the goal of eradicating extreme poverty. Since poverty rates had dropped sharply in Chile during the 1990s, this ambitious goal appeared within reach. In 2010, a newly elected centre-right government, the Coalition for Change, pledged to maintain and expand the existing social protection system while giving it increased transparency. It launched EFI to replace Chile Solidario and is now gradually phasing out the latter. EFI provides a more generous and wider range of cash transfers, aims to alleviate poverty as well as extreme poverty, and emphasizes families' capacity to generate income. Its statutory goals are to eradicate extreme poverty by 2014 and poverty, by 2018.

Chile Solidario targeted 225,000 extremely poor households. Currently 410,000 households participate in the two programmes, or 8 per cent of the population.[13] The programmes' combined cost is US$400.5 million, equal to 0.18 per cent of GDP (2012). Administrative costs are 34 per cent of the programme budget. A substantial fraction of these outlays reflects costs of the social workers who play a large role in implementation.

Eligibility is determined by proxy means testing based on observable characteristics: location and quality of housing, presence of durable goods, demographic structure, and education of household members. Chile Solidario used the Social Characterization Score (CAS), which measured family income, education, physical possessions, and condition of housing. However, the CAS came under criticism for assigning excessive weight to small details of a household's situation. Modest improvements in housing, for example, such as replacing a dirt floor with a wooden surface, could lead to a family's termination. In 2007, it was replaced by the Social Protection Score (SPC), which focuses more broadly on risks of poverty, taking into account family assets (house, land, and vehicles), routine expenses (electricity, water, food, transport, studies), as well as costs resulting from catastrophic diseases and physical or mental disabilities. In 2011, the SPC was revised to require families to document their income. Their financial information is matched against databases at the Ministry of Education or Inland Revenue.

The budget for the programmes, negotiated in Congress each year, determines the number of households that will actually receive transfers.

In 2012, cash transfers averaged US$41 per month for a family of four under Chile Solidario and US$109 under EFI. In Chile Solidario, these transfers were coupled with individualized support from social workers that aimed at integrating families into Chile's network of social services. For those who have not yet shifted into EFI, cash transfers are paid in small amounts and decrease over time. They consist of entry and exit bonuses; a family subsidy; and subsidies for school attendance, water and sewage; and subsidies for elderly or disabled persons in the household. The transfer can continue for five years and includes 24 months of intensive coaching, followed by a smaller exit grant for three years.

With higher bonuses, EFI places greater emphasis on immediate relief from poverty. Transfers are organized under three pillars: "Dignity" transfers are unconditional and aimed at alleviating poverty in households with or without children. "Duty" transfers are conditional on children's school attendance, regular health care, and other actions agreed between family support staff and programme

[13] As of 2013, first quarter. Of these, 1,174 were EFI participants, and the rest, Chile Solidario. Chile's population is 17.46 million (WB 2012), and the number of households, 4.96 million (OECD 2011).

participants. Transfers for “achievement” are paid for good grades, school completion, and women’s employment. In addition, several new employment programmes provide EFI participants with technical training, soft job skills, and coaching on job search. A woman who finds work in the formal economy earning less than US$769 receives a subsidy of an additional 20 per cent of her wage per month for up to four years. Her employer receives a subsidy equal to 10 per cent of her wage beginning with her third year of employment. Payments under the “duties” and “dignities” pillars extend for 24 months, gradually decreasing over the last five months. Achievement transfers start later and extend for up to 12 months, so that EFI participation provides support for a maximum of three years.

For both programmes, the woman who manages the household and cares for children is the preferred recipient and manager of payments.

Chile Solidario was administered by the Ministry of Social Planning. EFI is administered by the new Ministry of Social Development. EFI administrative procedures are similar to those of Chile Solidario. Applications are taken by townships, which also score them for eligibility. Municipal offices hire family support workers with backgrounds in education and health to provide home visits, coaching, oversight, and follow-up. EFI’s early implementation has been marked by difficulties, especially weak coordination between central government and municipalities (Arriagada, forthcoming).

The new Ministry of Social Development has established an Under Secretary for Evaluation responsible for regular monitoring and evaluation, as required by the EFI statute.

c. India – Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

The National Rural Employment Guarantee Act (NREGA) provides the legal framework for the world’s largest public works programme, the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), providing employment to over 48 million households, or a quarter (26 per cent) of all rural households in India. NREGA was enacted in 2005 with the support of the United Progressive Alliance, a coalition of left-wing political parties that coalesced after the 2004 elections and formulated proposals to address widespread hunger and unemployment. These proposals incorporated ideas from activists and preeminent academics who had long advocated solutions to rural India’s food shortages. As finally enacted, NREGA was a compromise on the original Alliance proposal. While that proposal called for a universal right to work, NREGA’s legal entitlement extends only to households in rural areas.

According to the Act, NREGA’s main goals are to promote income security for people living in rural areas, particularly in slack periods; stimulate local development; and strengthen rural infrastructure. Through these activities, NREGA is intended to deepen democracy and enhance local capacity to plan, implement, and monitor projects. NREGA also seeks to assist marginalized groups, especially women, scheduled castes, and scheduled tribes.

MGNREGS's budget for 2012-2013 is US$5.28 billion, 0.28 per cent of GDP. The central government covers 90 per cent of programme costs. Approximately 60 per cent of MGNREGS funds are used to pay public works wages. Administrative costs are limited to 6 per cent of central government funding, and at least two-thirds of this amount must be spent on local administration (block level and below).

The Act provides all rural households with a right to 100 days per year of unskilled employment. States have authority to set MGNREGS wages equal to or above the minimum wage for unskilled workers. In 2012, the average MGNREGS wage was approximately US$1.46 per day for a woman and US$1.52 per day for a man.[14]

The law stipulates that jobs be provided within a 5 km radius of the worker's home and within 15 days of application. If the state fails to satisfy either of these requirements, it must by law pay an unemployment allowance. At least one-third of the jobs must be filled by women, and sex discrimination is barred in the setting of wages. The law also calls for rudimentary childcare at worksites. If the women employed at a site together bring five or more children below age six, one woman must be assigned to care for them and paid the going wage. In practice, this requirement is rarely met. One survey showed that childcare was available at just 20 per cent of work sites.

The central Ministry of Rural Development provides project funding for MGNREGS while its administration is shared by the central government, the states, and localities. States submit project proposals, including labour budgets that estimate local households' demand for work. Government engineers in consultation with local leaders develop work plans which must be approved at the district level. Approved plans are held in reserve until demand for wage labour in communities calls for their execution. At least 50 per cent of MGNREGS projects must be executed by local self-governments.

In order to stem corruption and misappropriation of funds, district offices pay MGNREGS workers through bank transfers, post offices, or bank "business correspondents." The latter is a bank agent who locates the NREGA worker, enters a security number into a hand-held micro ATM, scans worker's fingerprint or smart card for authentication, and delivers the wages. In most cases, wages are deposited into the worker's personal bank account.

MGNREGS establishes mechanisms for consultation, transparency, and accountability. At the central level, the Central Employment Guarantee Council (CEGC) provides advice on implementation, monitoring, and evaluation. A Professional Institutional Network of universities, civil society organizations, and other professional institutes provides technical assistance with these tasks. The Comptroller and Auditor General (CAG) monitors media reports and follow up on issues that appear problematic. There is a national telephone helpline for

[14] Using a conversion rate of 59 rupees per US dollar. States have interpreted the minimum wage requirement in different ways and developed different systems for payment, including payment for work completed (dividing the amount of work done by the team size) and a set wage per day. Although the NREGA statute bars gender wage discrimination, men earn more in some states due to payment for work completed. For example, while digging a well, women are given work only until the hole reaches a certain depth. In another case, two men dig and four women carry soil. When wages are received, men claim half the amount to be divided amongst them; and the women are left to share the balance among the four.

registering complaints. States conduct on-site monitoring and provide quarterly performance appraisals. Ombudsmen offices are being set up at the district level as independent authorities to take enquiries, complaints, and grievances and direct them to the State. At the local level, the village councils are responsible for monitoring and involving the local community, including the MGNREGS workers, in social audits and public hearings on MGNREGS projects. They are also required to disseminate the results of performance assessments to the public free of charge.

d. India – Indira Gandhi Widows Pension Scheme

Widows in Indian society are subject to multiple forms of discrimination: in labour markets, inheritance laws and practices, and social status. The establishment of the Widows Pension Scheme in 2009 culminated a long campaign by women's organizations to bring public recognition of, and relief to, their special vulnerability. The widows scheme is part of the National Social Assistance programme, launched in 1995 to help fulfil India's constitutional requirement to provide social assistance to all in need.

At an annual cost of USD$539 million, or just under 0.03 per cent of GDP, the scheme covers 4.6 million widows aged 40-64, or 39 per cent of widows of eligible age. Administrative costs are capped at 3 per cent of the programme budget.

To qualify, a widow must reside in a household with income below the poverty line and must remain single. Depending on the state, the monthly benefit ranges from an equivalent of US$5.03 to US$17, or well below the international threshold for minimal subsistence (US$1.25 per day). At age 65, widows transfer to the Indira Gandhi Old Age Pension Scheme, also part of the National Social Assistance programme.

The scheme is administered by the Ministry of Rural Development, although widows may reside in either rural or urban areas. The central government funds a minimum benefit (equal to US$5.03 per month), which states may supplement. Municipalities and Gram Panchayats (local self-governments) have responsibility to identify widows and verify their eligibility. Payment is made via post offices and bank accounts.

Indian states vary considerably in the extent of their coverage of widows within their borders. The lowest performing ones cover less than a third of eligible women. Ahluwalia (forthcoming) offers a description of the substantial abuse widows face in accessing this benefit, including pressure to provide local officials with cash or in-kind payments. In an effort to reach more widows, the central government is requiring states to provide annual certification that they have achieved full coverage of the target group.

e. India – The Indira Gandhi Matritva Sahyog Yojana (IGMSY)

The need for IGMSY was recognized in India's Eleventh Five Year Plan (2007-2012), which stated that, " …poor women continue to work to earn a living for the family right up to the last days of their pregnancy. They also resume working soon after childbirth, preventing their bodies from fully recovering, and this severely compromises their ability to exclusively breastfeed their new-born in the first six months. Therefore, there is urgent need for introducing a modest maternity benefit to partly compensate for their wage loss." Launched in 2010, IGMSY is a pilot project whose statutory objectives are to improve the health and nutritional status of women and their infants. Pilot results will be used to design a national programme.

In 2011-12, approximately 300,000 women received IGMSY cash transfers. For 2012-13, the number is projected to be 370,000. This is just over one per cent of all women who become pregnant each year in India.[15] The cost of the programme is US$61.5 million for 2011-2013, roughly 0.003 per cent of GDP per year.[16]

Currently all pregnant and breastfeeding women age 19 and older who live in 52 pilot districts are eligible for IGMSY, whether or not they work in paid employment. These districts were selected using indicators related to maternal and child health and nutrition.[17] They fall into three categories – good, medium, and poor performance – so as to ensure that the pilot results are relevant for all regions of the country.[18] Eligibility is limited to the first two pregnancies. The programme relies on self-targeting, that is, women register for the benefit at their own initiative. A participating woman receives an MCP (Mother and Child Protection) card, which also serves to verify that she has satisfied the conditions for payment of the benefit.

A cash transfer equal to US$67.20 is paid in three instalments subject to fulfilment of specific conditions (see below). This amount is calculated to compensate partially for lost wages, estimated at approximately 40 days at US$1.68 per day. By comparison, the minimum wage is equal to approximately US$2.68 per day. The conditions and payment schedule are as follows:

- A payment equal to US$25.20 is made at the end of the second trimester if the woman has had at least one prenatal check-up and attended one counselling session relating to prenatal care, breastfeeding, and vaccination.

- A second payment equal to US$25.20 is made three months after delivery upon the woman's presentation of a birth certificate, along with records of immunizations and attendance at growth monitoring and counselling sessions.

- A final payment equal to US$16.80 is made six months after giving birth for exclusive breastfeeding and after introduction of supplementary feeding (both of which the mother certifies herself), as well as further immunizations and growth monitoring and counselling sessions.

[15] In India, approximately 30 million women become pregnant each year, and 27 million have live births.
[16] For 2011-12, the central government released US$49 million to the States, and for 2012-13 an additional US$12.5 million was released. 2012-13 funding is reduced due to unspent balances for 2011-12. Administrative costs include one-time expenditures on offices, furniture, computers, and training. Hence they are not comparable with the costs of other schemes.
[17] India has 660 districts.
[18] Out of 52 districts, 11 are good performance districts, 11 are poor performance districts, 26 are medium performance districts, and 4 are Union Territories.

The Ministry of Women and Child Development is the lead agency in administering IGMSY. Locally, health care centres (Anganwadi Centres) are the focal point for implementation. Anganwadi Workers and their helpers monitor women's compliance with conditions and receive financial rewards for women who satisfy all of them (equal to US$3.35 and US$1.68 respectively). Cash transfers are made through the banking system, either by direct deposit or via a business correspondent (hired by the paying bank, as explained above).

Steering and Monitoring Committees have been formed at national, state, district, project and village-level. The pilot requires baseline and final surveys for every selected district, as well as social audits.

Ahluwalia (forthcoming) identifies major obstacles to women's receipt of this benefit, including lack of receptivity of programme staff at registration sites and pressures to make informal cash payments. She recommends elimination of the restrictions concerning age and number of children, extension of the time period used as the base to calculate payment from 40 days to nine months, and enhancement of the transfer with supplies and nutritional supplements.

f. Mexico – Progresa/Oportunidades

In 1997, Mexico launched a major conditional cash transfer programme called Progresa. Five years later, it expanded the programme under the new name Oportunidades. Progresa/Oportunidades was a response to a complex set of social problems, including inefficiency in food aid programmes, low educational achievement by poor children, low wages, high fertility, and local partisan exploitation of existing programmes. In 1994-5, a major economic crisis brought these problems to the top of the national agenda. GDP had declined by 6 per cent, fuelling widespread unrest and demands by the poor for increased social security. As formulated in Progresa's 1997 blueprint, its main goal is to develop human capital in the form of health and education, so as to break the intergenerational cycle of poverty.

Progresa/Oportunidades provides cash transfers to 6.5 million Mexican households, or 25 per cent of the population. Its annual cost is approximately US$5 billion, equal roughly to 0.4 per cent of GDP. The programme receives resources from the budgets of the Ministry of Social Development, the lead agency in its administration, as well as from the Ministry of Education and the Ministry of Health. Since 2001, Oportunidades has also been receiving funds borrowed from the Inter-American Development Bank. Its administrative costs are 9.05 per cent of the annual programme budget (Fiszbein and Schady, 2009).

Eligible households are identified through a two-step targeting process that starts at the territorial level, identifying areas with the highest concentration of households in poverty.[19] Household targeting is then used to identify the poorest families, based on observable characteristics such as housing, assets, and number of children. In addition, eligibility depends on the availability of programme revenues, which are negotiated annually.

[19] This process is carried out in both rural and urban areas. When the programme began, it targeted only rural and semi-urban areas but was subsequently expanded to cities.

Cash transfers are estimated to average US$69 per month per family (2013) with a family maximum of US$220 per month.[20] Participating families also receive school supplies and scholarships for primary, junior high school, and high school students. To encourage enrolment of girls scholarships are provided on an individual basis rather than by family. For the same reason, girls receive larger scholarship amounts. Participating families also receive a basic health package; nutritional supplements; and, as more recent programme add-ons, saving accounts for students who complete school (2003), cash support for elderly members of participating households (2006), and energy subsidies (2007). Cash transfers are paid to the woman responsible for household management and childcare.

Conditions include school registration and regular school attendance by each child; participation in workshops on education and health literacy by mother or father and teenage children; and attendance by all family members at scheduled appointments for basic health care.

Oportunidades is administered at the federal level by the Ministry of Social Development and, within the Ministry, by a unit known as National Coordination. It has a council whose members represent the Secretariats of Ministries involved in its operation, as well as a technical committee to advise on operational issues. States and municipalities provide the health and education services on which cash transfers are conditioned. States have no role in programme design, financing, or the selection of households.

An unusual and valuable feature of Progresa/Oportunidades is the participation in programme administration of women elected by their peers to serve at the community level. Known as *vocales* (or *promotoras,* in the early stages of the programme), these women help and advise other women on programme benefits and requirements. In each community there are four *vocales*, one each in education, health, nutrition, and programme monitoring.

Impact evaluation has been in place since the programme's inception, including a social audit system to promote transparency and surveys to monitor operations every six months (*puntos centinela*).

g. South Africa – Old Age Pension and Child Support Grant

The Old Age Pension (OAP) and Child Support Grant (CSG) are the main benefits in South Africa's social assistance system, known as the grant system. The system includes seven grants and reaches nearly one third of the country's population of 50 million. The grants cover old age, disability, child support, foster care, care dependency, grant-in-aid, and war veterans grants.

The grant system helps to fulfil the South Africa's Constitutional guarantee of social security for everyone, to be realized progressively as resources become available. Since coming to power in 1994, the African National Congress (ANC) has restructured the pre-existing grant system, expanding eligibility for those most in need and increasing programme budgets. Today South Africa stands out for the strong legal claim to benefits it provides citizens, namely, standing to ask

[20] Estimate by Orozco Corona and Gammage (forthcoming). IDB (2013) provides a higher estimate, but this is not based on CONEVAL data.

the country’s judicial system to require the government to pay a benefit. South Africa stands out as well for its extensive reliance on mean-tested social assistance and for the range of risks that these benefits cover.

The Old Age Pension is paid to 2.9 million elderly with limited income and assets, or 69 per cent of those over age 60. The Child Support Grant reaches 11.3 million children under age 18 living in households with income below specified ceilings, or 55 per cent of all children. Both grants are financed from general government revenues. Annual spending of US$4.9 billion (for pensions) and US$4.7 billion (for the grant) together comprise 2.5 per cent of GDP (for the budget year 2013-14). Administrative costs equal 5.9 per cent of total grant spending.

Benefits amounts are equal to US$140 per month (pension), US$32 per child per month (grant). The Child Support Grant is paid to child’s primary caregiver, who is usually the mother but may also be a grandmother, aunt, or other relative, typically a female, living together in South Africa’s extended families. More than 98 per cent of CSGs are paid to the woman in the household who provides childcare. Since 2010, the Child Support Grant has been conditioned on school attendance.

Since 2006, the grant system has been administered centrally by the South African Social Security Agency (SASSA), with oversight by the Department of Social Development. Application procedures have been streamlined and simplified in recent years, but there are still backlogs in grant approval and payment, as well as reported cases of unequal treatment of applicants and programme participants based on gender, race, and age. If an application is denied, SASSA must inform the applicant in writing of the reasons; and the applicant is entitled by law to appeal. However, the appeals process is also backlogged, causing serious delays in resolving disputed decisions. Grants are paid into bank accounts, as well as via post offices, supermarkets, and welfare pay points. In 2012 SASSA began to re-register all social grant beneficiaries on a new biometric system which is expected to cut costs and reduce the potential for fraudulent claims and misappropriation of funds.

Regular programme evaluations are required by the Social Assistance Act of 2004, and SASSA and the Department of Social Development commission regular reports on the grant system (e.g., Samson et al. 2004; Devereux et al. 2011).

II. Cash transfer programme impacts

This section reviews available evidence on the impact of cash transfer programmes on women’s poverty and economic empowerment, focusing in particular on the following dimensions: (a) poverty, (b) nutrition and health, (c) education, (d) training and employment, and (e) personal empowerment (changes in autonomy, mobility, self-esteem, and sense of self in a broader context).[21]

[21] As noted earlier, unless otherwise indicated reported findings are taken from the five country reports, see Hermeto Camilo de Oliveira and Caetano (forthcoming) on Brazil; Arriagada (forthcoming) on Chile; Ahluwalia (forthcoming) on India; Orozco Corona and Gammage (forthcoming) on Mexico; and Plagerson and Ulriksen (forthcoming) on South Africa.

a. Results on poverty

As discussed, efforts to assess the impact of cash transfers on women's poverty face two challenges: the need to distinguish the impact of these programmes from other factors that affect poverty and to distinguish the transfers' particular impact on women. As the information needed to make these distinctions is often in short supply, many studies rely on estimates and inferences. Looking across the countries, four broad patterns stand out.

First, cash transfer programmes alleviate poverty for large numbers of households. In the years following the launch of Bolsa Família (2003), as a result of the transfers and an increase in the minimum wage, five million Brazilians exited extreme poverty. By 2009, the programme had reduced the poverty rate by 8 per cent (Soares, 2012). During the years of Chile Solidario (2002-2011), 300,000 people exited extreme poverty. Transfers are considered to have played a large role, since they comprise one third of the income of the poorest 10 per cent of the population. In India, NREGA is credited with bringing 60 million residents of rural areas above the national poverty line. Mexico's Progresa is credited with doing the same for about 1.7 million people during 1997-2000. For South Africa's grant system, the number is 1.1 million people (2004 estimate).

Second, despite these significant achievements, poverty continues to pose challenges in all the countries. It is estimated that Bolsa Família caused a reduction of 3.2 percentage points in extreme poverty in its early years. In Chile, extreme poverty dropped 1.9 percentage points (from 4.7 per cent to 2.8 per cent) during Chile Solidario. Mexico's Progresa is credited with an overall poverty reduction of 8 per cent.[22] South Africa's grant system as a whole reduced poverty by 4.3 per cent.[23] Table 4 shows recent poverty rates.

Table 4. Percentage of population living in poverty

Country	National poverty rate	Year
Brazil	11*	2012
Chile	14	2011
India	32	2012
Mexico	21**	2012
South Africa	39-52%***	2012

Sources: Estimates from country reports (Chile, India), National Council for the Evaluation of Social Development Policy (CONEVAL) (Mexico), Federal Secretariat of Strategic Affairs (Brazil), and Statssa (2012) (South Africa).
* Brazil does not have a single national poverty threshold. This rate is based on the threshold used by the Ministry of Social Development.
** Threshold for "income below minimum wellbeing"
*** In South Africa, there are three poverty lines: the food poverty line and the upper and lower poverty lines. These figures represent the upper and lower bounds.

Clearly there is an important impact among the poorest. Mexico's Progresa reduced the poverty headcount by 8 per cent, the poverty gap by 30 per cent and poverty severity by 45 per cent. Similarly, South Africa's grant system reduced the poverty headcount by 4.3 per cent and the rand destitution gap by 45

[22] Orozco Corona and Gammage (forthcoming) calculate that this represents 35-47% of the total poverty alleviation effect in these years.
[23] For India, recent poverty figures are not available.

per cent. Households often move from extreme poverty into poverty although they may not escape poverty altogether. As Arriagada (forthcoming) observes with respect to Chile Solidario,

> Because *Chile Solidario* households were vulnerable to many risks and had unstable incomes, they tended to swing in and out of poverty. Although they may have overcome extreme poverty, many continued to live in poverty...

Third, in four of the five countries – South Africa and the three Latin American countries -- the gap between women's and men's poverty rates widened despite the transfers. Whereas in 2003-4, in Brazil, for every 100 men in extreme poverty, there were 105 women, seven years later, the number of poor women per 100 men had risen to 119. Over the same period in Chile, for every 100 men in poverty, the number of women rose from 120 to 152. In Mexico, the number rose from 104 to 105.[24] (For India, there are no statistics disaggregated by sex.)

In South Africa, between 1997 and 2006 female poverty dropped from 61.8 per cent to 59.6 per cent. Over the same period, however, male poverty dropped more rapidly, from 57.1 per cent to 52.3 per cent. The difference between male and female poverty over this period rose from 4.7 per cent to 7.1 per cent. A number of factors might explain women's comparative losses, including higher female unemployment rates, a shift in the composition of households (e.g., a higher portion of female-headed households), rising inequality, and persistent gender wage gaps. In South Africa, the poverty gender gap is also enlarged by higher rates of HIV infection among women.

Put another way, by virtue of their privileged access to roles and resources, men are better positioned to benefit from improvements in the economy than women.

Finally, the extent that cash transfers allow people to exit poverty depends crucially on programme design. Clearly most important design features are (1) the size of the benefit (or, in the case of NREGA, of the wage), and (2) the extent to which the transfers actually reach the poor. Simply put, to alleviate poverty, payments must be large enough to enable households to cover basic consumption needs. To escape poverty, programme participants must be able to invest in assets for more efficient income generation, to finance job search, and to buy equipment (e.g., a refrigerator, a stove) and services (e.g., electricity, running water, sanitation) that reduce their time poverty. Table 5 shows that the level of transfers (in the case of NREGA, wages) across the five countries ranges from US$41 per family of four in Chile to US$140 per month for a single pensioner in South Africa.

Among the countries whose national reports this review draws on, only those paying the higher transfers, namely Mexico and South Africa, give evidence that participating families are saving and investing more than non-participants. In both cases, the differences are modest. In Mexico, Orozco Corona and Gammage (forthcoming) report that Oportunidades participants invest some 25 per cent of family benefits on average, an amount equal to one third more than non-participating families with similar income. They invest in

[24] ECLAC Gender Statistic System, viewed at http://interwp.cepal.org/sisgen/ConsultaIntegrada.asp?idIndicador=1694&idioma=e on 22 October 2013.

microenterprises, agriculture (farm animals), home construction, and services (connection to water). One study showed that, among Oportunidades participants classified as non-poor, 55 per cent had a refrigerator, 35.8 per cent had a gas stove, and 28.6 per cent, a washing machine, which together spared participants up to seven hours per week of domestic labour. In South Africa, women from households with an Old Age Pensioner are significantly more likely to become migrant workers, especially when the pensioner is a woman. It seems that the Old Age Pension enables older women to finance the costs of job search and work migration for their daughters and other female relatives, as well as to care for their children. The Child Support Grant, though smaller, also has positive effects. Nearly half of South Africa's CSG recipients, compared to just a quarter of eligible non-recipients, have a bank account. Of these, 20 per cent report savings in some form versus 11 per cent of non-recipients.

Table 5. Selected cash transfer programmes in five countries: Benefit amounts, benefit as a percentage of poverty threshold, and monthly per capita GNI (US$)

Country and programme	Benefit amount*	Benefit as a percentage of poverty threshold**	Per capita GNI per month [25] US$
Brazil Bolsa Família	67.62/mo., family average	100 (family average)	969
Chile Chile Solidario EFI	41/mo., family of four 109/mo., family of four	-- 73.5 (family of four)	1190
India MGNREGS	1.46/day, woman average 1.52/day, man average	NA	128
Mexico Oportunidades	US69/mo., family average 220/mo., family maximum	37 (family average)	800
South Africa Old Age Pension Child Support Grant	140/mo. 32/mo.	200 (per person) 50 (per person)	634

* From national reports.

** National report authors' calculations. South Africa uses midpoint of upper and lower poverty lines.

Targeting is frequently used to direct benefits to needy households. However, targeting poses potential problems of erroneous inclusion or exclusion. Veras Soares et al. (2007, 2010) find that the complexities associated with targeting result in exclusion of a substantial fraction of eligible households. They conclude that, while targeting mechanisms often achieve high accuracy in excluding ineligible households (avoiding leakages), they do so at the cost of missing large numbers of eligible ones (exclusion). Targeting is also costly in design, execution, and administration, consuming resources that could otherwise be used to provide benefit payments. Plagerson and Ulriksen (forthcoming) note that from a gender perspective, it can enhance programme officials' discretionary authority over women seeking benefits.

[25] Annual GNI (Table 1) is divided by 12 for a monthly figure.

In Brazil, despite substantial programme growth, there is evidence suggesting that significant numbers of households meet the requirements for eligibility but do not receive benefits. Examining evidence from the mid to late 2000s, Mourao and de Jesus (2011) estimated the number of eligible households not receiving transfers may be 3-4 million.[26] More recently, Brazil's President Rousseff offered an estimate that there may be 700,000 families living in extreme poverty who do not receive benefits (Boadie, 2013.)

In India, officials responsible for issuing BPL (Below Poverty Line) identification cards have exploited their discretion to extract a rent from applicants, a practice that has led to the exclusion of many for whom the programme was designed and payment of benefits to many for whom it wasn't. According to Ahluwalia (forthcoming), most poor people do not have the time, resources, or documents to comply with the demands of local officials, while those with more resources obtain cards simply by paying a bribe.

Exclusion of poor and marginalized people tends to be highest in remote areas. Ulrichs and Roelen (2012) estimate that in Mexico, the education and health conditions associated with Oportunidades result in the exclusion of the majority of half a million of the poorest and most marginalized who, living in Mexico's Sierra and Montana regions, lack access to the education and health services they need to comply.

A 2013 ISSA study finds that despite South Africa's impressive record of covering eligible urban households, "… indigent persons without means of travel who reside in remote areas, and particularly the so-called 'deep rural areas' are often excluded from accessing the social assistance grant system and the benefits it offers. The problem is aggravated by ignorance and the high illiteracy rate generally evident in rural settings. Many of the poor are unaware of the availability of social assistance benefits" (ISSA, 2013).

These coverage gaps are especially significant from a gender perspective since, in remote locations, the difficulties facing women are often intensified by low literacy and membership in minority ethnic, linguistic, or racial groups.

b. Results on nutrition and health

The effects of cash transfers on women's nutrition and health are obscured by many of the same research limitations discussed earlier: few baselines against which to measure change, difficulty in disaggregating the impacts of transfers from broader economic and social factors that also affect poor women's lives, and a paucity of information about the sharing of resources within households.

As for food, evidence on women's use of cash transfers, where available, shows that they spend large fractions of these funds to improve household nutrition. In Brazil, Bolsa Família raises the probability that a participating family will achieve basic food security by more than half (52 per cent) (ILO 2009). In India, women working in MGNREGS report less hunger, as well as enhanced

[26] This was prior to the launch of the *Brasil sem Miséria* Plan, which boosted the benefits of households in extreme poverty, as described earlier.

ability to buy food in bulk at lower prices. In Mexico, women participating in Oportunidades buy more proteins, vegetables, and fruits. Along with programme health services, their improved nutrition has contributed to lowered rates of anaemia among pregnant and lactating women. In South Africa, children in households that receive the CSG or the Old Age Pension have better development indicators in the form of height- and weight-to-age ratios, with the largest gains registered by girls living with a female, old-age pension recipient.

In two of the five countries, cash transfer programmes have also been shown to increase women's use of healthcare services. In Chile, healthcare is one of the services to which Chile Solidario connects poor families. Among other benefits, pap smears increased modestly for women in rural areas (+7 per cent). In India, women working on MGNREGS projects use their income to seek better health care for themselves and their families, often in private clinics. In Mexico, Oportunidades households make use of health services at a rate of 7.6 per cent, one percentage point more than a similar group of non-beneficiaries.[27] Women who participate in Oportunidades make greater use of tests for cervical cancer and papilloma. Their use of prenatal care is higher (by 12 per cent). One study shows a reduction in maternal mortality of 11 per cent, compared to control areas. Women's use of contraceptives is significantly higher (57 per cent versus 36 per cent), and they have lower rates of fertility than non-participating women with similar incomes, including lower rates of pregnancy among adolescents.

However, there are also problems related to the supply of healthcare and its quality. In Chile, participants in Chile Solidario and EFI are reported to encounter frequent healthcare supply shortages. EFI social workers observed that after being educated about the early detection of breast cancer, women found that the health system was unable to respond in a timely way to their requests for check-ups. (Arriagada, forthcoming).

India's pilot conditional cash transfer for pregnant women, IGMSY, has so far produced no detectable health benefits for women. Ahluwalia (forthcoming) attributes this to the combined effect of exclusion that results from stringent eligibility conditions and low quality health care for the poor. She points to evidence that women avoid public health services because of providers' lack of skill and empathy, shortages of essential drugs, absence of female care providers, and demands for illegitimate payments, which make them more expensive than private facilities. She also notes that community health workers are generally unavailable at the time of need because they are overburdened with multiple tasks.

In Mexico, increased utilization, as described above, is accompanied by some downsides. Variation in the quality of health services resulted in lower provision of contraceptives after delivery to adolescents living in Oportunidades households than in a comparable group of non-participants (39 per cent versus 48 per cent). There is also evidence that long waits for appointments, shortages of medications, low level of care, and discourteous treatment by health professionals lead some families to decline participation in Oportunidades. Orozco and Gammage (forthcoming) stress the importance of improving the quality and increasing the supply of available healthcare.

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[27] Excludes routine health checks and preventive services. The national rate for all Mexicans is 7.7 per cent, showing that Oportunidades participants' use is virtually identical to the national average.

Together these difficulties provide a reminder that conditional cash transfer programmes can achieve their health objectives only if there is an adequate health infrastructure in place providing good and accessible services. They also raise questions about the utility and fairness of requiring women, as CCT recipients and managers of cash transfers, to expend time meeting health conditions when the state does not deliver an adequate supply of the mandated services.

c. Results on education

Payment of cash transfers to poor households is commonly linked to policy goals of promoting education as a form of human capital development to provide today's children a path out of poverty tomorrow. Many proponents of cash transfers view education as the key to the labour market, and to women's ability to unlock for themselves alternative futures beyond the home. The association of conditions related to schooling with cash transfer programmes is typically rooted in the claim that parents underinvest in their children's education – in practical terms, that they don't send them to school or make time available for them to learn. In Latin America, the condition that parents school their children is typically matched to a symmetric condition that states provide an adequate education, hence the term "co-responsibilities".

Rhetorical formulations of the association between learning and employment often appear, moreover, to presuppose that education is sufficient to secure the path out of poverty. The implication is that individual women (and men), given access to education, control their futures. Such formulations obscure the important roles of macroeconomic policies and conditions, labour market structures, discrimination, the heterogeneous effects of globalization that frequently disadvantage women, and many forms of marginalization. They also appear to take the quality of education for granted.

Educational goals and research on the impact of cash transfers on education involve a number of measures: enrolment, attendance, attainment or years of schooling. These are distinct measures that reflect quite different observations. For reasons that reflect the relative ease with which enrolment and attendance are measured, compared to cognitive and behavioural effects, the former dominate the literature. What follows looks first to measures of enrolment and attainment and then turns to learning outcomes.

In South Africa, where school attendance is relatively unproblematic – a fact that has led observers to question the rationale for any conditionality related to education – the Child Support Grant raised primary school enrolment from 95 per cent by 2.4 percentage points. Early receipt of the grant (by age six) was associated with attainment of more years of schooling, and higher achievement for girls in mathematics and reading.

In Mexico, Oportunidades, as discussed earlier, unlike Bolsa Família and EFI, includes larger incentives for families to enrol girls, incentives that increase with each year of schooling. Orozco and Gammage (forthcoming) report an improvement in the likelihood of girls' enrolment in secondary school of 11 per cent to 14 per cent, somewhat greater than for boys. In addition, girls in the age range 19-20, whose households have received the stipend, show, on average, almost an additional year of schooling, somewhat more than boys, versus comparable families that did not receive the transfer.

Children in families participating in Bolsa Família showed an increase of 5-6 percentage points in school enrolment. And even without differential stipends, girls aged 15 whose families participated in Bolsa Família were 19 percentage points more likely to continue their education. The largest increases in enrolment were in the historically disadvantaged northeast, where children were almost 12 percentage points (11.7) more likely to be enrolled. In addition, there is evidence that the fraction of students required to repeat a grade of school drops by 11 per cent for beneficiaries of Bolsa Família, compared to non-beneficiaries (Oliveira et al., 2013).

In general, enrolment of girls in low- and middle-income countries has increased considerably over the last decades. This is important for girls both from the perspective of their future lives as well as from a political economy perspective, as increased enrolment promotes greater support for schooling and for the measures necessary to fund it. Moreover, decisions to enrol girls whose families participated in Oportunidades prompted neighbouring families outside the programme to enrol their daughters in greater numbers. Here is an important indication of how such programmes can promote emergence of new attitudes towards girls, their education, and their futures.

While studies in *Cash Transfers, Poverty Reduction, and Empowerment of Women* find instances of marginalized communities with limited access to schooling, such cases have become increasingly rare. Access in many low- and middle-income countries has improved substantially. Among the developing countries partnered with the World Bank, 90 per cent of children are enrolled in primary education with the result that in 2010, the enrolment ratio of girls to boys was 97 per cent (Pritchett 2013). While in these countries physical access to primary education is a reality for the vast majority of children, the challenge of improving access for marginalized communities remains. Enrolment in first grade is nearly universal (Filmer 2009). The failure to achieve universal education through junior high school in developing countries is predominantly the result, not of initial failure to enrol, but of dropouts.

Examination of the actual success of instruction in these countries, from a cognitive or developmental point of view, tells a different story. One of the few studies that takes specific aim at children participating in a cash transfer programme finds little cognitive improvement as a result of participation (Fernald, et al., 2009). Drèze and Sen (2013) report frequent failure of teachers in India even to show up at school, to actually teach when they do, or to treat students with simple kindness. As an incentive for teachers simply to show up for work as a daily routine, and as a basis for compensation, Esther Duflo at MIT and her colleagues designed a system for taking daily snapshots of teachers with their students to provide a work record. Of the students in Tanzania who took the school leaving exam in 2012, 65 per cent failed. In a survey in India, fewer than half the students in grade five could read a story for second graders and more than 25 per cent could not read a simple sentence (Pritchett 2013).

A more general examination of educational achievement in low- and middle-income countries shows the scope and depth of the educational challenges. The experience of the five countries reviewed demonstrates significant inequalities in terms of educational achievements. Pritchett offers a comprehensive picture of educational achievement of fifteen-year old students from developing countries based on the results of the OECD's Programme for International Student Assessment (PISA).[28] The typical (median) scores recorded by fifteen-year olds from Mexico and Chile showed achievement below that of the twentieth percentile in Denmark, a typical OECD country in terms of educational achievement. In other words, a fifteen-year old in Denmark, who scored better than just one fifth of other fifteen-year old Danes, scored better than half of comparable students from Chile and Mexico. Those students with median scores from India and Brazil fell substantially below Denmark's tenth percentile. Similar results apply on other measures and for virtually all low- and middle-income countries. To put it another way, on PISA, of Tamil Nadu's fifteen-year olds, 55 per cent are in the least proficient category in mathematics while under 5 per cent of Denmark's are. In mathematics, two thirds of fifteen-year olds from Brazil fall below a standard met by virtually all their (South) Korean counterparts.

Moreover, it is clear that even the brightest children in low- and middle-income countries are not getting the education they need. In OECD countries as a whole, for example, more than 12 per cent of fifteen-year olds scored in the highest two achievement categories. In Brazil and Mexico the corresponding statistic is less than one per cent. In the two states in India where the tests were conducted (Tamil Nadu and Himachal Pradesh) there were too few in the most proficient categories to register statistically. Among the countries reviewed here, only in Chile did the percentage of students scoring in the top categories reach beyond one per cent (1.5 per cent), still a very small fraction of the 12 per cent who scored in that category across the OECD generally (Pritchett 2013).

This brief review of educational achievements in an international perspective has highlighted some major challenges in terms of educational achievements, which can be attributed to a large extent to inequalities in accessing quality education. Emerging countries face daunting challenges in ensuring universal access to quality education. It is therefore necessary to look beyond the standard rationale for making cash transfers conditional, namely beyond the claim that parents, by not schooling their children, are underinvesting in their education, particularly their daughters'.

To the contrary, what these numbers make clear is that governments of emerging and low-income countries face major challenges in providing adequate education for even those young girls and boys who do in fact stay in school today. This suggests the need to look to educational systems rather than to parents in order to explain the limited accomplishments of today's children, the lack of human capital development that would enable them to contribute to national growth as adults, and the difficulties young girls face in acquiring the skills and knowledge they need to seek and create alternative lives beyond the home. This situation highlights the asymmetric power relations between states and families, where states may penalize families for non-compliance with co-responsibilities while families remain without the means to hold schools accountable when they fail to fulfil their responsibilities.

[28] Pritchett (2013) provides a comprehensive review of student scores on PISA. He also offers a compelling argument for a redevelopment model for education in low- and middle-income countries discussion of which is beyond the scope of the present review. It merits the attention of those concerned with this issue. The discussion above draws its examples from Pritchett; these are in line with other analyses. See for example, Bloem 2013; Glewwe et al. (2011); Hanushek and Woessman 2010; Barro and Lee (2013); Muralidharan and Sundararaman (2013).

d. Results on training and employment

The existence of the option of a public life, an alternative to life consumed by domestic duties, is probably the greatest asset a woman can bring to intrahousehold bargaining. Skilled employment offers women the best chance of increasing their financial wellbeing, social status, and freedom to make choices. It comes as no surprise, then, that when asked, large numbers of women participating in cash transfer programmes say that the acquisition of skills to improve their livelihoods has high priority. Focus groups with Oportunidades participants showed that, while women value receiving information on nutrition, health, and childrearing, what they most want from the programme (beyond transfers) is education and training (Adato et al. 2010). In Brazil, focus groups with Bolsa Família participants showed that, rather than fearing benefit loss, they expressed high interest in obtaining further skills to expand their employment and earning opportunities (Machado et al. 2011). In a major MGNREGS survey, women said that they wanted basic literacy and skills training along with support for women-friendly income generation schemes (Gupta 2009).

Yet the women in cash transfer programmes face major challenges on the path to skilled employment. With support from cash transfers, many young women have earned high school degrees, yet still cannot find jobs (Orozco and Gammage, forthcoming). Many poor households reside in remote areas where paid work of any kind is scarce. In Brazil's arid northeast, Mexico's Sierra and Montana regions, or South Africa's rural areas, migration is often the main employment option.[29] Job creation in these areas is likely to require public subsidies or large-scale public works, such as MGNREGS in India. In addition, women's heavy burden of unpaid work leaves them with little time for paid employment. To be able to accept a job, they need more equal sharing of unpaid tasks within the household or public childcare. Finally, to be empowering, work must be profitable and offer decent working conditions. Yet for most women in cash transfer programmes, low education and literacy rates stand in the way of acquiring skills needed for a job at a decent wage.[30] Where the employment opportunities available are in the informal economy, women workers will not be able to enjoy an adequate level of social security which would protect them from falling back into poverty in the event of an illness, work injury or unemployment. Measures to facilitate women's engagement in formal work will effectively reduce women's vulnerability and prevent poverty by giving them access to more comprehensive social protection mechanisms, including maternity protection, social health protection, and unemployment protection.

Given this triad of challenges – making work available, possible, and profitable – it is not surprising that the programmes examined here have so far achieved mixed results. In all five countries, female programme participants work

[29] The term *localidades confidenciales* refers to certain groups in isolated areas. See Sariego et al., 2008.
[30] In Brazil as of 2009, 17% of Bolsa Família participants aged 25 or older were illiterate and 65% had fewer than 8 years of schooling. Women comprised more than half of this group (57%). In Chile, an ILO/UNDP study (2005) notes a shortage of jobs suitable for Chile Solidario participants, as well as women's greater need for skills training to compensate for educational disadvantages. In India, a sample of MGNREGS female workers in six states showed that 82% were illiterate. In Mexico, parental education (of mothers and fathers) in a sample of Oportunidades households varied from 5 to 8 years on average, or slightly less and more than finishing primary school. In South Africa, despite significant progress in expanding access to education, an estimated 9 million people still cannot read or write. A large majority are adult women living in poor and remote rural areas. Sources: national reports for Brazil and Chile. For India, Khera & Nayak, 2009, p. 51; for Mexico, Juarez, 2010; and for South Africa, UNESCO Adult Literacy and Skills Training Programmes, Country Profile: South Africa, http://www.unesco.org.uil.litbase/?menu=4&programme=52

at only modestly higher rates than similar groups of women. On the one hand, this is positive news, evidence that cash transfer programmes do not create significant work disincentives. On the other hand, small differences between participant and non-participant work rates show that transfers help only modest fractions of the total recipient group increase their earnings.

The strongest programme results are found in South Africa, where transfers contribute to the costs of job search and work migration, and in India, where NREGA's woman-friendly design features make employment both possible and profitable.[31]

- In *South Africa*, receipt of the Child Support Grant is associated with greater labour force participation (7-14 per cent), with the largest impact for women with limited education living in informal settlements. In addition, receipt of an Old Age pension by a household member raises the probability of internal migration for work by another member (i.e., households that gained pension income were 4.5 per cent more likely to have a member who became or remained a migrant, and those losing a pension were 4.6 per cent more likely not to migrate for work). These effects are greatest when the pensioner and the worker are women.

- In *India*, among nearly 50 million households with a member employed in MGNREGS projects in 2012, more than half the workers were women. The factors encouraging high participation are provision of work near home, predictability of work, relatively high wages, perception of government as a good and safe employer, and opportunities to work with family and friends. NREGA's statutory wage levels also pulled up wages for women working in neighbouring areas.[32] While these are major achievements, NREGA jobs are physically demanding and provide no skills training; and many women report that without childcare (mandated by law but rarely available), they work under high mental stress.

Brazil and Chile also provide evidence that participation in a cash transfer programmes is associated with higher female employment and wages.

- In *Brazil*, Bolsa Família participants are more likely to search for work than non-participating women in similar circumstances. One study showed that women in Bolsa Família households are 3 per cent more likely to be employed than a similar group of women in non-participating households, and 6 per cent less likely than non-participants to leave their jobs (CEDAPLAR, 2006).

- Chile Solidario's effects women's employment were mostly limited to those living in rural areas (MIDEPLAN). One study found that married women's employment increased modestly (1-9 per cent), compared to married women not taking part in the programme (Fiszbein and Schady, 2011). Ultimately 1-2 per cent of women participating in Chile Solidario found formal sector employment (Arriagada, forthcoming).

[31] As discussed earlier these include a quota of one third for women's employment, the provision of work close to home, and compensation at no less than the minimum wage for unskilled labour for both women and men.

[32] Wage data for 2000-2011 for 209 districts in 18 Indian states showed that on average MGNREGS boosted real daily agricultural wages for unskilled workers by 4.8 per cent per year.

As the percentage differences cited above are in the single digits or low teens, the vast majority of cash transfer participants have little prospect of exiting the programmes through work.

This realization has provoked two concerns. First, looking primarily at Latin American cash transfers, some observers worry that they may create high levels of long-term dependence, not only for programme beneficiaries, but also for their daughters (Antonopoulos 2013). The concern expressed is that, despite receiving the education that conditional cash transfer programmes require, daughters may consider their mothers as role models and make similar life choices. Evidence to support this concern is far from conclusive, as noted elsewhere here and in Orozco and Gammage. It is nonetheless ground for consideration as it is in part through taking one's parents as models that social structures and social norms are reproduced.

Second, a chorus of analysts challenges the programmes' fairness to women (e.g., Adato 2000, Molyneux 2006, Bradshaw and Viques 2008, and Holmes and Jones 2013). They note that by receiving and administering the transfers, women become agents of the state, de facto supervisors of their families' compliance with its health and educational conditions. Handa and Davis (2006) make an analogous point, challenging cash transfer programmes that do little to support human development of the current generation while using that generation to leverage the development of the next. Thus women, while helping society and state achieve human development goals for the next generation, receive little or no public support for improving their own life options. Challenging this policy tilt toward the next generation, these observers call for recalibrating programme objectives to support today's women.

Some recent reforms reflect these concerns. Several governments are now creating or strengthening employment-related components of cash transfers, linking them to employment programmes, or establishing them as freestanding programmes. The initiatives address all three challenges previously identified: making paid work available, freeing women's time for work, and making work profitable for them.

Making work available –

- South Africa's Expanded Public Works Programme (EPWP), second phase, was launched in 2009 with the goal of halving poverty by 2013. EPWP provides public work not only in building infrastructure but also in the social sectors of the economy, such as early childhood education and home- and community-based care for the permanently ill. These jobs are less physically demanding than infrastructural projects and, unlike NREGA, the EPWE programme also provides skills training, especially in the social sector. Recognizing the importance of raising poor women's employment rates, the South African code of good practices for public works stipulates reserving 60 per cent of positions for women.

- Brazil's Next Step programme (2008), implemented jointly by three federal ministries and state and local governments, seeks to insert Bolsa Família participants into jobs in industries where growth is most likely to be achieved quickly, namely, construction industry and tourism.[33] In this way, the

[33] The Ministry of Social Development, the Ministry of Labour and Employment (MTE), and the Ministry of Tourism.

programme aims to meet these sectors' demand for labour while providing participants with higher incomes in stable jobs in the formal sector. Initially 200,000 training slots were funded for BF programme participants.

Freeing women's time for paid work –

- Chile Crece Contigo (2006), launched by former President Michelle Bachelet, provides developmental day care to children from poor households, enabling their mothers to work, study, or acquire jobs skills. After some expansions, the programme now covers children up to age six in families in the lowest six income deciles.

- In Mexico, Estancias Infantiles (2007) provides day care for children age 0-3 from poor families. The programme rules encourage both supply of and demand for care: supply, by subsidizing small-scale providers, and demand, by providing families with a childcare allowance (about US$70 per month). The former component includes training and is a new source of employment for women, although some of the employment opportunities created are in the informal economy.

- In Brazil, Brazil without Extreme Poverty (2011) provides public childcare as part of its "productive inclusion" initiative (see below).

Making work financially attractive –

- In Chile, Ethical Family Income (2011) provides a cash subsidy for women's employment in the formal sector, equal to 20 per cent of wages, and available for up to four years. The employer also receives a subsidy of 10 per cent beginning two years after the woman's employment.

- Brazil without Extreme Poverty (2011) targets 800,000 extremely poor households that meet Bolsa Família eligibility requirements but do not participate. In addition to cash transfers, the new programme seeks "productive inclusion" of programme participants through vocational training and microcredit. The Ministry of Education (MEC) also operates the "Thousand Women Programme" combining professional and technical training for vulnerable women. One of its major objectives is to stimulate and support entrepreneurial activity, small business, and individual microenterprises, with priority given to Bolsa Família beneficiaries. The goal is to train 100,000 women by 2014.

These initiatives are still at early stages of development, with none operating at a scale that could have measurable impacts on poor women's employment rates or programme participation. Thus, the jury is still out on their impacts. However, some early patterns are worth noting. Overall they suggest the need for a more unified approach to women's employment:

- In Brazil, the Next Step programme got off to a slow start, filling less than half its 200,000 training slots for Bolsa Família participants in the first two years. Subsequent focus groups with women tried to find out why. The women pointed to three shortcomings: absence of childcare, communication from programme recruiters that was pitched too high, and little enthusiasm for working in construction.

- In South Africa, the Expanded Public Works Programme has so far failed to achieve the 60 per cent quota for women's employment. Plagerson and Ulriksen (forthcoming) point out that project wages are extremely low and participating women have few prospects for future work after leaving the programme.

- Chile Crece Contigo has attracted more mothers from the less poor end of the eligibility scale than from the poorer end. Arriagada (forthcoming) attributes this skewed pattern of use to the fact that poorer women tend to devote full time to childrearing, as well as to their weaker ability to attract a wage high enough to offset their opportunity costs.

These patterns suggest the need to make all three of the supports that women need for employment – decent jobs, time to work, and specialized training or subsidies to ensure that wages are attractive – available simultaneously. One or two of these supports do not seem sufficient, even if the missing third exists elsewhere in a different government programme. Support could be consolidated, for example, through a system of personalized coaching akin to Chile Solidario and EFI, where social workers would help women understand, access, and make use of a unified employment package. Such a package could also give women a stronger sense that paid work is a genuine possibility, and avoid the need for them to deal with multiple bureaucracies.

Creating a set of integrated services that can facilitate access to decent employment for poor women is a complex undertaking. To succeed on a broad scale, such efforts would require considerable additional resources, as well as community awareness raising and buy-in. Women's expressed desires to improve their lives through skills acquisition and employment provide strong reasons to confront these challenges.

e. Results on personal empowerment

One branch of the literature on cash transfers explores their impact on what Adato (2000) has called personal empowerment, i.e., women's autonomy, mobility, self-esteem, and sense of self in a broader context. Small positive impacts are documented in all five countries, but there are also some downsides (see Box 1).

In an important sense, the negative findings on personal empowerment are the flip side of the positive ones. While facilitating women's roles as mothers and family care providers, cash transfers also reaffirm social expectations that these are women's sole or primary engagements (Molyneux, 2008). Furthermore, by making women responsible for the household's compliance with conditions, CCTs add to their work burdens, making it more difficult for them to engage in paid employment or acquire skills. Some critics make the latter criticism of NREGA. For example, Bhagwati and Panagariya (2013) see its public work projects as depriving women (and men) of time that they could spend in more economically productive endeavours. On this logic, they favour giving women (and men) their time back by replacing NREGA with an unconditional cash transfer.

Box 1. Findings on personal empowerment

Brazil – Women in Bolsa Família had greater latitude than a comparison group in decisions concerning family health expenditures, purchase of durable goods, and contraception. However, the differences were statistically significant only for urban women; and there was no statistically significant evidence of women increasing their labour supply.

Chile – Women reported feeling greater discretion to make small purchases and to leave the home. Some women said that they have become more proactive in addressing problems. However, Arriagada notes that the programmes' focus on the family as a unit is inconsistent with supporting women as individuals and tends to reinforce traditional gender roles.

India – Women perceive NREGA work as more dignified than their alternatives. Where women work together, they tend to develop team solidarity.[34] By receiving their wages in a personal bank account, they acquire a new public identity, gain an additional measure of discretion over cash flow, and acquire increased mobility. Within the household, MGNREGS women participants exercise more influence over decisions about food, education, health, marriages, deliveries, and personal effects. However, most MGNREGS women participants remain deferential in relations with men and participate minimally in meetings on MGNREGS programme governance.

Mexico – Oportunidades transfers give women greater latitude to decide on purchases of food and clothing. Due to their need to collect the transfers, attend programme meetings, and visit health facilities, women acquire new public identities and mobility. As a result of attending programme talks (*pláticas*) and health appointments, they report "knowing more" and "opening their minds." Meetings also give women an opportunity to speak with other women about concerns, problems, and solutions, which increases their confidence. Some women use their knowledge to change their relations with their husbands, i.e., family planning. Beyond this, however, there is no evidence of change in decision-making authority in Oportunidades households (Handa and Davis 2006), and about half of participating women describe programme compliance as burdensome (Adato et al., 2010). Some must reduce their work time to comply with inflexible medical appointments.

South Africa – Women who receive the Child Support Grant are more likely to have a bank account and greater leverage when bargaining in informal support networks. Female pensioners are more likely to be primary decision makers in their households. However, the differences in both cases are small. One study of the Child Support Grant showed that both programme participants and non-participants hold somewhat negative views of the programme that could affect the dignity of participants (Patel et al., 2012). Overall women remain largely responsible for family care.

As empowerment is a complex and nonlinear process, it is possible that with the passage of time small changes in household dynamics will lead women to greater activism on a larger set of issues. Such activism is essential in endowing rights that exist on paper with practical significance in their lives. At present, however, there is little evidence of such positive spillovers. It seems that the programmes aid women within the framework of traditional gender relations but do little to transform these relations or motivate women to do so.

[34] According to one report, "Women were observed to be exchanging help, for example, borrowing money and bartering goods among themselves for which they were earlier dependent on other people. Some old and physically weak women were found to be working on the sites. In spite of the group measurement system, nobody was complaining that these women were receiving the same wages, although their productivity was less. Rather the group was considerate of their age and physical disability and gave them easy and less strenuous tasks. In turn, some of the widows working at NREGS worksites said that coming out and working gave them a sense of purpose and belonging, compared to sitting home and getting bored" (Pankaj and Tankha, 2010).

III. Discussion

While available evidence on the impact of cash transfers has many gaps and covers only a limited time span, this review demonstrates that they can and do improve the material aspects of women's lives. They lighten the burden of poverty for large numbers of women and, for a small fraction, provide the means to escape. They enable women to improve their own and their families' nutrition. They can make daughters' schooling easier, more attractive, and more likely. They may facilitate women's access to health care. Transfer amounts however tend to be insufficient to enable women to leave poverty in large numbers, nor are they adequate to offset recent increases in women's poverty rates relative to men's. Rather, transfers' main benefits for women are in reducing the severity of poverty and offsetting a portion of the rise in gender poverty gaps.

Transfers also contribute to women's empowerment, although these effects are more ambiguous. Many women report greater knowledge, adopting more proactive approaches to problem solving, and improved self-esteem. Some gain leverage in household bargaining, and a modest fraction is able to save, obtain credit, and invest in assets that offer sustained income. Employment rates among programme participants are modestly higher. On the other hand, the issues on which women gain bargaining leverage at home are limited. While giving women greater discretion over certain purchases, cash transfers can also enable men to share less of their earnings with their wives. If the men use these savings to acquire assets that they alone own, the transfers may, to that extent, perpetuate existing imbalances.

What the literature does not report is also significant. In some countries not examined in this report, cash transfers have led to programme participants' activation on a large scale, or what Ellis et al. (2009) have called "positive politicization." For example, in Swaziland, disruptions in the payment of a cash transfer for the elderly provoked a march on Parliament, in which programme participants called on the government to put aside other business and find the causes of delayed payments (Ellis et al., 2009). It did so. While the research reviewed here identifies problems with potential to trigger such action – i.e., shortages of mandated health services, poor schools, delayed appeal decisions, and abusive or disrespectful treatment by programme personnel – it reports no instances of women joining forces to insist on better programme performance.

In two important senses, programme participants' failure to organize in pursuit of their joint interests should not be surprising. The complexity of a shift in gender relations requires many inputs and considerable time, as discussed. Moreover, no cash transfer programme examined here has the transformation of gender relations as an explicit goal. This section considers how to address this situation by (re)structuring cash transfers to provide greater support for women's economic empowerment. In doing so, it draws on ILO Social Protection Floors Recommendation (No. 202), which provides a framework for extending coverage with gender equality as a guiding principle (see Box 2). The discussion focuses first on the design of cash transfers and then considers their linkages with other programmes.

Box 2. ILO Social Protection Floors Recommendation, 2012 (No. 202)

The ILO Social Protection Floors Recommendation (No. 202) calls on Governments to establish national social protection floors as a priority. These floors should be fundamental elements of national social security systems and should comprise at least the following four guarantees, as defined at the national level:

- Access to essential health care, including maternity care;
- Basic income security for children, providing access to nutrition, education, care, and any other necessary goods and services;
- Basic income security for persons in active age who are unable to earn sufficient income, in particular, in cases of sickness, unemployment, maternity and disability; and
- Basic income security for older persons.

The level of these social security guarantees should be adequate, as defined at the national level, and should allow life in dignity. These guarantees can be achieved by different means, including categorical benefits, social assistance, social insurance, and employment guarantee schemes. Both benefit amounts and eligibility criteria should be defined by national law. All guarantees should be structured with gender equality and non-discrimination as guiding principles and should be extended to all residents and children in the country. The government should establish avenues for filing complaints and define appeal rights in law.

Programme design – Looking at cash transfer programmes through the lens of Recommendation No. 202, the key design parameters for women's empowerment are the size of the transfer, its legal status, individual versus household eligibility, benefit type (means-tested or not), and behavioural conditions.

Transfer size is of central importance since women will be able to save, invest, and improve their livelihoods only if their resources exceed their costs of basic consumption. In other words, the transfer must provide an extra margin of resources that can be used to make improvements in future productivity possible. In this study, only in Mexico and South Africa, the countries with the largest cash transfers, does existing research find evidence of savings and investment behaviour. In the other countries, it appears that cash transfers are too small to make a contribution to this major aspect of empowerment.

The legal status of the transfer is of critical importance because statutory entitlements give women (and men) rights. It is for precisely this reason that Recommendation No. 202 calls on governments to specify benefit amounts, eligibility rules and entitlements clearly in law. Accessible appeal procedures are also central. India's NREGA provides such procedures in its provisions on social audits, while South Africa's grant system does so through its statutory appeals process. There is still much to be done to ensure that women gain access to these procedures and that they produce equitable outcomes. What the laws provide women is an important foothold for empowerment. Transfer programmes that operate without legal frameworks deny women the basis for asserting their rights to social protection.

Providing individual, as opposed to household, entitlement to benefits can help redress gender inequality in families and communities. Such redress can also be achieved through payment procedures that give women priority access to funds. As an example of the former approach, Oportunidades' payment of scholarships per child, rather than per family, encourages parents to educate daughters as well as sons.[35] As an example of the latter, MGNREGS's deposit of

[35] For this same reason, girls' scholarships are also paid in higher amounts.

individual workers' wages into bank accounts gives women greater control of resources and provides a rationale for their freer movement in public spaces.[36]

When women lack individual entitlement to benefits, quotas may be effective in giving them a designated share of total programme spending. NREGA's quota of at least one-third women workers has achieved this, while the quota for South Africa's Expanded Public Works Programme (at least 60 per cent women) has so far not been reached. What both quotas give women is legal grounds for insisting on a share of programme expenditures.

On the other hand, two design features that appear prominently in these pages may be detrimental to women's empowerment, namely, *means testing* and *behavioural conditions*. Categorical programmes extend eligibility to all individuals within a demographic group – e.g., children, mothers, elderly, or persons with disabilities – while means testing extends eligibility only to those within the group who are in financial need. From a women's perspective, means testing provides several disadvantages relative to categorical eligibility.

First, the need to produce documentation of family finances and be officially categorized as needy can be stigmatizing. Second, means testing gives local officials leverage that can magnify these effects. As shown, local officials may impose arbitrary requirements that discriminate against and demean women.[37] Third, the inherent complexity of means testing leads many governments to use proxy means tests in their place. Yet, many proxy means tests are prone to exclusion errors which cause them either to wrongly deny eligible households or to fail to reach them (section II.a.). Given women's higher risks of poverty, exclusion errors are especially detrimental for them.

In recent decades, many governments have increased their reliance on means-tested programmes, and this trend is reflected in our sample of programmes.[38] However, a growing body of research calls attention to difficulties inherent in mean testing and proxy means testing, especially to high exclusion of eligible households (Kidd and Huda, 2013; Razavi et al., 2012; Mourao and Macedo de Jesus, 2011; Veras Soares et al., 2007 and 2010). This rethinking is a positive development for women.[39]

Viewed from a women's empowerment perspective, *behavioural conditions* can also have major disadvantages. "Light" conditions, such as occasional mandatory meetings, can increase women's knowledge, broader their contacts, and enhance solidarity. However, conditions associated with education and health may perpetuate the notion that family caregiving is women's main role. Such conditions tend to burden women who are already experiencing time poverty and can hinder their pursuit of gainful employment.

[36] During legislative debates on NREGA, women's groups lobbied for individual, instead of household, entitlement to employment, a struggle that they did not win. They continue to advocate this as an amendment, as well as to work for individual entitlement to the widow's pension, without regard to household income.

[37] In South Africa, officials have required women applying for the Child Support Grant to obtain documents from the police department when they could be obtained from a government agency. In Mexico, local officials have required women to do public service employment, in violation of Oportunidades programme rules (Molyneux 2008).

[38] Among them, only India's MGNREGS and pilot CCT for maternity are structured as categorical benefits. NREGA provides rural households with a legal entitlement to unskilled work. However, the work requirement is an indirect targeting mechanism designed to limit participation to the poor. The maternity CCT is available to all women who are not entitled to paid maternity leave.

[39] For example, Soares and de Souza (2012) present simulations that suggest that in Brazil a universal child benefit, paid in a lower amount than Bolsa Família, would have greater overall effect in alleviating poverty since by-passing proxy means testing would avoid the associated exclusion errors.

Moreover, there is evidence that conditional transfers often lead to no better results than unconditional ones, so that women's efforts to meet the conditions procure no additional social benefits.[40] And like means testing, conditions are costly and complex to implement, consuming funds that could be used to boost the level of transfers.[41]

If governments find it necessary to couple cash transfers with encouragement of positive behaviours, so-called labelled transfers may provide a better approach. Early results with labelled transfers show that simply informing the transfer recipient that funds are intended for specified purposes, without penalties or enforcement, results in high levels of compliance with programme goals (Rosenberg, 2013), without imposing burdens on women as transfer recipients and managers.

Programme linkages – Decent employment is women's most promising route to wider roles and control of resources. As shown, cash transfers are associated with higher rates of women's employment in all the countries, but the increases are modest. To raise women's employability and avoid long-term programme dependence, some governments have linked cash transfer programmes with programmes intended to facilitate access to training and gainful employment. These are particularly powerful if they can lead to formal employment, which can reduce women's vulnerability and prevent them from falling back into poverty. Such linkages are called for in Recommendation No. 202, which emphasizes close coordination of social protection and employment policies.

However, the preceding pages show that these efforts fall short in several ways. First, existing employment programmes frequently fail to take into account the needs and characteristics of programme participants, particularly low rates of education and literacy.[42] To meet their needs, such programmes often require significant adaptation. Second, section II.d. indicates that not just one but several linkages are required, including skills training, childcare, and job creation or job placement. These services must be available to women as a coordinated package. Third, to make a significant difference in poor women's employment rates, existing programmes require major expansions.[43]

In this situation, the term linkage itself may obscure the scope of the challenges. To move programme participants to gainful employment, governments will need to undertake major job creation efforts that harness macroeconomic policy, large-scale public works, specialized training, and greatly expanded public childcare. Cash transfers can be part of such initiatives, but given the scope of what is needed, they need to be complemented by other policies of considerably larger scope.

[40] For example, South Africa's unconditional Child Support Grant had a larger impact on school enrolment than Mexico's conditional cash transfer (Plagerson and Ulriksen, forthcoming). Handa et al. (2008) find that in Mexico Oportunidades transfers are not spent differently from general income, irrespective of conditions. Similar patterns have been observed for conditional cash transfers in Kenya, compared to unconditional transfers elsewhere (Kenya CTO-VC team, 2012).
[41] Handa and Davis (2006) find their cost in the range of 20% of benefit payouts.
[42] For example, Brazil's Next Step programme, section II.d.
[43] For example, Brazil's Next Step programme initially created 200,000 training positions, later expanded to cover 800,000 positions. The number of BF beneficiaries eligible for the programme was calculated to be 3.5 million (Hermeto Camilo de Oliveira and Caetano, forthcoming). Chile Crece Contigo provided a large expansion of childcare for poor women, but there are still major shortages. Mexico's Estancias Infantiles tripled the supply of childcare for low-income women in its early years, but childcare for this population remains scarce in Mexico.

Pending such large-scale action, it is useful to consider what can be done to support women's empowerment within the scope of existing cash transfer programmes. Based on Recommendation No. 202 and the literature reviewed here, we see four approaches.

First, cash transfer programmes can reward women's employment-related efforts and achievements. Chile's recent EFI bonus system provides a useful example. The EFI bonus for women's employment in the formal sector, equal to 20 per cent of wages and available for up to four years, is both an incentive and a reward for women who seek to improve their livelihoods. By subsidizing formal-sector employment, the bonus also helps to ensure that women are covered by social insurance, which provides higher benefits and covers short-term (e.g., health care, maternity protection) and long-term risks (old age). At the same time, EFI's subsidy for employers who hire programme participants may encourage women's entry into the formal economy. Cash transfer programmes can provide similar bonuses for other employment-related achievements, such as passing a literacy exam or obtaining a certificate for skills training. To address women's unequal property rights, cash transfer programmes can provide bonuses to households in which husband and wife have joint ownership of titled assets.

Second, cash transfer programmes can organize informational or training sessions for programme participants. As shown in Mexico, women express high appreciation for sessions that bring them together to obtain new information, skills, and knowledge, and to share experiences (Adato 2000, Molyneux, 2008). Relevant topics for such sessions include programme rights and responsibilities, literacy, citizenship, and basic technical and business skills. Participation can be optional, encouraged with a small cash bonus, or, if not severely time-consuming, mandatory. Participation by husbands and partners can be encouraged and rewarded. Partnering with women's NGOs is a promising approach for delivering training, as illustrated in MGNREGS's partnership with women's NGOs in the Indian state of Kerala (Pankaj and Tankha).

Third, cash transfer programmes can give participants roles, thereby fostering new identities outside the home. The positive impact of such roles is shown in evaluations of Oportunidades, where volunteers (*vocales)* registered the greatest gains in knowledge, capacity for problem solving, and self-esteem. In Oportunidades, *vocales* assist other women in understanding and complying with CCT requirements. Other roles are possible as well, including programme evaluation (e.g., administration of evaluation survey instruments), training (e.g., teaching assistants in courses where the women excelled), and community relations (e.g., personal testimonials at community events).

Fourth, cash transfers programmes can use their own human resource policies to lead by example, encouraging women's agency (Holmes and Jones, 2010). In recruiting staff, programmes can give women important and visible roles. For programme participants, observing women in positions of authority can send a powerful message about what life options are possible. The impact can be intensified by hiring women with ethnic and social backgrounds similar to those of programme participants.

Management can also structure personnel procedures – training, evaluation, sanctions and awards for performance – to promote the programme's gender-related goals. Staff must, first, understand these goals and, second, observe that supervisors take them seriously. The key messages are to address women courteously, to listen to their concerns, to respect their time, and, above all, to dignify them. Regular in-service training, in which programme supervisors are present and play a role, can help make these behaviours as part of organizational culture. Mission statements and codes of conduct are also helpful, as is including gender sensitivity part of regular staff evaluations.

Finally, the institution can raise awareness of gender-related programme goals in the community. An organizational unit for public relations can be staffed with individuals who are able to explain gender goals effectively. Women's achievements can be given prominent placement in programme documents, at community meetings, and in the media. Stories of programme participants' successes can be collected and disseminated.

Structuring cash transfer along these lines – with adequate benefits provided as legal entitlements, rewards for women's own empowering behaviours, provision of roles that give women new public identities, basic training and informational sessions, and creative use of the administering institution's personnel policies to promote its gender-related goals – can do much to respond to the call for greater attention to women's aspirations in cash transfer programmes. These programmes can of course also be linked with larger government initiatives to prepare women for gainful employment though a coordinated package of technical skills training, childcare, and job creation. But, in most countries, the scope of action required to make an important difference in women's employment rates constitutes a major challenge. Moreover, incomplete jobs packages often fail to produce the expected results. Until such time as broad action is taken, there is much that can be done within current programme parameters to address women's capacities and agency.

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Selected resources on cash transfer programmes and gender equality

A non-exhaustive list of recent and relevant ILO resources is featured, followed by a selection from the UN system, ILO constituents and researchers. A short summary presenting the scope and focus of each resource is included.

a. ILO resources

International Labour Office 2012. *Social security for all: Building social protection floors and comprehensive social security systems. The strategy of the International Labour Organization* (Geneva).

The ILO's strategy for the extension of social security has two major dimensions, providing clear guidance on the future development of social security in countries at all levels of development. The horizontal dimension aims at establishing and maintaining basic social protection floors in all countries as a fundamental element of national social security systems. The vertical dimension aims at pursuing strategies for the extension of social security that progressively ensure higher levels of social protection to as many people as possible, guided by ILO social security standards. Together, these two dimensions aim at building comprehensive social security systems in line with national priorities, resources and circumstances.

Available at: www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---multi/documents/publication/wcms_213761.pdf

— 2010. *World Social Security Report 2010/11: Providing coverage in the time of crisis and beyond* (Geneva).

This major report examines the scope, extent, levels and quality of coverage by various social security branches in countries worldwide and the scale of their investments in social security, measured by the size and structure of social security expenditure and its sources of financing. The thematic focus is the nature of social security responses to the financial and economic crisis.

Available at:
www.socialsecurityextension.org/gimi/gess/RessFileDownload.do?ressourceId=15263

— 2010. *Extending social security to all: A guide through challenges and options*, Social Security Department (Geneva).

This book outlines basic concepts such as the social protection floor and the social security staircase, analyses the affordability of various approaches, and examines the results of practices around the world, especially in low- and middle-income countries.

Available at: www.ilo.org/global/publications/ilo-bookstore/order-online/books/WCMS_146616/lang--en/index.htm

— **2010. *Effects of non-contributory social transfers in developing countries: A compendium* (Geneva).**

A concise review of the known effects of non-contributory social transfer programmes in developing countries on poverty and vulnerability, this compendium focuses on the main findings of available studies on the outcomes of social transfer programmes for key dimensions of well-being. A searchable matrix provides detailed information, including a full list of country programmes.

Available at: www.socialsecurityextension.org/gimi/gess/RessShowRessource.do?ressourceId=17116

— **2011*. Making recovery sustainable: Lessons from country innovations*, International Institute for Labour Studies (IILS) (Geneva).**

This paper shows that growth and equity can be achieved in parallel if the right mix of policies is put in place. It is based on findings from reviews for three countries (Brazil, Germany and Indonesia).

Available at: www.ilo.org/global/publications/books/WCMS_153764/lang--en/index.htm

— **2011. *Brazil: An innovative income-led strategy*, International Institute for Labour Studies (IILS), (Geneva).**

This study describes how the growth-cum-equity strategy was designed and implemented in Brazil. Analysing the extent to which the strategy helped Brazil overcome the 2008−09 global financial and economic crisis, it identifies key pending challenges and formulates possible policy responses.

Available at: www.ilo.org/public/english/bureau/inst/download/cr_brazil_e.pdf

ILO; World Bank. 2012. Joint synthesis report: Inventory of policy responses to the financial and economic crisis (Geneva and Washington DC).

This report offers early policy insights to identify effective approaches to maintaining and promoting employment during times of crisis. It shows that the pattern of responses in social protection varied across income groups; high-income countries with established social insurance programmes expanded their unemployment benefits to meet the increased need, whereas middle- and low-income countries lacking established unemployment schemes, extended cash transfers and public works schemes.

Available at: www.ilo.org/empelm/pubs/WCMS_186324/lang--en/index.htm

Tessier, L.; Stern Plaza, M.; Behrendt, C.; Bonnet, F., St.-Pierre Guilbault, E. 2013. *Social protection floors and gender equality: A brief overview*, Extension of Social Security (ESS) Paper Series No. 037 (Geneva, ILO).

This paper advocates for national social protection floors as powerful tools in reducing gender inequalities and women’s poverty. After discussing recent developments in the international legal framework, it highlights

relevant aspects of the complex relationship between gender equality and social protection: how social protection schemes can best contribute to redressing inequalities, ensuring equal treatment and non-discrimination, enhancing women's empowerment, facilitating women's participation in decent and productive employment and promoting gender equality.

Available at: www.ilo.org/secsoc/information-resources/publications-and-tools/Workingpapers/WCMS_218850/lang--en/index.htm

ILO Global Extension of Social Security platform

Developed and run by the ILO Social Protection Department, the Global Extension of Social Security platform (GESS) provides an international interdisciplinary knowledge sharing environment and technical assistance services for the extension of social security.

Available at: www.social-protection.org

b. Other resources

Antonopoulos, R. 2013. *Expanding social protection in developing countries: A gender perspective* (Annandale-on-Hodson, NY, Levy Economics Institute).

This paper discusses social protection initiatives in developing countries and explores the opportunities they present for promoting a gender-equality agenda and women's empowerment. Focusing on how social protection instruments can help or hinder the process of altering rigid gendered roles, it offers a critical evaluation of SP interventions from the standpoint of women's inclusion in economic life. Conditional cash transfers and employment guarantee programmes are discussed in detail. An extensive annotated bibliography accompanies this paper.

Available at: www.levyinstitute.org/pubs/wp_757.pdf

Arza, C. 2012. *Pension reforms and gender equality in Latin America*, UNRISD Gender and Development Programme Paper (Geneva, UNRISD).

This paper evaluates the sources of gender inequality in old-age protection and the way in which recent pension reforms in Latin America have tried to compensate and overcome some of the gender biases in previous systems. It reviews the features of the labour market and of the pension system which can affect pension coverage and benefits for men and women. It also studies the gender equality implications of contributory systems and of individual pension accounts in Latin America.

Available at:
www.unrisd.org/80256B3C005BCCF9/%28httpAuxPages%29/3513162DF26920D5C12579CF0053534B/$file/Arza%20paper.pdf

Fiszbein, A.; Schady, N. 2009. *Conditional cash transfers: Reducing present and future poverty* (Washington DC, World Bank).

This report considers the impact that conditional cash transfers (CCTs) have had on current poverty, education, health and nutrition outcomes. The CCT programmes studied span a range of low- and middle-income

countries including Bangladesh, Brazil, Cambodia, Chile, Mexico and Turkey; large and small programmes; and those that work at local, regional, and national levels.

Available at: siteresources.worldbank.org/INTCCT/Resources/5757608-1234228266004/PRR-CCT_web_noembargo.pdf

Holmes, R.; Jones, N. 2010. ***Rethinking social protection using a gender lens*****, ODI Working Paper 320 (London, Overseas Development Institute).**

This paper synthesises findings from a multi-country research project examining the extent to which existing social protection approaches are reinforcing women's traditional roles and responsibilities, or harnessing the potential for social protection to contribute to a transformation of gender relations in economic and social spheres. It assesses how far gender has been incorporated into the design and implementation of: cash transfers in Ghana and Peru; asset transfers in Bangladesh; public works in Ethiopia and India; and subsidized food and services in Indonesia, Mexico and Viet Nam. The methodology employed a mixed methods approach, including a review of secondary sources, key informant interviews, household surveys, focus group discussions and life histories from poor men, women and children across different stages of the lifecycle.

Available at: www.odi.org.uk/sites/odi.org.uk/files/odi-assets/publications-opinion-files/6273.pdf

— 2013. ***Gender and social protection in the developing world: Beyond mothers and safety nets*** **(London and New York, Zed Books).**

Drawing on empirical evidence from poor households and communities in Africa, Asia and Latin America, this book provides rich insight into the effects of a range of social protection instruments. It concludes that with relatively simple changes to design and with investment in implementation capacity, social protection can contribute to transforming gender relations at the individual, intra-household and community levels.

Available at: www.zedbooks.co.uk/node/7984

Molyneux, M. 2007***. Change and continuity in social protection in Latin America: Mothers at the service of the State?*** **(Geneva, UNRISD).**

The paper shows how cash transfer programmes can reinforce stereotypical views of women's role in society.

Available at:
www.unrisd.org/80256B3C005BCCF9/%28httpPublications%29/BF80E0A84BE41896C12573240033C541?OpenDocument

Razavi, S.; Arza, C. et al. 2012. ***Gendered Impacts of globalization: Employment and ocial protection*****, Gender and Development Paper (Geneva, UNRISD).**

This paper reviews evidence on how key aspects of globalization processes have impacted the real economy in terms of employment and social conditions of work for women and men across a wide range of countries.

Available at: www.dfid.gov.uk/r4d/pdf/outputs/gender/60887-Gender_and_globalisation_UNRISD_final.pdf

Rosero, J.; Schady, N. 2007. *Are cash transfers made to women spent like other sources of income?* (Washington DC, World Bank).

The authors use the randomized introduction of an unconditional cash transfer to poor women in rural Ecuador to analyse the effect of transfers on the food Engel curve. Households randomly assigned to receive Bono de Desarrollo Humano (BDH) transfers have a significantly higher food share in expenditures than those in the control group. Also, the rising food share among BDH beneficiaries is found among households that have both adult males and females, but not among households that only have adult females. Bargaining power between men and women is likely to be important in mixed-adult households, where programme effects are only significant in households in which the initial bargaining capacity of women is likely to be weak. There was an increase in the bargaining power of women in households that received BDH transfers.

Available at: elibrary.worldbank.org/doi/book/10.1596/1813-9450-4282

Sepúlveda, M.; Nyst, C. 2012. *The human rights approach to social protection* (Helsinki, Ministry of Foreign Affairs of Finland).

This book summarizes the analyses and arguments presented by the Special Rapporteur in her reports to the Human Rights Council and General Assembly over the three years 2009−12 on the human rights approach to social protection. £It articulates the fundamental elements of the human rights framework applicable to the design, implementation, monitoring and evaluation of social protection systems, and provides concrete examples of obstacles that arise when implementing social protection.

Available at:
formin.finland.fi/public/default.aspx?contentid=250472&nodeid=34606&contentlan=1&culture=fi-FI

Soares, F. V.; Silva, E. 2010. *Conditional cash transfer programmes and gender vulnerabilities: Case studies of Brazil, Chile and Colombia*, IPC Working Paper 69 (Brasilia, International Policy Centre for Inclusive Growth, 2010.

This paper analyses Brazilian, Chilean and Colombian experiences with CCT programmes and how they have helped tackle gendered economic and social vulnerabilities. It argues that, in order to help generate thinking on ways to improve the impacts of the Bolsa Família, Chile Solidario and Familias en Acción programmes in terms of gender equality, they should be analysed within the broader social protection strategies of which they are components. A detailed description of their design and implementation is provided, concluding that while they do tackle a number of gendered vulnerabilities, there are also clear limits to a more decisive role for them in tackling gender inequities.

Available at: www.ipc-undp.org/pub/IPCWorkingPaper69.pdf; and at www.socialsecurityextension.org/gimi/gess/RessShowRessource.do?ressourceId=21720

— 2010. ***Empowering or reinforcing traditional roles: Can CCTs address gender vulnerabilities?*** **(Brasilia, International Policy Centre for Inclusive Growth).**

This paper explores the rationale behind most Latin American conditional cash transfer programmes: money spent by women tends to be concentrated more on goods and services that are likely to have a positive effect on children's well-being.

Available at:
www.socialsecurityextension.org/gimi/gess/RessShowRessource.do?ressourceId=18952

United Nations*. Report of the Special Rapporteur on extreme poverty and human rights*, General Assembly, 68th Session, 9 August 2013, A/68/293 (New York).

The report analyses the relationship between unpaid care and poverty, inequality and women's human rights; clarifies the human rights obligations of States with regard to unpaid care; and finally provides recommendations to States on how to recognize, value, reduce and redistribute unpaid care work. Ultimately, it argues that state policies should position care as a social and collective responsibility, in particular through improving women's access to public services, care services and infrastructure.

Available at: www.ohchr.org/EN/Issues/Poverty/Pages/AnnualReports.aspx

United Nations Development Programme (UNDP) Websites:

***Cash transfer programmes in Africa*.**
Available at**:** www.ipc-undp.org/PageNewSiteb.do?id=120&active=3

Cash transfer programmes in Asia and the Pacific.
Available at: www.ipc-undp.org/PageNewSiteb.do?id=121&%E2%81%9Eactive=3

Cash transfer programmes in Latin America and the Caribbean.
Available at: www.ipc-undp.org/PageNewSiteb.do?id=123&active=3

These websites provide an overview and background of cash transfer programmes in Africa, Asia and the Pacific, and Latin America and the Caribbean. They also list resources and links to other relevant documentation.

***Evaluation reports of cash transfer programmes*.**
Available at: www.ipc-undp.org/PageNewSite.do?id=100&active=3

This website gives access to evaluation reports of the cash transfer programmes Bolsa Família and Bolsa Alimentação (Brazil); Familias en Acción (Colombia); Bono de Desarrollo Humano (Ecuador); Programa de Asignación Familiar (Honduras) and others.

United Nations Population Fund (UNFPA); HelpAge International. 2012. *Ageing in the twenty-first century: A celebration and a challenge* (New York and London).

This report analyses the current situation of older persons and reviews progress in policies and actions taken by governments and other stakeholders to respond to the opportunities and challenges of an ageing world. While providing many inspiring examples of innovative programmes that successfully address ageing issues and the concerns of older persons, it also identifies gaps and provides recommendations for the way forward to ensure a society for all ages in which both young and old are given the opportunity to contribute to development and share in its benefits. A unique feature is a focus on the voices of older persons themselves, captured through consultations with older men and women around the world.

Available at: www.helpage.org/download/5059f6a23af15

United Nations Research Institute for Social Development (UNRISD) (2010). *Combating poverty and inequality: Structural change, social policy and politics* (Geneva).

This report argues that the critical elements of a sustainable and inclusive development strategy are patterns of growth and structural change that generate and sustain jobs that are adequately remunerated and accessible to all, regardless of income or class status, gender, ethnicity or location; comprehensive social policies that are grounded in universal rights and are supportive of structural change, social cohesion and democratic politics; and protection of civic rights, activism and political arrangements that ensure States are responsive to the needs of citizens and that the poor have influence in how policies are made. It is important not only to concentrate on meeting the MDG targets but to begin an inquiry into how to achieve social development in a post-MDG world structured around principles of equity, social rights, resilience and transformation.

Available at: www.unrisd.org

Vlachantoni, A.; Falkingham, J. 2012. "Gender and old-age pension protection in Asia", in Asian Development Bank: *Social protection for older persons: Social pensions in Asia* (Manila), pp. 120−136.

Looks at demographic and socio-economic patterns in Asia − and changes to them − such as population aging, intergenerational support and living arrangements, and women's participation in the informal labour market. The authors discuss the strengths and weaknesses of contributory and non-contributory systems and conclude that, although social pensions can contribute significantly to lifting many women in low-income countries out of poverty, protection systems need to consider the diversity in women's life courses and working lives more than they do at present.

Available at: www.adb.org/sites/default/files/pub/2012/social-protection-older-persons.pdf

The International Labour Organization (ILO) is devoted to promoting social justice and internationally recognized human and labour rights, pursuing its founding mission that labour peace is essential to prosperity. Today, the ILO helps advance the creation of decent work and the economic and working conditions that give people stake in lasting peace, prosperity and progress. Its tripartite structure provides a unique platform for promoting decent work for all women and men. Its main aims are to promote rights at work, encourage decent employment opportunities, enhance social protection and strengthen dialogue on work-related issues.

The Gender, Equality and Diversity Branch (GED) in the ILO Conditions of Work and Equality Department is responsible for the ILO's programme on non-discrimination, equality and diversity at the workplace. The Branch supports the implementation of the ILO's Policy on Gender Equality and Mainstreaming by offering advice to ILO constituents and staff on measures to help ensure that policies, legislation, programmes and institutions are more gender-equitable. It promotes the ILO concept of fundamental principles and rights at work through its international labour standards relating to equality and non-discrimination, including disability and indigenous and tribal peoples. Such support includes activities for ratifying and implementing relevant labour standards, increasing the voice of women through measures such as encouraging frameworks for women in decision-making positions, promoting women's economic empowerment in particular through entrepreneurship skills, and paying attention to situations where workers of both sexes are particularly vulnerable in the labour market, including through discrimination. Keeping the ILO Governing Body and International Labour Conference apprised of contemporary gender issues in the world of work, GED coordinates the ILO's global Gender Network of over 120 specialists and focal points in field offices and at headquarters in Geneva. GED also carries out specific research, participatory gender audits, technical cooperation projects, and knowledge sharing and awareness-raising activities to help strengthen the capacities of constituents, ILO staff and other stakeholders.

The objective of **the ILO Social Protection Department (SOCPRO)** is the enhanced capacity of constituents, decision-makers and stakeholders to design sustainable social protection schemes and to manage and administer them more efficiently, with a view to the provision of better benefits and the extension of their coverage. In cooperation with ILO field offices, SOCPRO provides policy advice, undertakes research and carries out technical cooperation activities ranging from front-line support in the establishment of national social security legislation and actuarial valuations of social protection schemes, to support in tripartite dialogue processes for the design of social protection systems and national social protection floors within them, and contributions to Decent Work Country Programmes. Throughout, emphasis is placed on reaffirming the fundamental nature of social security and social protection as a human right, and on promoting ILO social security standards. The most recent of these is the ILO Recommendation concerning National Floors of Social Protection, 2012 (No. 202). Taking full advantage of the ILO's tripartite structure to promote and ensure that member States give high priority to social security and incorporate it into national development plans and poverty reduction strategies, SOCPRO contributes to the achievement of the ILO's mandate "to enhance the coverage and effectiveness of social protection for all".

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ISBN 978-92-2-128193-1