

Gender, urban poverty and social protection: Lessons from Latin America

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1. Introduction

Latin America is the most urbanised region in the world, with nearly four-fifths of its population living in urban areas and more than two thirds of its wealth generated in cities (UN Habitat 2012; UNDP 2014). However, urban wealth co-exists with urban poverty and inequality. Latin American cities remain amongst the most unequal globally, a reality that shapes the urban landscape characterised by social and spatial segregation. Importantly, however, between 2002 and 2012 poverty and inequality fell in most countries in the region: with the exception of Chile and Costa Rica, poverty declined more in urban areas, while urban Gini coefficients also fell in many countries (ECLAC 2014; Lustig et al. 2012; UN Habitat 2008).

Analysts agree that one of the underlying reasons for Latin America's success in reducing urban poverty and inequality was the increase in government social spending and the expansion of social protection programmes (Cecchini et al. 2014; Cornia 2014; Lustig et al. 2012), many of which target women. The focus of this paper therefore is on the contribution of social protection programming to a reduction in women's urban poverty and how lessons learned in Latin America can offer insights to other regions. Section 2 provides a brief overview of the gendered experience of urban poverty in Latin America, while the evolution of social protection systems in the region - and their strengths and weaknesses from a gender lens - are discussed in Section 3. Section 4 provides a more in-depth discussion of the particular form of social protection for which Latin America is most famous – the conditional cash transfer – and emphasises that while these programmes have focused on women, the extent to which they have empowered them has been more limited. Section 5 looks at promising complementary programmes, which may help social protection play a more transformative role, and Section 6 concludes.

2. The Latin American context: gender, poverty and vulnerability in urban Latin America

While urban environments are associated with wealth generation and greater opportunities and freedoms for women and girls, they also pose a range of risks and may even increase the vulnerability for some, especially the poorest (UN Habitat 2013). Concentrated in disadvantaged spaces, the urban poor often have low quality housing, work in the informal sector, lack access to information, are more exposed to insecurity and natural disasters, are more affected by financial and food crises - due to the cash-based urban economy, and often face exclusion from power structures, discrimination and stigmatisation. Indigenous and Afro-descendant households, half of whom now live in urban areas, are particularly vulnerable to marginalisation (ECLAC 2014).

Demographics Although the proportion of the urban poor has fallen over the past ten years, numbers are still high - with about 124 million people in urban areas living in poverty (UN Habitat 2012). High urbanisation rates also mean that while those living in rural areas are more likely to be poor, most of the region's poor (66%) live in urban areas (ECLAC 2010; 2013a). Poverty tends to be

more prevalent in urban slums where almost 24% of the total Latin American population now lives (UN Habitat 2013).

As more women than men migrated to Latin American cities, and with women's longer life expectancy, urban areas have become increasingly feminised. Urban environments are also home to a growing number of female-headed households: between 1980 and 2010, the proportion of female-headed households increased by a mean of 9.8 percentage points (ibid.).

Income and time poverty Latin American women are more likely than men to be poor—and are increasingly so despite the fall in regional poverty rates. Indeed, the average 'femininity index of poverty' increased from 107 in 2002 to 116 by 2011. The feminisation of poverty is driven by the increase in female-headed households, low female labour market participation rates, female segregation in sectors with lower earnings, lack of care choices and limited access to social protection, and entrenched gendered norms (ECLAC 2013b). With the exceptions of Mexico and Guatemala, female-headed households are more likely to be amongst the extreme poor, with more than 30% of the poorest urban households headed by women (Araujo et al. 2013).

Due to their unpaid domestic and care responsibilities, urban Latin American women are also more likely to experience time poverty (UN Habitat 2013; Gammage 2011). The situation is worse for women with young children—especially those heading their own household—and is further amplified for low-income women as a result of infrastructure and service deficits. A study in three Latin American capitals argued that if time poverty were to be incorporated into measurements of income poverty, poverty rates would almost double (Zacharias et al. 2012).

Health Unhealthy living conditions and limited access to services impose an 'urban penalty' for low-income people living in and around large Latin American cities and in slums (UNICEF 2008; Matthews et al. 2010). Women and girls are especially disadvantaged as they spend more time in overcrowded and poorly-ventilated spaces, are responsible for household chores such as cooking and sanitation, and have greater reproductive health needs (UN Habitat 2013). High cervical cancer mortality along with high fertility rates, and maternal mortality in some countries, threaten women's wellbeing (Murray et al. 2015; UNICEF 2008), particularly that of the poorest and the indigenous (ECLAC 2010). Fertility rates are especially high amongst adolescents – lower only than those in Sub-Saharan Africa (UNFPA 2013), notably among those living in slums (ECLAC 2014), with negative impacts on girls' educational attainment and household income (UN Habitat 2013; ECLAC 2010).

Violence/physical security Latin American cities are amongst the most dangerous in the world—with homicide and sexual violence rampant (UN Habitat 2012; ECLAC 2013b). While men are more often victims of the former, women are also at risk. For example, the brutal killings of young female factory workers in Central America were causally linked to their work and greater independence—which were perceived to challenge traditional gender norms and threaten male authority (UN Habitat 2013).

Sexual violence is also common across Latin America—with women frequently attacked in public spaces, on public transport, in the workplace, and at home (UN Habitat 2012). Data show that around one in three women report physical and/or sexual violence during their lifetime (PAHO/WHO 2014). In some countries, urban women, those employed and those in the lowest quintile report significantly higher rates of such violence (Bott et al. 2012).

Education The expansion of education has reversed gender gaps - with Latin American girls now having higher school attendance and completion rates than boys, who tend to join the labour market early (World Bank 2011; ECLAC 2014). However, girls who are poor, indigenous or slum-

dwellers still face educational obstacles (UN Habitat 2013; ECLAC 2014). These girls have to spend more time on household chores at the expense of their school attendance and achievement, and have higher dropout rates, due mostly to poverty, but also to low expectations and motivation, early motherhood, and the need to work. Although adolescent boys are more likely to be in paid employment, over 20% of urban working girls are domestic workers - which is considered one of the worst forms of child labour (UN Habitat 2013; Rico and Trucco 2014).

Employment Over the past decades, Latin American women’s labour force participation has increased significantly, particularly in urban areas. Progress in female education and changes in family structure – mainly delayed marriage and childbearing, and lower fertility – are the two key factors accounting for this increase (World Bank 2011). In 2013, the average female employment rate in regional cities reached 46.3% (ECLAC/ILO 2014). Women’s paid employment has been critical to recent reductions in poverty. According to the World Bank (2012), female labour income contributed 30% of the reduction in extreme poverty in Latin America.

However, significant gender gaps persist in the urban labour market: women are concentrated in certain sectors and occupations, such as factory work in export-oriented manufacturing (UN Habitat 2013). They are also more likely to work in the informal sector (UN Habitat 2012) and have low-productivity jobs and lower earnings, a consequence of which is that they are often unable to afford pension contributions (ECLAC 2013b). In 2012, for instance, 50.5% of urban women were in low-productivity employment and their total average earnings were 73.7% of men’s (ECLAC 2014). They also persistently have a higher unemployment rate (7.4%) than urban men (5.4%) (ECLAC/ILO 2014). These gender gaps are exacerbated for young women, those in lower wealth quintiles and mothers with young children (ECLAC 2014; ECLAC/ILO 2014). As a result, a significant proportion of urban women appear to be without their own income. In 2010, 30.4% of urban women in the region lacked their own income compared with only 12.3% of men. This proportion was even greater for poor women - reaching over 40% with the youngest and those with young children even more disadvantaged (see Figure 1) (ECLAC 2013b).

Figure 1: Latin America (simple average for 14 countries): people without incomes of their own by sex, age group and poverty status, urban areas, around 2010 (percentages of the total in each category) (ECLAC 2013b)



A key reason that Latin American women lack their own income is their greater involvement in unpaid domestic and care work. Differences are more pronounced for women with young children as they have higher care demands - and especially for women in the lowest wealth quintile. Where childcare services are unavailable and unaffordable, these women's labour force participation rates are lower (ECLAC 2010; 2014). While childcare services in urban areas have grown in recent years with the double objective of helping poor mothers take on paid employment and reducing child malnutrition, their coverage is still low and services are fragmented and of poor quality (Araujo et al. 2013).

Access to assets Although discriminatory customary practices continue to limit Latin American women's access to assets (UN Women 2011), access to housing emerges as a main advantage for urban women (UN Habitat 2013), who are more likely to own their own homes than rural women (Rakodi 2014). Low-income urban women in particular have benefited from housing support schemes. For instance, a Peruvian titling programme for urban squatters enabled women to increase their working hours and undertake paid work outside the house instead of staying in to protect it against invasion (Field 2007). Although women in the region have more limited access to formal financial services than men, they are increasingly assisted by microfinance organisations (UN Habitat 2013).

Political participation and voice While there are considerable variations between countries, and indigenous and poor women still have limited access to political rights, Latin America has strong female political participation, as indicated by both the number of women elected as heads of state and to parliament (UNDP 2014; UN Habitat 2012). To an extent, this progress is linked to democratisation processes and efforts to strengthen citizen participation, including through quotas for women. It is also linked to decentralisation, which has opened new spaces under a rights-based agenda and increased urban women's involvement in politics and local structures (Chant and McIlwaine 2013). In addition to high formal political participation rates, Latin American women also have strong grassroots organisations, with poor, urban women often mobilising to demand better local services (UN Habitat 2013).

3. Social protection and gender in urban Latin America

3.1 Evolution of social protection programming in Latin America

Given the risks and vulnerabilities faced by urban women across the lifecycle, social protection - programmes aimed at reducing vulnerability and ensuring a basic level of economic and social wellbeing - has an important role to play in helping women to cope and to improve living conditions for themselves, their households and their communities. In the Global South, Latin America is widely seen as both a pioneering and innovative provider of social protection (Barrientos et al. 2008; Martínez Franzoni et al. 2009). Social protection in the region consists of two main types: contributory social insurance and non-contributory social assistance programmes primarily directed at the extremely poor. Contributory social insurance measures appeared first in the 1920s and were extended from the 1940s. By the 1970s most countries had established social insurance systems, and achieved basic levels of provision in health and education (Barrientos and Hinojosa-Valencia 2009). Although universal in aspiration, social insurance was regressive and only covered sections of the formal labour force. If social assistance was available at all, it was patchy, inefficient, and clientelised (Levy 2006).

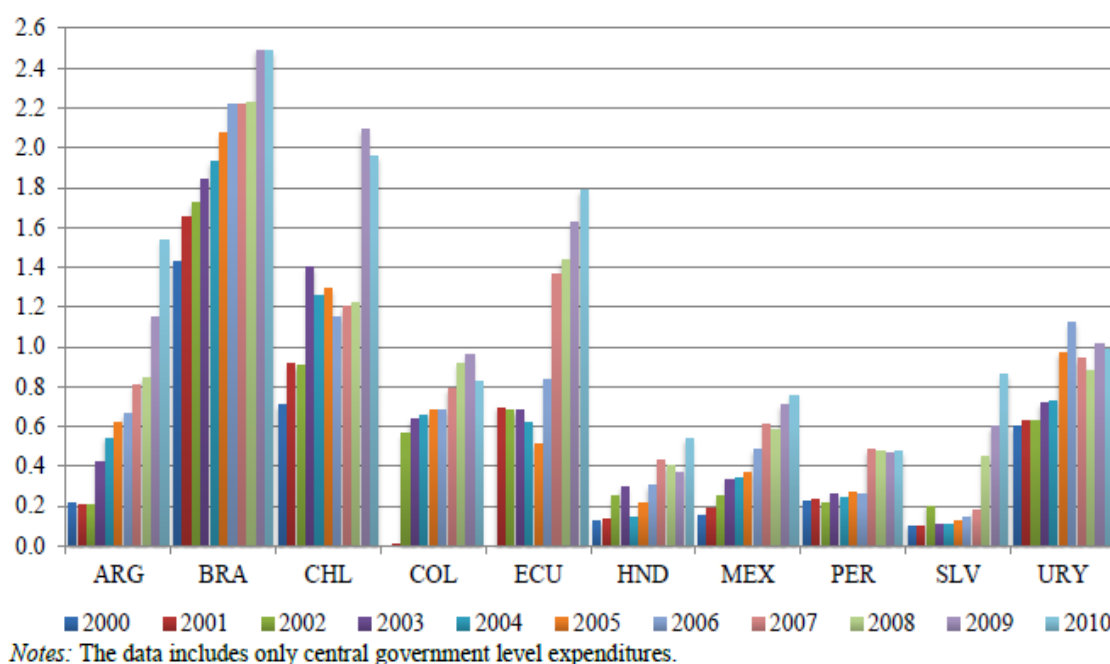
The debt crisis and structural adjustment policies introduced by the authoritarian regimes of the 1980s sharply reduced social expenditure, and increased poverty was partially addressed by rolling out targeted safety nets. But even as growth recovered in the following decade, poverty levels remained persistently high with a growing proportion of the workforce in the informal sector outside the social insurance system.

The return to democracy and from the mid-1990s the election of left of centre governments saw a new regional consensus emerge. Growth was to be achieved with increased attention to social rights and to tackling the region's high rates of inequality, informality and poverty. Policymakers argued for a new social contract that would pursue social justice goals and incorporate excluded sectors of the population. These broad commitments to a new social contract, rights and citizenship, entered the frameworks guiding social policy and social protection, and ushered in new approaches to public service design and delivery (Cecchini and Martinez 2012).

Along with changes in the scope and character of social protection, governments gradually increased social expenditure, which across the region rose from 13.8% in the early 1990s to 19.1% of gross domestic product (GDP) in 2012-2013 (ECLAC 2015), although per capita social investment varied widely among countries.

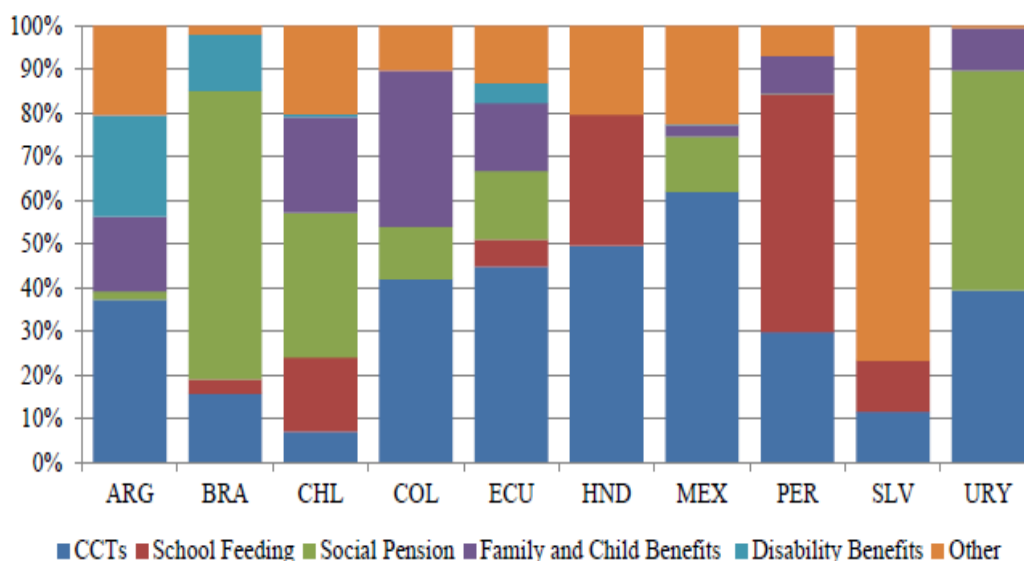
The most striking development was the expansion of non-contributory social assistance which saw a sharp rise in coverage and expenditure between 2000 and 2010 from approximately 0.4% to 1.2% of GDP, with Brazil's increase leading the region (from 1.5% to 2.5% of GDP) (see Figure 2) (Cerruti et al. 2014). Initially social assistance focused on the rural sector where poverty was deeper and more concentrated, but as these programmes proved effective and as urban poverty was increasing, the scope of provision was extended to cover targeted sectors of the urban poor. Along with expanding coverage, social assistance systems were also reformed to address long-standing problems of poor targeting and weak administration, facilitated by the development of centralised and computerised registries.

Figure 2: Social assistance spending as a % of GDP by country, 2000-2010 (Cerutti et al. 2014)



Social assistance includes the flagship conditional cash transfer programmes directed at households with children (see section 4 below), but less widely appreciated is the growth of social pensions for the elderly, a significant sector of the population (Cerutti et al. 2014). Among the countries that have done most to expand social assistance to the urban elderly are Brazil, Chile, and Uruguay (see Figure 3). Even Bolivia, one of the poorest countries, is among those with the highest pension coverage after setting up a universal non-contributory programme guaranteed by the 2009 Constitution (Cerutti et al. 2014; Cecchini et al. 2014).

Figure 3: Composition of spending on social assistance programmes by country, 2010 (Cerutti et al. 2014)



Notes: The data includes only central government level expenditures.

3.2 Social protection and gender in Latin America

The expansion in coverage of contributory and non-contributory social protection and the global goal of eliminating extreme poverty has brought direct benefits to many poor urban Latin American women who for the first time have acquired a modest safety net. It is also increasingly accepted that addressing gendered poverty requires an understanding of its multidimensional causes and consequences. To say that ‘poverty is gendered’ is not only to acknowledge that its causes and consequences may differ for men and women, but that gender relations are an important factor in accounting for these differences. In Latin America, as elsewhere, gender relations, form part of a system of social stratification characterised by patterned inequalities in the distribution of power, opportunity, and assets between the sexes, and compounded by the effects of class and racialized social relations (Jackson and Pearson 1998; Molyneux 2001; Holmes and Jones 2013).

Latin America has a mixed record in regard to gender-aware or gender-sensitive programming. In part this is due to path dependency: as elsewhere, social insurance systems were founded on a male breadwinner model whereby women’s social rights were largely derivative of their presumed family roles, and were secondary to, and dependent on men’s. Women who entered a sex-segregated labour market occupied lower paid jobs and were often forced to interrupt their careers due to child rearing – both situations with adverse consequences for any pension entitlements they might gain.

Even worse off were those in the informal sector, and the large number of women without any income generating work, assets or social protection (Razavi and Hassim 2006). Moreover, while urban women may have access to more services than rural women, studies show that they suffer from stress and time poverty and lack support in reconciling their roles as workers and carers, whether of children or of the elderly and infirm. With poor households depending on more than one wage for survival, women's mass entry into income-generating activities has not been matched by a parallel expansion of affordable or free childcare, which is often most needed for the poorest households (ECLAC, 2014).

In recent years a favourable policy environment has prevailed in Latin America in regard to women's rights and gender equality, and social protection systems have been made more responsive to women's needs, often as a result of active lobbying by women's organisations and NGOs. Social insurance schemes are less likely to be based on the male breadwinner model and indeed they have diversified to include a wide range of schemes with some tailored to meet the needs of particular vulnerable populations such as female-headed households, informal sector workers, and the disabled. Some countries, such as Uruguay and Costa Rica, have schemes aimed at formalising the informal sector traditionally a major source of activity for women, by providing pensions and other benefits on a co-financing basis (Cecchini et al. 2014; Mesa-Lago 2008).

Women have not only benefited from social pensions for the elderly, but there is also progress in removing the traditional bias against women workers in contributory pension systems. Aiming to compensate women for their lower lifetime contributions and to improve low-income women's access to social insurance, several countries including Bolivia, Chile and Uruguay have introduced innovative measures such as child credits to increase their insurance contributions, and pension rights for cohabiting partners equal to those for married couples (Arza, 2012).

Despite these advances, two problems remain: many women still lack access to social protection in a context where, as we have seen in section 2, the average proportion of women in poverty compared with men has risen over the last decade; second, even where women are included in social protection schemes, these can still fail to address gendered vulnerabilities in their policy and programme design. This is particularly evident in the initiative that has most widely been claimed as 'a women's policy' namely Conditional Cash Transfers (CCTs) as we discuss in the next section. However, as noted earlier CCT programme design has also evolved over time to include some more positive, transformative features.

4. The 'Women's Programme': Conditional Cash Transfers in urban Latin America

Conditional cash transfers, pioneered in Latin American in the late 1990s, have proven to be an effective way of addressing some of the multiple vulnerabilities facing poor, urban women and their children. Targeting poverty in both the short- and the long-term, CCTs couple cash transfers to poor households with children, to address their immediate needs for consumption, with health and educational conditionalities designed to promote human development and prevent intergenerational poverty. The transfer is typically provided to women as mothers in the assumption that they will spend it on their children's needs and comply with programme requirements.

Latin American countries have found that implementing CCTs in urban area can, however, require adjustments. Not only is urban poverty more difficult to identify through standard means-testing, but it tends to be more volatile, with households moving in and out of poverty regularly (Paes-Sousa et al. 2013). Furthermore, because urban women are more likely to be employed than their rural

peers, the opportunity costs of complying with ‘co-responsibilities’ are higher. Finally, children in urban areas may drop out of school for reasons more complex and not adequately explained by economic factors, including greater exposure to risky behaviours (IDB 2014).

General Impacts

The expansion of CCTs—which now reach nearly 130 million beneficiaries across Latin America, has been critical to the region’s efforts to reduce both poverty and inequality (Stampini and Tornarolli 2012). Stampini and Tornarolli (2012), for example, calculate that the poverty headcount in Latin American would be 13% higher without CCTs and that transfers represent over one-fifth of the average beneficiary’s income. They report that the largest programmes, Brazil’s Bolsa Familia, Mexico’s Oportunidades and Colombia’s Familias en Acción, cover approximately one-quarter of their respective populations and reach over half of their country’s poor. Reflecting broader shifts in demographics, CCT beneficiaries in these countries are increasingly likely to be urban and to live in female-headed households (FHHs). For example, in 2010, 40% of Oportunidades beneficiaries lived in urban areas, compared to only 22% in 2002. In Chile Solidario, the proportion of urban recipients climbed from 64% in 2003 to 75% in 2009. Rates of FHHs show similar trends. For instance, between 2003 and 2009, they increased from 23% to 33% in Brazil and from 26% to 36% in Chile (ibid.).

Evaluations have also found that programmes have an array of other positive impacts. For example, they improve *nutrition and health outcomes*, especially for young children. Researchers have found that urban beneficiaries in Mexico and Colombia consume better-quality food, particularly high-protein (Angelucci and Attanasio 2013; Attanasio and Gomez 2004), that beneficiary infants in Colombia, Ecuador and Mexico show considerable improvement in growth (Attanasio et al. 2005a; Buser et al. 2014; Leroy et al. 2008), that households in Mexico have fewer sick days and that infants in Colombia are breastfed longer (Gutierrez et al. 2005 in Gaarder et al. 2010).

Similarly, while *educational impacts* tend to be higher in rural areas, in part because rural baselines are lower and in part because the opportunity costs of schooling in urban areas are higher, CCTs also increase urban children’s school enrolment and attendance—particularly for adolescents, given that secondary enrolment lags behind primary (World Bank 2014a; Behrman et al. 2012; Silveira et al. 2013). In urban Mexico, for example, Behrman et al. (2012) found “significant positive impacts for both boys and girls on schooling attainment, school enrollment ... and amount of time children spend doing homework” (p.252). Similarly, in Colombia, urban children receiving Familias en Acción transfer increased their secondary school enrolment by almost 14 percentage points (Attanasio and Gomez 2004). Indeed, Zvakou (nd) found that programme impacts on rates of grade failure and school leaving are almost entirely driven by effects on urban children—which are very large (e.g., an 8.5% drop in failure rates). Interestingly, while it is often assumed that CCTs increase children’s school enrolment by decreasing their labour force participation, in Brazil, Silveira et al. (2013) found that Bolsa Familia increased both adolescents’ schooling and work—effectively preventing “work from taking the place of school” (p.22). It also decreased the odds that adolescents will neither work nor attend school.

In Latin America, CCTs have also been found to have broader *employment and service uptake impacts on adults*. For example, Galasso (2011) found that in Chile, urban Solidario beneficiaries were more likely than either non-beneficiaries or rural beneficiaries to participate in employment support programmes, to benefit from housing support schemes, to be aware of available social services, to proactively seek help from local institutions and to be optimistic about their futures. Similarly, in Brazil, Ferro et al. (2010) found that despite concerns that Bolsa Familia participation

might encourage parents to leave the workforce, participation does not “change mothers and fathers’ probability of participation in the labor force” (p.37).

Finally, there is nascent evidence that urban areas may see *unintended but positive spill-over impacts* from CCTs. For example, Chioda et al. (2012) found that neighbourhoods with higher rates of participation in Bolsa Familia have lower rates of crime, primarily driven by a reduction in robberies.

Gendered Impacts

CCT *impacts often differ for girls and boys*, in part because girls are more likely to engage in domestic work, which is easier to combine with schooling, while adolescent boys are more likely to take on paid work, which often precludes schooling entirely (World Bank, 2014a). In Brazil, for example, Ferro and Nicollela (2007) found that Bolsa Familia’s impacts on urban children’s work were concentrated in boys and younger girls. Similarly, in Mexico, Behrman et al. (2012) found that Oportunidades participation had no impact on urban girls’ work but led to a significant reduction for boys (up to 13%). Education impacts are comparable. For instance, in Colombia, Familias en Accion’s impacts on urban boys’ secondary enrolment were twice as large as those on girls’ (7% versus 3.4%) - primarily reflecting boys’ lower baseline (Attanasio et al. 2005b).

Finally, there is recent evidence indicating that CCTs can reduce *adolescent pregnancy*, especially amongst poor, urban populations—primarily by enabling girls to stay in school and spend more time there (Azevedo et al. 2013; see also INSP 2014).

Latin American CCTs have also been found to have a plethora of positive effects in terms of urban *women’s service uptake*, although these are highly variable. For example, in Brazil, Rasella et al. (2013) found that Bolsa Familia increased women’s utilisation of prenatal care and in Chile, Galasso (2011) found that Solidario improved their rates of screening for cervical cancer. Similarly, in Mexico, INSP (2014) reported significant reductions in fertility—perhaps related to both urban and rural women’s increased knowledge about family planning (Prado et al. 2004 in Gaardner et al. 2010).

CCTs may also improve urban *women’s labour force participation*. For example, Ferro and Nicollela (2007) and de Brauw et al. (2012) found that Bolsa Familia increased urban women’s paid employment. Similarly, Colombia’s Familias en Accion has been found to increase the labour participation rate of urban women (IFS and Econometria-SEI 2006)—with notable results (6%) for single mothers with young children (Barrientos and Villa 2013).

Discussions about CCT’s impacts on measures of *women’s broader empowerment* are, however, more contentious. While only two of Latin America’s CCTs, Oportunidades and Familias en Acción, were designed with explicit attention to gender equality, there has been considerable speculation that programmes may have spill-over impacts on gender relations, perhaps through recognition of women as the primary recipient of transfers or through ensuring their access to their own income. Impacts have, however, proven difficult for evaluations to capture, in part because they rely on simplified proxies to quantify a complicated concept and in part because time-limited evaluations are not well suited to measure longer-term processes (World Bank 2014a).

One such proxy is *women’s intra-household decision-making*. Qualitative research with women beneficiaries has suggested that while CCTs tend not to fundamentally alter the balance of power or the division of labour within the household, they may increase the self-esteem and the decision-making ability of those women (Suarez and Libardoni 2007). That said, most studies have failed to find quantitative evidence of CCTs’ impacts on women’s intra-household decision-making (DFID 2011; Fiszbein and Schady 2009; Holmes and Jones 2013). However, recent work by de Brauw et al.

(2014) suggests that disaggregation by residence location may be key to quantitative findings. Addressing Bolsa Familia's effects on a variety of decision-making topics, they conclude "that all significant positive impacts in our sample are concentrated in urban areas" (p.496).

There is also some evidence of an increased sense of *citizenship* among disadvantaged urban women. Women in three urban centres in Brazil spoke about the importance of participating in public meetings where they access information and discuss matters of rights and citizenship (Suarez and Libardoni 2007).

Limitations and advances

CCTs are not a panacea. While they have multiple positive impacts—sometimes especially for girls and women—and while they have made poor women more visible and placed them at the centre of social policy and closer to state institutions (ECLAC 2013b), they have been criticised for *fostering maternalism* and not only failing to address the reasons for women's disadvantage, but strengthening it. For example, CCTs focus on women's compliance rather than addressing the supply and quality of available infrastructure and services (Fiszbein and Schady 2009; Murray et al. 2014; Ranganathan and Lagarde 2012). They also reinforce women's caretaking roles—and indeed, by stipulating conditionalities—add to women's already significant time poverty (Molyneux 2008), while at the same time CCTs fail to adequately support income generation opportunities that would empower beneficiaries—especially women—and allow them to escape poverty.

A key feature of Latin American CCTs, however, is their use of *routine and rigorous impact evaluations*. This has not only provided evidence of their effectiveness, which has been critical to building their global reputation, but has paved the way for criticisms to translate into change. In Mexico, for example, Prospera (formerly known as Oportunidades) beneficiaries are now increasingly linked with employment training and income-generating opportunities, as well as provided with heavily subsidised childcare through Estancias (see Section 5). Similarly, in Brazil, Bolsa Familia beneficiaries are increasingly provided with complementary programming that includes childcare, technical training and small business support (Fultz and Francis 2013). There is also growing attention paid to gender inequality and ways in which programme design can work to reduce it. For example, some CCTs are allowing other household adults to be designated as beneficiaries, which means that women can share the burden of complying with conditionalities (World Bank 2014a). It is to innovations of this kind that we now turn in section 5.

5. Programme complementarities aimed at transformative social protection

Given a growing global consensus that CCTs are valuable in so far as their contribution to reducing poverty and vulnerability and promoting some forms of human capital development, but certainly no 'magic bullet' to development challenges, increasingly the region is exploring programme complementarities that could help to address the complex intersection of economic and social vulnerabilities and promote empowerment. Here we discuss three such examples and the extent to which they are playing a more transformative role in the lives of poor urban women and girls.

5.1. Promoting women's employment in Chile

One of the main identified CCT weaknesses is that although these programmes explicitly targeted low-income women, they did not address their difficulty in finding employment and generating their own income, which are crucial conditions for women's empowerment and poverty reduction (Fultz

and Francis 2013). Only a few such programmes have been linked to employment support schemes with the main exception being Chile Solidario (ECLAC 2013b).

The programme started in 2002 and targeted the extreme poor with an integrated system of interventions addressing their multiple deprivations and strengthening their capacity to escape poverty (Cecchini et al. 2012). While a CCT was offered to women, it played a secondary role having a relatively small value and lasting for only 24 months (Stampini and Tornarolli 2012). Instead, priority was given to intense psychosocial support offered with the objective to link households to their rights, tackle information and psychological barriers, and help them acquire skills to connect with the welfare system (Cecchini and Martinez 2012; Scarlato et al. 2014). A range of additional transfers and services were also offered to beneficiaries, including employment support programmes such as self-employment support and microenterprise creation in urban areas, job placement assistance, and skills development and training. Their aim was to increase employability and facilitate insertion of beneficiaries, including female-headed households, into the labour force (Scarlato et al. 2014; Cecchini and Madariaga 2011). In 2009, Chile Solidario spent 0.11% of total GDP and benefited 306,000 households (Cecchini et al. 2012) with almost 75% of them living in urban areas (Stampini and Tornarolli 2012).

Programme evaluations reported some positive impacts. Psychosocial support was found to enable urban beneficiaries to improve their self-esteem and increase service uptake: participation rates in employment support programmes increased by around 30 percentage points in urban areas (Galasso 2011) with women mostly benefiting from self-employment support schemes (Scarlato et al. 2014). However, no substantial improvements in beneficiary income and employment levels were found, particularly for urban women (Galasso 2011; Cecchini et al. 2012; Barrientos and Villa 2014). Thus, Carneiro et al. (2009; 2015) did not report any significant impact on the employment or income of household heads, including women heading households. Only in rural areas did Chile Solidario have an impact on employment of spouses who were predominantly women previously unemployed, and for households served by social workers with relatively low case loads. In their evaluation, Scarlato et al. (2014) concluded that the programme had a strong impact on labour market outcomes mainly for beneficiary men, while women were unable to benefit from all support schemes offered due to lack of childcare services.

In 2012, Ingreso Ético Familiar (Ethical Family Income) was launched to gradually replace Chile Solidario. Compared to its predecessor, it targets not only the extreme poor but also vulnerable households and individuals. Moreover, while it continues the provision of psychosocial support, the programme has significantly expanded transfer types and amounts, placing greater emphasis on beneficiary capacity to generate income for a sustained exit out of poverty (Cecchini et al. 2012). Cash transfers are organised under three pillars: the 'Dignity Pillar' with unconditional transfers; the 'Duty Pillar' with transfers conditional on children's regular health check-ups and school attendance; and the 'Achievement Pillar' with conditional transfers for good grades and women's employment. Transfers under the first two pillars are offered to those in extreme poverty for 24 months and gradually decrease, while achievement transfers start later and continue for up to 12 months, targeting also the most vulnerable population groups. Given its income generation emphasis, the programme is linked to several employment support schemes which provide technical training, job skills and job search support. In 2012 the programme targeted 170,000 households with a budget of US\$400.5 million – that is, 0.18% of GDP (ibid.).

The women's employment transfer (Bono al Trabajo de la Mujer) targets working women aged 25 to 59 years, belonging to the 40% most vulnerable, and with at least one social security contribution. If their monthly income is less than US\$685, they receive a transfer of an additional 20% of their wage

for up to four years. On their third year of employment, their employer also receives a transfer equal to 10% of their wage which aims to further encourage women’s formal employment (Cecchini et al. 2012). This scheme has been hailed as an important innovation on the grounds that it helps low-income women who have lower labour force participation rates not only enter the labour market and generate their own income, but also access and retain formal employment and social insurance benefits (Cecchini et al. 2012; Scarlato et al. 2014). Although the first evaluation of Ingreso Ético Familiar is currently being undertaken by the Inter-American Development Bank, a first study (Henochoa and Troncoso 2013) found a positive short-term effect with an average 9% increase in women’s labour force participation and a higher proportion of working adults among beneficiary households.

5.2. Childcare programme in Mexico

The Programa de Estancias Infantiles para Madres Trabajadoras (PEI)—or ‘Estancias’—was created by the Mexican government in 2007 to facilitate and stabilise the entry of low-income mothers into the labour market (Calderon 2014; Diaz and Rodriguez-Chamussy 2013; Perezniето and Campos 2010). Utilising third-party providers, Estancias covers up to 90% of the cost of care for children between the ages of one and four (on a sliding scale). Now providing care to more children than the social security-run child care programme (Perezniето and Campos 2010), Estancias serves primarily children from the lowest income quintile (Staab and Gerhard 2011)—three-quarters of whom live in urban areas (Araujo et al. 2013) (see Box 1).

The Mexican government made Estancias “a cornerstone of its gender equality agenda” (Calderon 2014: 5), jointly aiming to help women find stable employment and “highlighting that care functions have an economic value” (Perezniето and Campos 2010: 34). Women are eligible if they are employed, looking for work or enrolled in education or vocational training.

Box 1: Estancias at a glance

- Children (1-4 yrs) served (2011); 266,406
- Centres in operation (2011) 9,289
- Percentage in urban areas (2013) – 75%
- Staff (2011): 41,732
- Average cost/child/year (2010): US\$737.40
- Average fee/child/month paid by parents : US\$29.50

Source: Araujo et al. 2013

They must also be ineligible for childcare provided by the formal social security system and have a household income less than 6 times the minimum wage—although since centres have no way of verifying family income, this is not enforced (Calderon 2014). Men are eligible under the same rules with the additional caveat that they must also be single parents (Fontana and Elson 2014).

Parents are incentivised with tuition subsidies, and centre directors are provided with grants to establish or upgrade centres, which typically operate out of private homes, churches and community centres. Centres are required to operate for a minimum of eight hours per day, five days a week and can cater to up to 60 children with a staff ratio of no more than eight-to-one (Araujo et al. 2013; Diaz and Rodriguez-Chamussy 2013; Perezniето and Campos 2010). Centres provide children with hot meals and snacks, based on menus developed by a nutritionist. They are also given daily health checks, to look for signs of illness or abuse, and—as of 2012—are exposed to a comprehensive, developmentally appropriate educational curriculum (Araujo et al. 2013). Centres are regularly

inspected to ensure compliance with programme rules and standards for good childcare services (Araujo et al. 2013; Diaz and Rodriguez-Chamussy 2013; Perezniето and Campos 2010).

Estancias has had significant impacts on low-income mothers' employment and income. Ángeles et al. (2014) found that the proportion of employed beneficiary mothers increased 18% and that the average number of hours they worked each week increased by six. Impacts were particularly strong for women who were unemployed before joining the programme and for mothers who were re-entering the workforce (who enjoyed an 8% increase in job permanence). While Ángeles et al. (2014) did not find that Estancias impacted family income, which they attributed to beneficiary under-reporting, Calderon (2014) found a significant improvement. She reported that beneficiary incomes were 20% over the mean and attributed stable *family* incomes to the fact that employed men are taking the opportunity afforded by their wives' employment to leave their own jobs and look for better-paid employment. Calderon (2014) also found, however, that unemployed husbands are taking advantage of their wives' employment—by becoming less likely to find jobs of their own.

Findings from a qualitative assessment of Estancias corroborate this statistical evidence, with mothers reporting that the programme had either allowed them to take their first job or, more frequently, enabled them to access a more stable job. Many women reported that unstable childcare arrangements had made previous employment tenuous—and that Estancias had eliminated that concern (Perezniето and Campos 2010). Furthermore, because Estancias provides employment for more than 40,000 women, it is promoting women as 'micro entrepreneurs' and facilitating, though the implementation of mandatory training in business management as well as childcare practices, the development of their overall skillset (*ibid.*), albeit with the criticism that the jobs created are poorly paid and lack formal social protection (Fontana and Elson 2014; Perezniето and Campos 2010).

Many beneficiaries are also enrolled in other complementary programmes, such as Prospera--Mexico's CCT (Perezniето and Campos 2010). While not yet realised, especially given, as Staab and Gerhard (2011) observe, the "low-cost and loosely regulated character of the Estancias programme" (p.1102), Perezniето and Campos (2010) note that there is significant scope to foster synergies between the two programmes.

5.3. Social accountability measures as a tool to promote women's empowerment in CCTs

In addition to measures that help women to develop their capabilities and maintain sustainable livelihoods, there is a growing consensus in international development policy circles that tackling the multi-dimensional aspects of poverty also involves a range of socio-political changes that are associated with empowerment and voice. These involve treating poor people as citizens with rights, and as stakeholders in the way that anti-poverty programmes are designed and managed (World Bank 2003). Programmes designed for the poor have often been prone to unreliable service delivery and corruption, with poorly trained and underpaid personnel (Joshi 2008; Pellissery 2008; Rose-Ackerman 2005; Shah and Schacter 2004). By introducing social accountability mechanisms, citizens can take action to influence and hold to account public officials. This has been widely seen as a necessary part of efficient service delivery as well as of good governance, and the evidence shows that it can also bring poor people more respect and responsiveness from service providers (Bukenya et al. 2012).

Latin America has attracted international attention for its history of citizen engagement in governance, but it is also among the regions that have led the way in including social accountability processes in social protection programmes. There are a variety of different mechanisms through which citizens exercise social accountability and engage with the state, ranging from participatory governance processes (planning, budgeting, monitoring) mandated by law; forms of public interest litigation and administrative mechanisms, such as official complaint and grievance processes; citizen audits, such as social, gender, or safety audits and civil society-initiated activities, such as scorecards or public hearings. While participatory evaluations have mostly been conducted at local level with few upward linkages, more ambitious measures provide poor people with representation within the broader administrative architecture of cash transfer programmes and in some cases (e.g. Brazil and the Dominican Republic¹) with representation also ensured within the structures of local government (World Bank 2014b).

Gender dimensions

Women face particular obstacles to citizen engagement especially where social norms inhibit or prevent their ability to gain voice, presence and influence in public settings. But practical limits also prevail unless explicitly addressed by policy measures, such as the timing and location of meetings, and the availability of childcare for those who need it. Where women suffer from low levels of literacy and limited experience of public action this can also serve to restrict their confidence and their influence, particularly among the most deprived communities (Domingo et al. 2015). Gender aware programmes, even those working with poor indigenous communities as in highland Peru, can do much to address these issues when there is political will to do so and where women's NGOs can offer vital support to women by providing training in rights awareness and in the skills needed for full and effective participation. Frisancho and Vasquez, (2014) for example found that when poor indigenous women had the opportunity to express their views, needs and preferences to public officials and service provider, they did so.

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As the activities of Cash Transfer programmes are directed to, and are in part organized by women at local level, their participation in social accountability processes, especially in urban settings, should face fewer obstacles. However even if women do participate (and the degree to which they do is variable), reliance only on local participation in the absence of institutionalized transparency and proper reporting and response mechanisms is rarely sufficient to bring about improvements in services (Hickey 2014).

Bolsa Familia's system of social accountability has institutionalized both upward and downward linkages to promote oversight and responsiveness. Citizen participation is legally guaranteed by the Brazilian Constitution of 1988 which establishes a statutory obligation to create mechanisms of citizen accountability at all levels of governance down to local level. Institutional guarantees for democratic representation operate through municipal level people's councils or *Conselhos*. Bolsa Familia is bound by rules of transparency and is monitored by *Conselhos* to which beneficiaries and other programme stakeholders are elected. The *Conselhos* are responsible for regular monitoring and evaluation, and for ensuring that good management practices, fiscal transparency mechanisms, and robust complaints procedures are in place. Transparency enables audits to be conducted and inconsistencies challenged and if successful, brought to justice. In practice, however, much still

¹ A community report card project in the Dominican Republic has delivered significant results in terms of citizen action. See evaluation World Bank 2014b.

needs to fulfil the promise of these measures (Cecchini and Martinez 2012) and especially to encourage women to engage in these processes and gain from them. Studies of Bolsa Familia show that women often did not have a clear idea of programme goals or of their rights, and their expectations were limited by the programme's emphasis on women's caring role. Moreover without more attention to auditing gender issues and actively supporting women's engagement for example by assisting with childcare, and fostering social interaction so that power-holders can be held to account, the potential of these social accountability mechanisms – even in contexts like Brazil with a long experience of participatory governance - remains unrealised (Suarez and Libardoni 2007; Sugiyama 2015).

6. Conclusions

Overall this chapter highlights the importance of according greater attention to examining the impacts of social protection on urban women and girls. So far, data on the urban poor, where they exist, are infrequently disaggregated according to gender. More attention has focused on the rural poor, as urban areas are presumed to offer more opportunities to exit from extreme poverty. However, given increasing urbanisation rates and significant pockets of urban poverty, we have argued that there is a need to look at urban areas to reveal the intersecting vulnerabilities experienced by the urban poor and to question the extent to which social protection programming is tackling these.

It is also critical that other regions seeking lessons from Latin America, look both at the earlier lessons from the region, when the focus was concentrated solely on economic vulnerabilities and promoting human capital development, and at more recent lessons concerning the need to more actively tackle the combined effects of social and economic vulnerabilities and promote a more sustained exit from poverty.

A further vital lesson from the Latin American experience is the importance of investing in robust monitoring and evaluation systems, and integrating learning into subsequent programme rounds, including the design, collection and analysis of quality data disaggregated not only by gender but also by residence (to capture urban/rural and intra-urban diversity) and by age.

As far as positive lessons are concerned, the Latin American region shows that with political will and effective instruments poverty and inequality can be reduced. The move towards expanding non-contributory social assistance has been a notable feature of the region aiming to correct the imbalance in previous settlements that favoured more regressive, less inclusive policies. Studies on the distributional effects of social protection transfers show that poverty and inequality can be reduced but if this is to be maintained over time, much more needs to be done to secure sustainable livelihoods for the poor, including policies directed at generating decent work. Meanwhile, as we have argued, there are indications that some of the emerging innovative complementary programmes, including those offering skills training and employment support, more affordable and accessible childcare, and social accountability mechanisms that promote participation in programme governance of disadvantaged population groups, including urban poor women, can deliver positive results.

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