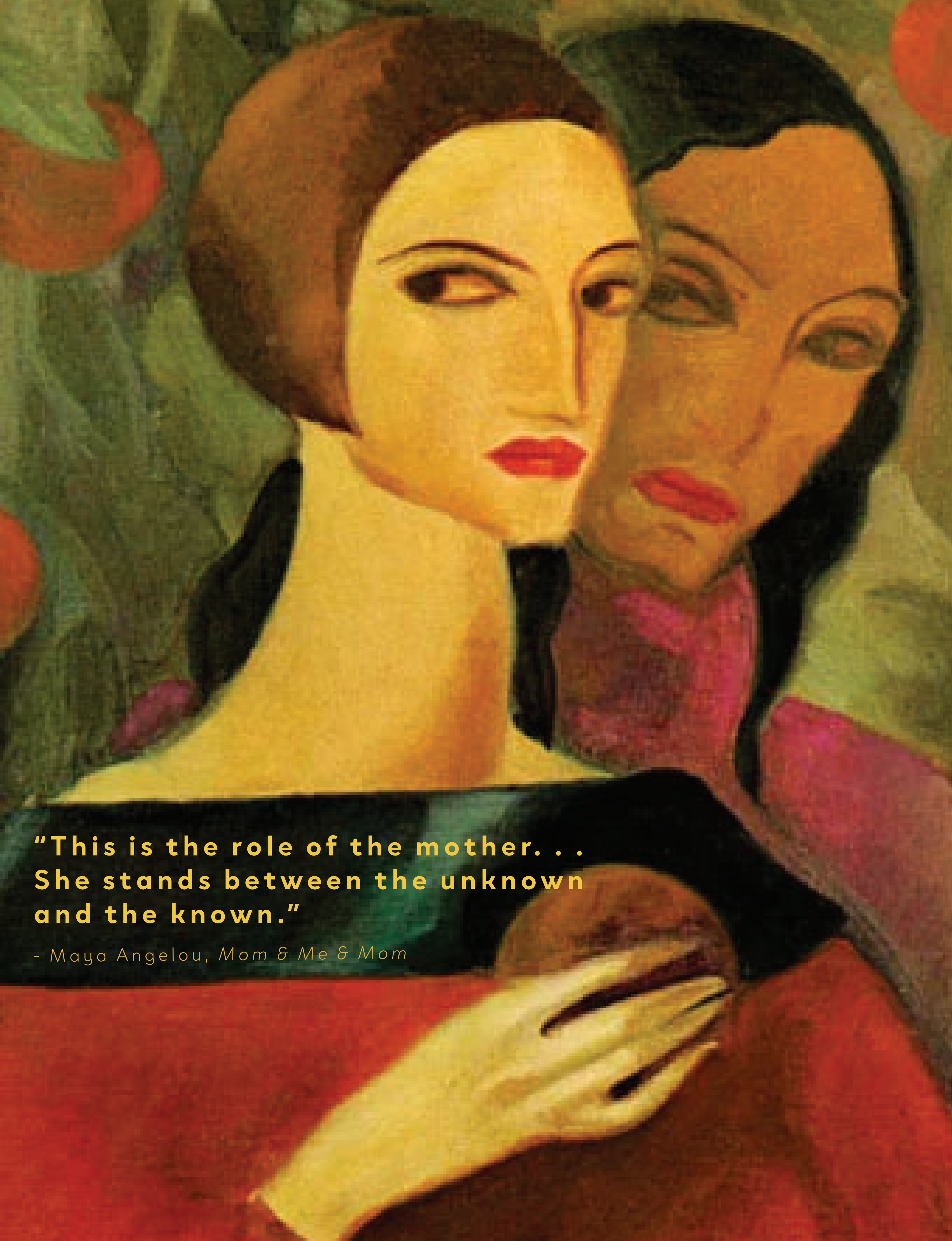

LEFT: Ismael Nery, *Duas amigas*, 1925

A Double-Edged Sword

How Conditional Cash Transfer Policies Influence Gender Inequality

by *Maddie LaRosa-Ray*

Abstract

This project entails a detailed analysis of case studies and literature on existing conditional cash transfer policy programs in low- to middle-income countries. For the purpose of this project, a *conditional cash transfer program* (CCT) is defined as a program that aims to reduce poverty by providing funds to low-income families in exchange for the completion of certain conditions. I analyze the origins, designs, and implementation of three conditional cash transfer policies that address economic and gender inequality, and recommend best practices for future policies. A detailed description of the different programs' design and implementation features are included to understand their rationale and significance. This article concludes that while these programs address gendered vulnerabilities, the benefits are a byproduct of the policy rather than an intentional design, and as it exists in most countries, this type of policy presents limitations in tackling gender inequality.

Introduction

Based on the 2024 Global Gender Gap Index, it will take 134 years to reach full gender equality—more than five generations beyond the target set in the 2030 Sustainable Development Goal. There is not a single country in the world that has achieved full gender parity. In many low- to middle-income countries, economic inequality is particularly profound when studied through a gendered lens, which considers maternal mortality and morbidity rates, income disparity, poor education, health concerns, and more. *Conditional cash transfers* (CCTs) are social welfare programs that grant additional income to low-income or at-risk families if they complete certain conditions. This article analyzes Brazil, the Philippines, and Mexico's experiences with CCT programs as components of strategies to address economic and social vulnerabilities, particularly for women and children. CCT programs are growing and usually contain four components:

- a targeting mechanism
- cash benefits
- compliance with a set of conditions
- the goal of alleviating poverty both in the short term and the long term

Could this type of policy address gender inequality in countries lacking robust safety nets? Or does it exacerbate the existing limitations for women living in deeply patriarchal societies? By evaluating the origin, design, and implementation of these CCT case studies, my research can aid the development of future programs that address gender inequality and gendered poverty in low- to middle-income countries.

> There is not a single country in the world that has achieved full gender parity.

CCTs generally develop human capital through their conditions, often requiring school attendance, medical visits, etc., for the beneficiaries. This expansion of human capital in policy aims to maximize citizens' potential in the economy by promoting good health, knowledge, and skills. Since their introduction in Latin America and subsequent expansion into other continents, these programs are intended to provide a social safety net for the targeted low-income population. CCTs aim to address short-term poverty through cash transfers, which enrich consumption and can be used to address existing debt or build livelihood assets. In the long term, CCTs aim to address poverty by investing in human capital development, or individuals' skills, knowledge, and abilities. Families enrolled in CCT programs typically have to fulfill certain health- or education-related conditions in order to receive their cash transfers.

CCT models that evolve into permanent features of social protection systems are more likely to have a long-term effect on gender inequities, especially when partnered with social policies and laws that further women's economic autonomy, legal rights, and decision-making abilities. The majority of CCT programs target households rather than individuals; therefore, women, often the caregivers in a household, are the primary recipients of the cash transfer. In the literature, there are competing theories about CCTs' success at addressing gender inequality, with some arguing that it places further limitations on women while others argue that it expands female autonomy in the roles they are most likely to occupy (Soares & Silva, 2010; Molyneux, 2009; Jenson, 2009).

Methods and Case Selection

I selected case studies using the following criteria: the programs were large in scope/population served, had been implemented for at least ten years, and were focused on helping children escape the intergenerational cycle of poverty. The case selection followed John Stuart Mill's *method of difference*, or the most-similar method. By choosing cases that differ by a few factors, researchers can evaluate the specific phenomena that attributed to differences in outcome and analyze the implications of each study. The countries also represent similar economic groups, with the Philippines and Brazil falling in the lower-middle income category and Mexico falling under the upper-middle income category, according to the World Bank's 2024 Gross National Income (GNI) data. These programs serve as flagships for their countries and have been referenced to develop subsequent CCT programs.

Brazil—*Bolsa Família*

For many decades, Brazil struggled with economic inequality and high levels of poverty, notably in the *favelas,* shanty towns surrounding big cities such as Rio de Janeiro and São Paulo. Between 1995 and 2003, the World Bank Group estimated that over twenty million Brazilians, or 11 percent of the country's population, were living below the poverty line, and it was the second largest country by economic inequality. Using the GINI index to study economic inequality, where a score of 0 represents perfect income equality, and 1 represents perfect inequality, Brazil scored 0.556/1 in 2006. Individuals who did not engage in the workforce—primarily mothers—were the study's target demographic because existing social safety nets did not include them. As a result, many poor mothers did not receive help, and their children felt economic pressure to provide for their families, which forced the children to give up their education and, ultimately, resulted in transgenerational poverty.

Bolsa Família is a CCT program focused on health and education that started in 2003 with the merger of four existing conditional and unconditional cash transfer programs: *Bolsa Escola, Fome Zero, Bolsa Alimentação*, and *Vale Gás*. Prior to this merger, the execution of these policies relied on separate agencies and funding sources. *Bolsa Família* is now one of the largest CCT programs in the world, reaching more than fifty million people and thirteen million families (Eloah

LEFT: Pedro Bruno, *A Pátria*, 1919

Fassarella et al., 2024).

In the design and implementation of this program, the objectives are as follows:

- to engage participants in public service networks such as health, education, and social assistance systems
- to fight food insecurity and promote increased nutritional security
- to encourage the economic mobility of households living in poverty or extreme poverty
- to diminish povery

Unlike most CCTs, *Bolsa Família* determines eligibility through self-reported income. In 2024, to qualify for this program, the household must have a maximum income of R$218 (US$42) per person per month. The program is also unique in that families and households with no children can qualify. The conditionalities of this program are mainly related to education and health. Children aged 6–15 must have a school attendance of 85 percent, and those aged 16–17 must have a school attendance of 75 percent. Immunizations and medical check-ups are required for those under 7 years old. Pre-natal and post-natal care are required for women between the ages 14–44. Unlike many other programs, this program also provides a transfer to extremely poor households who make less than R$178 (US$34) a month, regardless of the presence of children, and thus offers unconditional cash assistance (Soares, Ribas, & Osório, 2022).

Municipalities transmit information on the school and health unit level to the Ministry of Social Development to monitor the completion of these conditionalities. If one does not meet the conditionalities, they experience *repercusão gradativa,* or gradual repercussion, which includes first notifying the family. If the conditions are still not met, the household does not receive the benefit for thirty days, then sixty days, then another sixty days. If the conditions are still met at that point, then the benefits are canceled. This feature of their program is intentional; the ministry states that it does not want to punish families but create a system of accountability that empowers participants to continually meet the conditions set forth by the program.

Uniquely, this program relies on municipalities, rather than a centralized or national governing policy, to identify at-risk families and register them for the program. This *gestão compartilhada,* or shared management model, allows municipalities the freedom to determine which priority areas address as well as how to implement registration and thus can be partially credited for the program's quick expansion (Soares & Silva, 2010).

“My children know that when we receive the money, they will have more to eat, and that makes them happier.”

In describing the impact of this program, Dinalva Pereira de Moursa, a mother in the Varjão Federal District, said, “[The program] has been a marvelous thing for me and my family. My children know that when we receive the money, they will have more to eat, and that makes them happier. And they don't skip school, because they know that the money depends on their going” (World Bank Group, *Bolsa Familia: Changing the Lives of Millions*). Between 2003–2008, poverty fell from 12 percent to 4.8 percent. With girls aged 15–17 years old, school attendance increased by 9.2 percent and 9.3 percent in rural areas for the same age group (UNICEF, 2014).

There are several complementary programs introduced with *Bolsa Família* but it is important to note that participation in a complementary program does not entitle a household to the *Bolsa Família* program. Notably, this separation of different programs in the areas they cover was a factor in why programs were merged to create *Bolsa Família* in the first place. These programs, such as *Brazil Alfabetizado* and *Próximo Passo,* aim to address gaps in what *Bolsa Família* can address, such as adult literacy and job training. Notably, Soares and Silva (2010) advise that the design of these primary and complementary programs take the barriers women face in the workspace into account, such as the lack of childcare or education facilities for children under 7 years of age.

Philippines—*Pantawid Pamilyang Pilipino Program*

Taking inspiration from Brazil's *Bolsa Família*, the Philippine government decided to introduce

BELOW: Vincente Manansala, *Pamilya*, 1961

a poverty reduction strategy to develop human capital for marginalized Filipinos. Using the GINI index, the Philippines scored 0.472/1 in 2006. Prior to the economic strategy's implementation, economic inequality was profound in the Philippines.

The *Pantawid Pamilyang Pilipino Program* (4Ps) aims to alleviate poverty by supplementing income and developing human capital, which addresses both short-term and long-term needs. Started in 2007, the program now covers about 30 percent of the Philippines' eligible households. Poverty reduction has become the single largest concern of every administration, and despite moderate economic expansion, this economic expansion has not translated to quick poverty reduction, primarily due to income inequality (Asian Development Bank, 2009). Following a period of pilot testing, the 4Ps program was greatly expanded in response to food and fuel price shocks and the global financial crisis in 2008.

The objectives stated in the *Pantawid Pamilyang Pilipino Program Act of 2015* are as follows:

- improve preventive health care for pregnant women and young children
- increase enrollment and/or attendance of children in elementary and secondary levels
- reduce the incidence of child labor
- improve maternal health
- encourage parents to invest in their own children's future
- encourage parents' participation in the growth and development of young children, as well as involvement in the community

Prospective beneficiaries must be living in a poor area, according to the Family Income and Expenditure Survey, must be classified as poor based on a proxy-means test (a method that estimates income based on characteristics rather than reported income), and must have at least one child or a pregnant woman in the household. The 4Ps program uses a community-based targeting system involving local government units rather than a centralized system but does not base it around a self-reported income as *Bolsa Família* in Brazil does. As a result of this community-based targeting approach, there is no specific fixed-income range. Eligibility for the program is built around a more holistic evaluation of the household's resources, such as income, assets, and access to basic services. These households are generally below the poverty threshold, which varies by region.

The conditionalities of this program are mainly related to education and health. Pregnant women must receive pre- and post-natal care; a trained health professional must be present at childbirth; parents must attend Family Development Sessions; children ages 0–5 must receive health check-ups and vaccines; children ages 6–14 must receive deworming pills twice a year; and all children must enroll in school and maintain a class attendance of at least 85 percent per

month. Additionally, enrollment in the program provides both cash and food grants, but if the conditions are not met by the beneficiary, they may be subjected to deductions, suspension, and removal from the program (Dodd et al., 2022).

Following the implementation of this program, the Department of Social Welfare and Development in the Philippine government found that the program led to beneficial outcomes for children in healthcare and school enrollment (Orbeta et. al, 2017). The World Bank (2011) also found that the program had maintained cost efficiency and reduced short-term poverty, leading Filipino President Rodrigo Duterte to sign the Pantawid Pamilyang Pilipino Program Act into law to make it a permanent and funded program.

Mexico—*Prospera*

Formerly known as *Progresa* and *Oportunidades*, the *Prospera* program has operated in both rural and urban areas of Mexico since 1997, granting cash grants to low-income households in exchange for children's attendance at school and health visits. Following the economic crisis and devaluation of the peso in 1995, Mexico launched the *Progresa* program to combat poverty and inequality. In 2005, roughly 5 million, or one-fourth of all families in Mexico, participated in the program (Behrman, Parked, & Todd, 2005). Through surveys and interviews, households were identified as eligible for the program and would receive either monthly or bi-monthly cash transfers. The exact cash amount varied depending on need, such as the number of children in school or the number of women under 49 years of age.

The program *Progresa* was first tested in 506 villages in rural areas, with 320 randomly selected as the treatment villages and 186 villages serving as the control group. The use of a randomized control trial. The results from this experiment resulted in a significant increase in school enrollment, a reduction in child labor, improved health and nutrition, and reduced poverty. Subsequently, the program was then implemented in urban areas and all thirty-two states in 2002 and was renamed *Oportunidades*. The program was renamed to *Prospera* in 2014.

In the design and implementation of this program, the objectives are as follows:

- to offer educational scholarships to make it easier for youth to pursue basic and middle school education
- to promote family healthcare under a preventative approach, complemented by education on health, nutrition, and hygiene
- to promote improvement in food consumption and nutritional status of families, mothers, and children
- to encourage young people to complete upper secondary education through the heritage component *Jóvenes con Oportunidades*
- to diminish poverty

Supplemental, or complementary, programs were introduced to further address barriers that *Oportunidades* could not address. The programs offered scholarships for secondary education and monthly subsidies for energy spending (Núñez, 2023). With the rebranding of *Oportunidades* to *Prospera* in 2014, the program sought to educate young people with vocational training, to offer financial education, and to give access to savings plans. The overall goal shifted to breaking the intergenerational cycle of poverty through human development efforts.

To determine eligibility for this program, the government employs a proxy-means test based on data gathered from the *Encuesta de Características Socioeconómicas y Demográficas de los Hogare*, or the Survey of Socio-Economic and Demographic Characteristics of Households. The proxy-means test enables the government to evaluate proxy indicators for income, such as housing equality, household size, and assets, to assess eligibility for welfare programs. Once accepted into the program, the household's compliance with the program is checked every two months. This program differs from others in that it aims to cover the entire lifespan of a household, either through intentional design or through complementary programs. *Infantil Vivir Mejor*, or Live Better for Children, is an intervention aimed at addressing infants and children, whereas *Jóvenes con Oportunidades*, or Opportunities for Youth, addresses savings accounts for youth who complete high school-level education. There's additional support for the elderly in households, all with a focus on nutrition, health, and education. The seniors support initiative provides cash transfers for elderly members of beneficiary households for regular health check-ups; the initiative also includes health promotion workshops.

Following the implementation of this program, Mexico's score on the GINI index decreased from 0.534/1 in 2006 to 0.435/1 in 2022. Additionally, there were notable improvements in educational attainment for women, with the proportion of women with a secondary education increasing from 28% in 1992 to 46% in 2009 (Darney et al., 2013). The program was particularly successful in some of Mexico's poorest regions, such as Chiapas, where the poverty rate is over 74%, and in rural areas (Wilson, 2024).

Uniquely, the *Prospera* program addresses gendered inequality in education by granting around 105 pesos for girls in third grade to over 650 pesos for those enrolled in high school. The educational stipend for girls is higher than that of boys because of the increased likelihood that girls will not finish their education (Adhikari & Gentilini, 2018). As a result of this initiative, enrollment in secondary school increased by 11 percent among girls and 7.5 percent among boys. Health benefits included a 17.2 percent decrease in childhood malnourishment and a 12 percent decrease in disease incidences in children ages 0-2, both of which impact the ability to pursue education and lead healthier lives (Adhikari & Gentilini, 2018).

> **The educational stipend for girls is higher than that of boys because of the increased likelihood that girls will not finish their education**

Gendered Implications

Designing these programs to address child welfare enables beneficiaries to spend their finances, potentially expanding decision-making ability and participation in public and private spheres. This type of policy is of specific interest because its target demographic is largely women. The structure theoretically could support women in historically patriarchal countries by economically empowering them. The *Bolsa Família* program in Brazil exemplifies this theory by stating that designating women as transfer recipients

is intended to compensate mothers for their traditional domestic and care work role, to ensure that programme co-responsibilities are met, and in recognition of the fact that they are most likely to ensure that increased household income benefits children. Transferring cash to women is also seen as a way to promote their control over household resources and increase their bargaining power at home. (Holmes, et. al, 2010; Brauw, et. al, 2013)

In the literature, there exists two opposing views on CCTs' effectiveness in addressing gender vulnerabilities and expanding women's rights. The structure of CCT programs primarily targets households, which are generally led by women. One benefit of CCT programs is that they have led to an increase in women's bargaining power in the household as well as increased self-esteem (Soares & Silva, 2010). There are criticisms of this perspective, though, with some arguing that CCT programs create limitations for women, ensuring that they continue as guardians of the children and rewarding them for being "good mothers" (Molyneux, 2006). Because mothers receive the grants after their children complete certain conditions, they face barriers to formal employment because they are in charge of guiding their children's actions, which requires sacrificing their own time and opportunities. In other words, the female beneficiaries could potentially feel pressure to consistently prioritize their children over themselves in order to comply with these responsibilities in fear of losing the much-needed cash transfer.

> **. . . the program enhanced the female recipients' role in household decision-making processes.**

Women and mothers from low-income backgrounds face hardships in attaining economic mobility to lift themselves from poverty and also have to continually combat the stigma surrounding poverty. Many Filipinos believe that as their country becomes richer, then everyone will become richer. Unfortunately, this belief is not reality, because the Philippines suffers from high economic inequality despite being one of the fastest-growing economies (Orbeta & Paqueo, 2017). Critics argued that the *Pantawid Pamilyang Pilipino Program* would enable families to spend their cash transfers on alcohol, drugs, or other maladaptive behaviors rather than the intended purpose of developing human capital, and asserted that this program would create a culture of dependency on the government. A similar perspective also exists in Brazil, with some viewing *Bolsa Família* as a program that motivates beneficiaries to avoid work. These claims are unfounded in the literature. In reality, the participation rate in the labor market is on par with other low-income populations who are not beneficiaries of *Bolsa Família* (Soares & Silva, 2010).

In a study on the impact of gender-targeted cash transfers on the finances of rural households in Chhattisgarh, India, researchers found no shifts in household consumption but that the program enhanced the female recipients' role in household decision-making processes. Following the introduction of this targeted funding, men reported shared decision-making in their households at a rate of 64.7 percent in comparison to 55.8 percent prior (Almås, Somville, & Vandewalle, 2020).

Stigma exists for those individuals who are in a lower socioeconomic class in Brazil, Mexico, and the Philippines, where the case study policies originated. Additionally, these adverse experiences can intersect with additional marginalized identities, such as being female, an immigrant, etc. The Global Gender Gap Index 2024 benchmarks gender parity across economic participation, educational attainment, health and survival, and political empowerment. With 1 being complete parity, Brazil had 0.716, the Philippines had 0.779, and Mexico had 0.768 overall. In regards to the common conditionalities of these programs, such as education and health, the countries had the following parity scores (Figure 1):

	Estimated Earned Income (1.000 = parity)	Labour-force Participation Rate (1.000 = parity)	Enrollment in Primary Education (1.000 = parity)	Enrollment in Secondary Education (1.000 = parity)	Enrollment in Tertiary Education (1.000 = parity)	Healthy Life Expectancy (1.060 = parity)
Brazil	0.618/1	0.726/1	0.991/1	1/1	1/1	1.060/1
The Philippines	0.696/1	0.693/1	1/1	1/1	1/1	1.060/1
Mexico	0.527/1	0.606/1	Data not available	Data not available	Data not available	1.046/1

Figure 1

It is argued that social protection policies fail to address gender relations and enforce gender stereotypes. Some argue that the design of conditional cash transfer programs limits the stigma of receiving welfare, but despite this belief, beneficiaries encounter stigmatization, and the poor continue to experience negative stereotypes (Layton, 2020). These taboos and social stigmas connect to a common criticism found in the literature that argues that conditional cash transfer systems place existing standards for women and evaluate mothers on their adherence to signs of "good motherhood" (Molyneux, 2006). Other articles argue that while CCT programs address human development in the long term, their impact on women acts as a tool of empowerment rather than an explicit tool to limit gender inequality.

Performing unpaid work related to domestic tasks is also common among women who work outside the household. The double work shift indicates that, for many women, taking paid work does not reduce their responsibility for unpaid domestic tasks completed in and outside the home. For this reason, women are likelier to have less time than men and to accept an informal job that allows them a more flexible schedule than a formal sector job. Moreover, girls are expected to contribute to the completion of domestic tasks, which can negatively impact their school attendance and achievement, as well as their overall human capital accumulation.

One notable design quality in CCT programs that contributes to gender equality is the promotion and financing of girls' secondary education. Schooling is a mode of increasing girls' self-esteem, social mobility, economic freedoms, and future opportunities. According to the World Bank, four areas should be addressed by the international community with the goal of alleviating and eradicating gender inequality:

- reducing excess female mortality and the education gap
- improving access to economic opportunities for women
- increasing women's voices and
- limiting transgenerational inequalities

CCT's requirement that women complete secondary education reaps many benefits, such as increased life earnings and decreases in mortality rates, with these returns being particularly potent in low- to middle-income countries. This fact is demonstrated in a World Bank study of 100 countries that demonstrated that increasing the secondary education of girls by one percent results in an annual income increase of 0.3 percent per capita (Dollar, 1999). Investment in the education of women has been shown to increase the quality of life in almost every category and has profoundly increased the economic mobility potential of this population. *Prospera*, which provides larger cash grants for higher levels of education for girls, contributed to notable improvements in educational attainment for women, with the proportion of women with a secondary education increasing from 28 percent in 1992 to 46 percent in 2009 (Darney et al., 2013).

Conclusion

Both perspectives on conditional cash transfer programs provide valuable insight into how this kind of policy can influence gender and politics. CCTs have a widespread population of beneficiaries, with the World Bank saying that one in four Latin Americans in 2013 were covered by some version of a CCT developed after Brazil's *Bolsa Família* (Barnes, 2013). However, CCTs can prove problematic in the way that they treat the current female beneficiaries. While beneficial for the future generation in the form of the child's well-being, without an explicit plan to address gender inequality, these programs can fall short of expanding the human development of the beneficiaries themselves.

The fact that these programs do not explicitly address gender inequality does not make the program ineffective. If paired with supplemental or complementary programs in future policies, the state—aiming to alleviate both gender inequality and economic inequality—could enhance the already robust benefits of this type of program. Research has demonstrated that investment in girls' secondary education and women's workplace participation provides great economic benefits to the country. By implementing a program that targets mothers as beneficiaries as well as an intentional design structure to emphasize women's capital development, future policies could ad-

dress many gaps in current policies. This would convert the increases in gender parity from a by-product to a direct intention, and a more robust intention at that.

This type of program is particularly apt to address gender inequality because its intended beneficiary is women in one of their most common roles: mothers. But in this set-up, states often miss out on the broader impact of gender equality, which, if addressed, would assist in all their goals toward eradicating generational poverty, economic inequality, and economic underdevelopment. Economic development generally focuses on a country's income but not necessarily on addressing inequality. For example, the US is one of the most economically developed countries and yet still has significant economic inequality. These programs rely on women as mothers while aiming to develop increased involvement in the formal workforce for their children. This structure may impact the sustainability of this type of program, because as the CCTs address generational poverty, there will be less of a need for them. The current design of these programs often limits women's educational or work opportunities in exchange for improving their children's future, a concession that can be avoided and an outcome that should not be exclusive. The origin, design, and implementation of conditional cash transfer policy programs have incredible, untouched potential to complement the already existing and well-documented successes in addressing economic inequality. By prioritizing policy design and implementation intended to focus on women's human capital development, governments can harness the transformative potential of conditional cash transfer policies to create a more equitable future for women and girls across the world.

Maddie LaRosa-Ray is a Master's of Public Service student at the Clinton School of Public Service and a Master's of Social Work student at the University of Arkansas at Little Rock. Their public service interests include violence prevention, gender equality, and criminal justice reform. She hopes to work as a forensic social worker or in public policy in the future.

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