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CONDITIONAL CASH TRANSFERS: EMPOWERMENT, RESILIENCE AND GOOD BEHAVIOURS IN DEVELOPMENT POLICIES

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DOI: 10.17450/180107

Reception date: 6th December 2017; acceptance date: 10th January 2018. This article is the result of research activities held at the Dipartimento di Culture e Società (Università degli Studi di Palermo).

Abstract
Empowerment, resilience and poverty reduction strategies seem to be bound by mutual exclusion. Through poverty reduction and empowerment, people escape poverty and precarization processes by acquiring capabilities that give them both economic and existential stability; in a word, they acquire human resilience. Nevertheless, the relationship between the three concepts and their corresponding practices is characterized by a complementary link that works as a matrix of neoliberal subjectivation processes that involve both men and women on a global level. Said link is a broad and diverse one where other practices and concepts interact: i.e. vulnerability, securitization, care, responsibility, and self-reliance. After introducing some elements of the current conceptualization of empowerment and resilience, I will deal with the verification of the impact that empowerment and resilience strategies are producing in the global South in forms introduced by neoliberal poverty reduction policies such as the Conditional Cash Transfers program, especially in Brazil.
**Keywords**
Empowerment, resilience, vulnerability, poverty reduction, conditional cash transfers.

**Resumen**
Las estrategias de empoderamiento, resiliencia y reducción de la pobreza parecen estar vinculadas por la exclusión mutua. A través de la reducción de la pobreza y el empoderamiento, las personas pueden escapar de la pobreza y los procesos de precarización por medio de la adquisición de capacidades que proveen tanto estabilidad económica como existencial; en otras palabras, adquieren resiliencia humana. Sin embargo, la relación entre los tres conceptos y sus prácticas correspondientes se caracteriza por un nexo complementario que funciona como una matriz neoliberal de procesos de subjetivación que involucra tanto a hombres como a mujeres a una escala global. El nexo señalado es amplio y diverso y en él interactúan otras prácticas y conceptos, por ejemplo: vulnerabilidad, securitización, cuidado, responsabilidad y autosuficiencia. Después de introducir algunos elementos de la actual conceptualización sobre el empoderamiento y la resiliencia, abordaremos la verificación del impacto que las estrategias de empoderamiento y resiliencia están produciendo en el Sur Global en formas introducidas por las políticas neoliberales de reducción de la pobreza, como el Programa de Transferencias Monetarias Condicionadas (Conditional Cash Transfers program), especialmente en Brasil.

**Palabras clave**
Empoderamiento, resiliencia, vulnerabilidad, reducción de la pobreza, condiciones para las transferencias de efectivo.
Empowerment

In order to analyse the empowerment-resilience nexus, it may be useful to begin with poverty reduction policies and the central role they have assigned to women (Molyneux & Razavi, 2012; Karamessini & Rubery, 2013; Marcenò & Pera, 2017).

Women’s empowerment is the key to human development, sustainable development, and poverty reduction policies. It is often associated with microfinance and microcredit programs or, more recently, with the so-called CCTs (Conditional Cash Transfers). Over the years, these practices have given rise to poverty governance. With its focus on debtfare, poverty governance contributes to the neoliberal discourse, which presents it as an opportunity for the self-emancipation of the poor, especially poor women, placing them at the centre of mechanisms of the financial markets and debt-guilt logic (Marazzi, 1999; Stimilli, 2011; Morini, 2011). Beyond the rhetoric, microfinance is now a real governmental technology: a bio-monetary economy that establishes credit relationships and thus takes advantage of those living in conditions of poverty, especially women (Fama, 2017).

As Nancy Fraser wrote, albeit with controversial results (Fraser, 2013; Dini & Tarantino, 2014; Cammarata & Marcenò, 2014): microcredit was trumpeted as a bottom-up reinforcement process, an alternative to top-down decisions and the bureaucracy of state projects. In her words, it was presented as a “feminist antidote for women’s poverty and subjection” (Fraser, 2013, p. 3). In fact, it flourished at a time when “states have abandoned macro-structural efforts to fight poverty” (Fraser, 2013, p. 3). This is in part because they are strangled both by debt and the notorious neoliberal structural adjustment policies imposed by the World Bank and the International Monetary Fund. Such macrostructural commitments, of course, cannot be replaced by small-scale loans. It was, therefore, a neoliberal version of a feminist ideal from a perspective that was originally designed to democratize the state by empowering citizens, and women in particular, and “is now used to legitimise marketization and state retrenchment” (Fraser, 2013, p. 3).

According to Arlie Hochschild (2004) and Eva Kittay Feder (2009), it is the contraction of public policies, of welfare in a broad sense that tethers poor countries to rich countries. This is demonstrated by the work of migrant women who face welfare cuts, typically in the education and health sectors, in their homeland. For this reason, they move to rich countries where they find work providing services, primarily cleaning houses or caring for family members, which are areas where rich countries
have cut back on welfare and, even in the West, are resolved *privately*. This mechanism presents some crucial aspects from the economic-financial point of view, related precisely to the circuit of remittances of female migrant labour. On one hand, a significant extraction of economic-financial resources from poor countries, which benefits the rich countries, takes place; on the other hand, specific subjectivities are produced, female in this case, which are responsible for an economic system, which is constantly in crisis.

In neoliberal societies, we are witnessing the affirmation of subjectivities committed to assuming the economic and social risks and consequences of the inequalities in the economic system, and debt operates as a device that directly links forms of human capital investment to risk management and to the increasingly financialized dimension of contemporary capitalism. This is a theme addressed by Maurizio Lazzarato (2011) who stressed the central role held today by *debt ethics*, which supports the replacement of the traditional welfare state with a new welfare described as *debtfare*.

The general scenario surrounding the issue of the neoliberal subjectivation of women, especially the care-empowerment nexus on which this subjectivity is largely articulated, is represented by the global Human Security-Human Resilience paradigm (UNDP, 1994, 2014); it is, indeed, in this context that the concepts and political practices of empowerment have taken on a particularly strategic value and conceptual meaning.

It is well-known that a close link runs between the neoliberal conceptualisation of security, freedom, and empowerment, a theme that has been the subject of liberal political and economic thought, in particular that of Amartya Sen and Martha Nussbaum, among others (Shani, 2012). However, the genealogy of empowerment is much longer and more complex and can be traced back to the early 1970s when the concept entered the specialized vocabulary of social psychology and community development (Freire, 1975). It transitioned to the feminist discourse in the 1980s and made its appearance, beginning in the early 1990s, in documents by international organizations that deal with development, becoming the focus of the poverty reduction agenda and producing an ‘institutionalization’ of the radical feminist discourse according to the ‘gender and development’ approach, especially after the Beijing Conference.1

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1. During the 1994 International Conference on Population and Development, the theme of empowerment had already been put at the centre of the issue of population, a centrality which was then finally confirmed and adopted in the Agenda of the IV UN Conference on Women, which was held the following year in Beijing (UN, 1996).
In particular, this last step marks a crucial turning point whose effects are still felt today. In the 1980s, some strands of international feminism began a discussion that went beyond the issues of achieving economic autonomy and legal equality for women. On a global level, this feminism claimed a development intended as liberation from all forms of oppression, according to an intersectional concept of power, for a radical transformation of the economic, political, legal, and social structures, which perpetuated the capitalistic and patriarchal system of domination not only by gender but also by ethnicity, class, and race.

Since the publication of Gita Sen and Caren Grown’s seminal essay (1987), authoresses such as Srilatha Batliwala, Magdalena León, Ann Ferguson, Cecilia Sardenberg and Jo Rowlands, just to name a few, have emphasized the need to examine the power/empowerment relationship and the multidimensionality and intersectionality of power in the processes of women’s empowerment in the global South, analysing the practices of women’s groups active in Latin America, Asia, and Africa (Batliwala, 1993, 2007; León, 1997; Ferguson, 2004; Sardenberg, 2008; Rowlands, 1996). These authoresses analysed the relationship between power and empowerment, starting with a critique of the ideology that underlies and justifies social, gender and class inequality, and even more importantly of the practices that aim to transform the method of access to economic, natural and cultural resources, and finally of the institutions that support the existing unequal power relationships, including the family, state, education, market, religion and information, etc. (Calvès, 2009).

In this approach, individual and collective dimensions are linked and act within processes of meaning and political transformation that reject victimized attitudes towards women. As part of this postcolonial feminism, the issue of women’s empowerment has become strategic for both the debate on development in the strictest sense, as well as the spreading of the radical critique of all gender, class and race relations, as well as in the North-South relationship (Kabeer, 1994).

Yet, it is precisely here that these practices and arguments become the subject of a progressive co-optation in the lexicon and strategies of international organizations dealing with development and poverty reduction. It is worth remembering that we are in a historical period when the structural adjustment promoted by the World Bank and the International Monetary Fund begin to be imposed and are considered a panacea against the effects of the financial crisis that, starting at the end of the 1990s, are beginning to hit, especially in Asia and Latin America, becoming the very ratio of developmental aid.
In this context, the fight against poverty became the new buzzword of international agencies (Cornwall & Eade, 2010) and was definitively sanctioned by the 2000-2001 Human Development Report of the World Bank, entitled *Fighting Poverty* (World Bank, 2001). This report once and for all consecrated the institutionalization of empowerment as a crucial tool in the fight against poverty and of the processes of democratization and local development.

However, since then something has changed, and the concept used by the global South feminists as a political instrument for change remains merely a rhetorical device. What has taken place is a domestication of a concept, and of a series of practices, consumed through the adoption of a completely individualistic and solipsistic conception of power that lies behind it. In the words of Cecilia Sardenberg (2008), we went from a liberating empowerment to a liberal empowerment.

In a critique of development, the reference to a conception of empowerment that is not subservient to the logic of the market and neoliberal subjectivation aims at bringing the question of power to the centre of the reasoning from which it paradoxically seems to have disappeared. For feminists, the term was literally taken hostage by the international agencies who have co-opted it into the dominant discourse by transforming its concept of power with an individualizing meaning: a maximization of individual interest which entirely dropped the political and collective dimension that the feminist discourse had put at the centre of empowerment.

Through an analysis of the World Bank’s strategic documents on poverty reduction issued over the last ten years, the strategies that led to this transformation can be clearly identified: the choice of indicators used to evaluate empowerment policies, all centred on access to economic, education and health services, at the expense of participation and political mobilization; the description neutralizing the local and community dimension, shown – in an almost idyllic way – as free from social, racial and sexual conflicts that are minimized, if not ignored, in a postmodern remake of orientalism; and again, a kind of essentialism that led to the forging of the widely known figure of the ‘third world-woman’, already stigmatized by Spivak (1999, p. 259) as part of that feminist UN-style apparatchik.

What this transformation forecloses is the reticular and relational dimension of power and the way in which racism, class, and patriarchy are articulated and mutually reinforced. They produce inequalities within groups of different women, many of whom remain totally marginalized even by empowerment programs. We are faced with an individual empowerment detuned of its collective political power, practically
reduced to its economic dimension; from this came the multiplication of microcredit initiatives and CCTs that have become the heart and instrument par excellence for the empowerment of women and the poor.

Empowerment has lost its capacity of politics re-signification. Instead of facilitating bottom-up development processes, it has become one of the access tools of neoliberal logic in development and poverty reduction policies. Rather than an instrument to transform power relations that generate inequality and injustice, empowerment has functioned as a tool for the creation of an environment favourable to the penetration of market stabilization mechanisms and subjectivation processes by virtue of which the poor, and poor women in particular, have become efficient and accountable actors in the market.

As Cecilia Sardenberg (2008, p. 18) has effectively emphasized, the current reconfiguration of empowerment is missing the link between the individual agency, collective action and structural transformations imposed by international agencies. This missing link has a profound effect on the processes of women’s empowerment concerning the eradication of patriarchal domination. The focus of such criticism is centred on the difference between an instrumental dimension of empowerment, seen as a means to achieve an end such as fighting poverty or democratization processes, and those approaches, which are centred on power relations in which empowerment processes are both means and an end in themselves.

The first perspective, in neoliberal logic, focuses on empowering the actors individually in an atomistic sense, based on rational choice according to individual interests. This creates an apparently depoliticized idea of empowerment that instead produces an economistic reduction, adhering to neoliberal diktats, leaving out the question of power, and stressing the aspects that are assumed to be technical (efficiency, transparency, sustainability, accountability and so on). Conversely, the second puts power back at the centre of the political scene and aims at destabilizing both the patriarchal and the economic order, inextricably linking the individual and collective levels of the action.

In the latter direction, the critique of the structural adjustments imposed by the neoliberal logic that international agencies have adopted becomes a feminist struggle, which identifies the processes of privatization, welfare reduction, etc., as manifestations of a power strategy. This strategy bears the stigmata of patriarchal domination and conveys the processes of precarization of the lives that are grafted on the vulnerabilities generated by the lack of protection, economic neglect and deprivation, all of which result from the logic of neoliberal differential production of precariousness, in terms of
social and economic security—health, education, employment, housing, water, etc.—as well as in terms of social and political recognition—freedom of expression and, more generally, the conditions for political agency (Butler, 2012; Butler, Gambetti & Sabsay, 2016). Hence, the problem is not access to the development process but in what type of development women want to be actresses.

The atomistic and economist conceptualization of empowerment was drawn up in the same years and started with a series of documents from the World Bank, the United Nations and the International Monetary Fund in the key context of Human Security. I will not dwell on this point (Marcenò, 2014); I will merely emphasize that, since the 1990s, the political goal of the Human Security agenda promoted by the United Nations has been precisely to create an environment conducive to development, poverty reduction and democratization processes. It is based on the capabilities of different actors to create conditions that improve human security and prevent the threats that endanger the well-being of society and the international equilibrium.

The ways and means used to guarantee security were also transformed. The multiplication of risks and dangers imposes an approach that addresses the continuum that links phenomena of different natures: poverty, pandemics, natural disasters, terrorist attacks, civil wars, mafia crime and climate change. This requires a reorganization of securitarian organizations on both a local and global scale, starting from individual empowerment that involves single individuals in the securitarian commitment (UN – Human Security Commission, 2003).

Whereas in the past, debates on globalization discussed a world in which borders, albeit not completely dissolved, were becoming less and less relevant in the definition of a global order, over the last twenty years we have witnessed the proliferation of borders and the diversification of their functions. It is one of the assumptions from which Sandro Mezzadra and Brett Neilson (2013) begin their Border as method, or, the multiplication of labor. According to the authors, the multiplication of work and the ways the labour force is created as an asset is the main consequence of this global change in the relationship between space, politics, and economics. Therefore, looking at the world through borders, separations and the hierarchies that these produce means addressing some of the fundamental issues for understanding the struggles of today’s workforce and their possible connections.
Resilience

Analysing development and poverty reduction policies as relates to empowerment, vulnerability, and human resilience allows us to observe how the neoliberal governmentality today regulates the life and death of people on the global scene (Lentzos & Rose, 2009; Armano, Bove, Murgia, 2017). The neoliberal turn of development policies shows the link between the processes of securitization and those of precarization of the lives generated by the practices of abandonment and the lack of protection, which derive from differential forms of precariousness and political recognition on a global scale (Trnka & Trundle, 2017).

The ethical-political horizon of resilience was produced by the conceptual turn that vulnerability has undergone in the last ten years. In the realm of development, the vulnerability was reclassified as the lack of resilience. This shifts attention away from the elements that derive from the economic, social and cultural conditions in which people live and produce the so-called “structural vulnerabilities”. It also focuses on the intrinsic abilities of individuals and communities to react to what are considered external threats and dangers: poverty, illness, natural disasters, wars, even the consequences of austerity policies adopted to fight the crisis of global capitalism (Walker & Cooper, 2011). Co-opted in global policies on poverty reduction, vulnerability also helped reformulate the very concept of poverty. In a scenario that assumes the threats we are exposed to go beyond our abilities to control and change, and thus beyond the sphere of political action, we can only survive by increasing our ability to adapt. Thus, resilience can be described as a technology of the self that emphasizes the responsibility of vulnerable individuals and fragile states in the processes of development, democracy and poverty reduction and leverages the ability of each individual to absorb the shocks (Evans & Reid, 2014; Chandler & Coaffee, 2017). The context has become a given, immutable, and irresistible element; failure, or success, regarding the risks of precarization, impoverishment, and social exclusion, all fall under the category of individual responsibility.

On a practical level, we can indicate some of the most significant results from this genealogy: the Heavily Indebted Poor Countries (HIPC), the first official campaign of poverty reduction in poor countries launched in 1996 with the initiative of the International Monetary Fund and the World Bank, which adopted the Poverty Reduction Strategy Papers as an instrument for analysis and planning; the World Bank’s World Development Report 2001, Attacking Poverty, which, as already mentioned, consecrated...
the institutionalization of empowerment as the fundamental tool in the fight against poverty and in the process of democratization and capacity building of fragile states; the two sessions of the United Nations Millennium Goals, the Millennium Development Goals in 2000 and the 2030 Agenda; and last but not least, the 2014 UNDP Report: *Sustaining Human Progress: Reducing Vulnerability and Building Resilience*, which ratifies capacity development as human resilience: people’s ability to adjust and cope with shocks (UNDP, 2014).

In development-speak, resilience became the virtue of helpless subjects, which are produced through indirectly violent—but nonetheless pervasive—practices like abandonment, carelessness, and lack of protection. These practices are hidden behind the rhetorical appeal to new buzzwords in development: sustainability, empowerment, capabilities, preparedness, self-reliance, etc. At the beginning of the 2000s, the practical and conceptual turn of resilience is made precisely through the reformulation of all these buzzwords, extending the development discourse from the international relations level to that of the normalization of behaviours of the singular individual.

As we have just described regarding empowerment, the conceptual turn worked thanks to the co-option of the ethical and political content of the critique of development. It is linked to a very specific and detailed phenomenon that began with the need to convert the classic intervention of the SAP (Structural Adjustment Programmes) into something more presentable but at the same time just as efficient. It is here that the international financial institutions played the cards of empowerment and self-reliance under the aegis of sustainable development (Duffield, 2007). Thanks to this process of co-option, the neoliberal version of the *Washington Consensus* found its own counter-paradigm and seized it, neutralizing the critical component regarding justice, inequality, and exclusion.

As far as the practices are concerned, the turn in international cooperation and development policies has taken on some fairly homogenous strategies, which are based on fragmenting projects and introducing the working principles of the New Public Management (McCourt, 2008; Sarker, 2006). On the international development agenda, we have progressively seen the sun setting on references to universal standards of human rights, welfare systems, etc., and instead the promotion of *ad hoc* solutions based on the given context. This is an approach characterized by *realpolitik* that is believed to be able to avoid the errors that plague megaprojects. The disengagement regarding the fragile and developing states is in fact also the result of a certain reluctance to incur the economic and political costs of the ambitious projects of the past. For this reason, the
emphasis of development has shifted from large projects, which had the goal of building public institutions according to Western models, to forms of external support that work towards resilience and the self-reliance capability of fragile states and vulnerable people (Haldrup & Rosén, 2013; Joseph, 2013).

In the context of Human Security, the capacity building approach, understood on an individual or institutional level, adopted goals and evaluation criteria based on universal standards and the good governance paradigm. Regarding practices, cooperation followed a model in which donors and international agencies provided financial, technological, and expert support, according to an interventionist approach, based on large projects and top-down philosophy. Around the year 2000, the models changed so much that a post-intervention approach came into being, and in development cooperation we have witnessed a progressive disengagement on the part of donors both from a financial and managerial point of view (Chandler, 2012). Above all, the project dimensions have been reduced, and the role of the donors has been redefined from implementers to facilitators of programs while the responsibility of the financial and managerial sustainability was shifted onto the backs of the beneficiaries.

The process of co-optation of the critical discourse on development in mainstream discourse worked partially thanks to a reformulation of ethical and political questions in terms of managerial matters. Development aid has technologized: from capacity building to capacity development, top-down to bottom-up logic, North-South to South-South cooperation, expertise to coaching and mentoring, logical framework to result-based management, and so forth (UNDP, 2009; Joseph, 2013).

The daily agenda of human resilience is none other than the latest version of the neoliberal approach to human development and sustainable development. The latter, as stated in the 2014 UNDP Report, would be incomplete if it did not consider the vulnerability and resilience of the communities and individuals because this affects the individuals’ freedom of choice and their possibility to secure the goals achieved. Today attention to human vulnerability must take into account not only the achievement of development goals but also their resilience, as in the model of the Sustainable Development Goals.

In summary, in international cooperation, neoliberal rationality today works under the aegis of capacity development on the basis of three pillars: the co-optation of global South counter-hegemonic practices in mainstream development discourse; the introduction of New Public Management and the Results Agenda in the management of development programs (OECD/DAC, 2008); and the normalization of individual
behaviours thanks to the introduction of microfinance tools typical of debtfare and debt-guilt logic, including not only microcredit programs but also Conditional Cash Transfers, to which the next section will be dedicated.

**Conditional Cash Transfers**

Conditional Cash Transfers have been one of the most extensively used tools in poverty reduction over the last 10 years. The largest CCTs programs on a global level are *Bolsa Familia* in Brazil and *Oportunidades* in Mexico, which began in the late 1980s. Beginning in 2000, there have been many other similar projects added in Latin America, Asia and Africa (Veras Soares, Perez Ribas & Guerreiro Osório, 2010; Cecchini & Madariaga, 2011; Tárki, 2014, Gazola Hellmann, 2015).

CCTs were designed and realized in order to “support longer-term poverty reduction via human capital conditionalities, which seek to help break the inter-generational transmission of poverty” (Lindert, Linder, Hobbs & de la Brière, 2007, p. 92). The logic behind CCTs is essentially that of encouraging families living in conditions of poverty to adopt good practices in their children’s education and health. It is an investment in human capital that, as the UNDP underlines, should prevent future generations from falling into conditions of poverty (UNDP, 2014).

According to the World Bank, CCTs programmes constitute a new form of social contract between the state and beneficiaries implemented on the basis of a co-responsibility where “the state is seen as a partner not a nanny” (Fiszbein & Schady, 2009, p. 10). By conditioning the transfers on *good behaviours*, the World Bank (2001) has checked the paternalistic risks. CCTs are not subsidies, which are unacceptable in neoliberal dogma, but rather a method of poverty reduction. Consistent with the logic of sustainable and resilient development instead of social assistance, CCTs are outside the logic of the welfare state and belong rather to that of the meritocracy. It is not about social and economic rights; it is a reward system contingent upon individual behaviours.

Strictly speaking, conditional cash transfers are usually financed by an international association and distributed to poor families that have been approved to participate in the program. These families have signed a *contract* in which the direct beneficiary, almost always the mother of the family, commits to guaranteeing a certain level of school attendance and sanitary provisions for her children as well as for her own reproductive health. It is evident, even from these few elements, that this program renders social
reproduction profitable, which, as has already been mentioned, works in the nexus between care and empowerment (Chicchi, Leonardi & Lucarelli, 2016; Chicchi & Simone, 2017; Beckmann, 2013).

The idea is that conditionality interrupts the intergenerational consequences of poverty by promoting behaviours that invest in human capital. This assumption is consistent with the life cycle approach, which the UNDP (2014) puts at the centre of human development understood as human resilience. The crux of the problem is no longer poverty but rather human vulnerability that changes during the different phases of the life cycle. According to the life cycle approach, children, adolescents and the elderly each face different sets of risks, which require targeted responses (UNDP, 2014, p. 6); otherwise, the vulnerabilities could accumulate and generate one another during our cycle of life.

Therefore, CCTs aim to remove those structural vulnerabilities that mortgage the potential of human capital represented in children and adolescents. These financial tools target women’s reproductive health in an effort to eliminate the risk that the mothers’ health conditions could potentially damage their unborn children, thus compromising their future.

Compared to microcredit or unconditional cash transfers, the CCTs mechanism of poverty reduction aims directly at the financialization of behaviours, producing a debt of an increasingly existential nature. With CCTs, the question is not how much money to reimburse because there is no restitution; rather the question is how to spend the money because the restitution, which is in fact the conditionality, is relative to the behaviour and performance of individuals and the state. The conditionality criterion indeed concerns not only the family as the beneficiary of the program but also the state, which benefits from the aid from an international donor.

According to the UNDP (2014), what makes CCTs so effective is their ability to support institution building policies, allowing the beneficiary to implement a suitable institutional infrastructure that is also established as a model for project management in other sectors. To respect the conditionality criterion, the beneficiary must show that it has adapted its own financial, bureaucratic and administrative structures to comply with the standards of efficiency, effectiveness, and transparency required by the donors. In this way, the beneficiary obtains approval and receives the various tranches of the funding by virtue of a system based on the evaluation of the results. The Results Agenda adopted by the donors requires social and administrative structures that are able to make the distribution networks work and prepare an effective targeting process for
beneficiaries who promote education and health for young people. They must also equip themselves with planning capacity that is suitable for extending financial support to an increasingly broader social base. The last but equally important characteristic of CCTs is their ability to integrate individuals into the financial system. As one of the last Reports on the state of credit in the world—entitled “Resilience”—clearly underlines, CCTs can be used “as a kind of institutional vehicle to articulate financial inclusion and saving” (Reed, 2014, p. 42). Among the many divisive outcomes of CCTs, the financialization of unbanked people seems to be one of the few definite results. Adopting a graduation model ecosystem approach and thanks to the distribution of contributions through bank branches and to the activation of credit cards, CCTs allow thousands of people, who are otherwise excluded from financial services because of extreme poverty, to access the banking system and accumulate savings, which could in turn become the key to their ability to access other financial services.

In order to describe the CCTs strategy, we will use the Bolsa Família case. Bolsa Família is currently one of the best practices on a global level because of its origin, operative tools, and the results. In fact, the results achieved by this program are the subject of widespread qualitative and quantitative study (Castro & Modesto, 2010; Soares, Ribas, & Osório, 2010; Soares, 2012; Mourão & Macedo de Jesus, 2012; Ferreira Pires & Leão Rego Walquiria, 2013; Cordisco, 2016).
From 2003 to 2014, *Bolsa Família* involved more than 14 million Brazilian families, two-thirds of whom lived in conditions of extreme poverty (Barros, de Carvalho, Franco & Mendonça, 2010). The program was supported by an institutional architecture that regulated the selection of beneficiaries, the distribution of funds, the monitoring and evaluation of the indicators and results and quality control. According to the World Bank, its implications stretch far beyond Brazil and comprise a planning model that can be applied on a large scale.

Launched in 2003 by Luiz Ignacio Lula da Silva, *Bolsa Família* integrated four CCTs programs active in Brazil since the end of the 1980s. The programs were originally managed by four different state departments: *Bolsa Escola*, by the Department of Education; *Bolsa Alimentação*, by the Department of Health; *Auxílio Gas*, by the Department of Energy; and *Cartão Alimentação*, a subdivision of the government program *Fome Zero* (Hall, 2006).

Under the aegis of the new *Ministério do Desenvolvimento Social*, created in 2004 to rationalize the previous social security programs, *Bolsa Família* represents a typical people-centred project that utilizes some financial devices that directly affect people’s lives and behaviours. For this reason, it is indicated as one of the principal tools for building resilience policies in the 2014 UNDP Report.

The direct goal of the program is to reduce poverty over the short and long term. In the short term, grants allow poor families to improve their living conditions by promoting children’s health, nutrition, and schooling. In the long term, grants can reduce the current condition of deprivation that threatens to continue in the future, for example by reducing child labour and increasing the education of children.

The program is founded on the logic of conditionality that is structured on two levels. The first concerns the families that, as we have seen, receive the monetary contributions contingent on their adherence to some education and health standards. The second concerns the quantitative and qualitative performance of the managing authority: protecting the greatest number of poor families and improving the administrative network, which can be evaluated based on the results achieved and demonstrated through specific indicators, above all ones related to transparency and corruption. *Bolsa*

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2. In 2011, the Dilma Roussef administration launched the program *Brasil sem miséria*, a sort of continuation and expansion of *Bolsa Família*. 
Família, like all CCTs programs, is in fact part of the strategy that aims to align Brazil with the Millennium Development Goals, and it is contingent on a network of international agencies and donors.

Regarding the institutional architecture, the Brazilian program represents an excellent example of the application of New Public Management and the Results Agenda, which has permeated the development cooperation sector since the 2000s (OECD-DAC, 2006). From the beginning, the Brazilian government has presented Bolsa Família as a waste reduction project, conglobating the 4 previous programs under different government departments into one new managing authority and cost centre, the Ministério do Desenvolvimento Social. The consolidation allows fewer administrative costs for all the managerial processes of the program, from data collection and public reporting, etc. Previous to the unification of the cost and management centres, an overlapping often occurred where one recipient family participated in more than one social program—often in all four CCTs contemporaneously. Thanks to the unification, this can be avoided, and it has also improved the work of targeting the population and standardizing the indicators of the expected results (Medeiros, Britto & Veras Soares, 2008).

From a managerial perspective, the program is based on a very precise architecture of actors that work alongside the Ministry of Social Development, for example, the Cadastro Único and the Caixa Econômica Federal just to name a few. Economically speaking, the target was identified on two levels: extreme poverty and moderate poverty, and the program transfers different grants according to the family’s composition and income.

The target is structured on a family scale, not on an individual level. In this way, it is able to responsibly distribute the monetary contributions for the required activities. For the same reason, the family’s mother is the beneficiary of the payments unless she is objectively unavailable, for example deceased, incarcerated, or gravely ill. As for microcredit programmes, the assumption is that mothers are more trustworthy managers of the loans and have a better propensity to prioritize the investments in the nutrition, education, and health of their children.

On an institutional level, the program is structured according to the vertical integration from the sponsor to the beneficiary, allowing for the aid to be distributed thanks to a system that goes from a federal level to a state and even municipal level, along a chain

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4. The Bolsa Família program is financed by the World Bank, the UK government, UNDP, and the Inter-American Development Bank (Lindert, 2006, p. 69).
of actors that guarantee all the phases of the process: targeting, selection, monitoring, evaluation and the formulation of new objectives.

For all of these reasons, Bolsa Família was set up on the Result-Based-Management Framework and Monitoring and Evaluation System. The Result-Based-Management Framework was designed to synchronize the payments with the achievement of some intermediate results on the part of the managing authority. The same results-management logic is applied to the distribution of the grants to the recipient families who are periodically evaluated on the basis of certain indicators, for example, the number of days the children attended school or the number of vaccinations they received. In this sense, family’s grants can be suspended or even revoked in the case of non-fulfillment.

From a management perspective, the program used a framework based on an Adaptable Program Loan in two phases. The first, from 2004 to 2006, aimed at strengthening the effectiveness of the system. In other words, its goal was to dismantle the previous system, as we have said, thanks to the consolidation of the 4 pre-existing CCTs programs. It reduced the administrative, managerial, and personnel costs in addition to renewing the targeting, monitoring and evaluative systems. Once this goal was achieved, phase two began. From 2007-2008, it consisted of consolidating and strengthening the results attained thanks to a significant management innovation commitment. The second phase was based on the adoption of a SWAp component for the development of the program,⁵ which introduced a formal process of coordinating donors, with defined roles and set rules, and a monitoring system based on the results and shared management of the reporting and financial management processes. To attain these goals, a Management and Evaluation System was created as well as a Managing for Results that was closely linked to it, making the distribution of the grants contingent upon the results achieved even regarding the technical and managerial improvement of the program. Implementing the Management and Evaluation System included “internal capacity building, tailoring an advanced management information system, developing new instruments to monitor and evaluate implementation, and producing up-to-date information on activities and outputs, as well as information on outcomes over long term” (Lindert, 2006, p. 70).

In conclusion, CCTs adopt the holistic approach that the UNDP identifies as the strategic key to reducing vulnerability and building resilience among communities and people. It is a dynamic approach that must guarantee the capacity development of social

⁵ The Sector-Wide Approach (SWAp) in international development brings together governments, donors and other stakeholders within any sector (WHO, 2000).
institutions and people—through a people-centred & life-cycle approach that is organized according to managing for results—and evaluate the subjects, classifying them into different sets of risk that require *ad hoc*, differentiated, and flexible responses.

**Conclusions**

According to Mark Duffield (2007), development is

> Concerned with groups and communities that, through the contingencies of poverty, gender or lack of voice, regularly find themselves superfluous, redundant or short of requirements to live an acceptable life. Development exerts a moral and educative trusteeship over this surplus life. Through coaching in the prudent arts of freedom, it is made complete, useful and governable (p. VIII).

Development is a strategy to govern surplus lives and the undesirable effects that these include in favour of stability and security on a global level. The concept of a surplus life indicates those who live in so-called *zones of abandonment*. These are areas affected by zoning processes of differentiation among lives, which are subjected to varying degrees of vulnerability and produced by governmental technologies typical of what Povinelli (2011) defines as late liberalism. Thus, development is a practice to deal with the surplus population (Duffield, 2007, p. 10). Development discourse produces a sort of global-life-chance divide, a dividing line that differentiates between developed and underdeveloped lives, or, to use Duffield’s terms, insured and non-insured life (Duffield, 2007). Moreover, development does not extend the levels of social protection of the insured lives to the non-insured lives but limits itself to improving the self-reliance of those who fall into the zones of abandonment. They must activate, if they can, their own autonomy and responsibility in order to meet their own needs. When this self-reliance reaches a moment of crisis, it is the humanitarian system that intervenes as a sort of last-resort of international social protection: “As a biopolitical regime, international development combines the protection of humanitarianism assistance with the betterment through self-reliance” (Duffield, 2007, p. 18).

As we have already touched upon, vulnerability and resilience, co-opted by neoliberal policies of poverty reduction, have allowed the concept of poverty to be reformulated. The conceptual turn was made possible thanks to the multidimensional aspect
assumed by poverty within the sustainable development discourse. Rejecting a merely economic meaning of poverty and vulnerability, sustainable development has enabled the strategies of fighting poverty to shift to poverty reduction, which is based on human resilience and the self-reliance of the lives at stake. Due to a social reorganization of welfare systems and the job market, sustainable development has produced a homeostatic doctrine of development that ties the levels of welfare to individuals’ and communities’ self-reliance. Poverty is no longer understood to be an economic phenomenon, and therefore, non-economic systems will have to deal with it.

Since the 1990s, the goal has been to remove structural vulnerabilities and poverty, which are the consequences of people's economic, social and cultural conditions. This has allowed society to go beyond and even stigmatize the conception of poverty that claims it is caused by differences in income and consumption. This conception has been replaced by a vision that interprets it, and manages it, as the result of a variety of forms of disadvantage. Therefore, poverty has become a multidimensional phenomenon linked to a cluster of different causes, both economic and non-economic (Duffield, 2007, p. 103), and is no longer a mere problem of income and jobs. Rather it is linked to a series of structural vulnerabilities – gender, age, illness, disability, geographic area of residence, etc. – and contingent vulnerabilities that derive from our exposure to external threats – war, pandemics, climate change, economic crises, and so on.

Poverty reduction, therefore, does not aim to increase income or to lower unemployment and job precarization but rather a change of status. The reconfiguration of poverty into multidimensional terms, which group together material and immaterial elements as well as economic and extra-economic elements, has produced a sort of naturalization of poverty itself that is confirmed in the life cycle approach. Exposure to poverty, which has itself become one of the many forms of vulnerability, varies throughout our life cycle and thus belongs more to the natural rather than political domain of each person.

According to J. Reid (2012), we have moved from an idea of guaranteed security through prevention to one of resilience as a strategy of adaptation and survival. It is life, not the economy, which must guarantee the rationale that individuals must ensure their own needs are met. The safety and well-being of individuals is not the goal of development but that of life in the biosphere. Development is dematerialized, interiorized and made existential. It is the fruit of coping and self-reliance strategies in which poor people, represented as micro-entrepreneur of themselves, according to the capability approach, survive if they are able to integrate themselves into the market. Development
aid applies this resilience strategy both on an individual level and that of the fragile state. Being safe and sustainable means being resilient. Neoliberalism has broken the modernist project of development through industrialization and protection, a concept based on material development, and has substituted it with the idea of immaterial development focused on the sustainability/resilience nexus. The dangers that threaten us, understood in an ontologically emergency way, no longer allow us to activate strategies of protection, which would be illusory and in turn harbingers of further risks. Populations can no longer be protected from every single threat, and therefore it is necessary to abandon the large development projects of the past in order to guarantee the freedom of choice that today represents the only possible saving strategy (Sörensen & Söderbaum, 2012, p. 14). People-centred development has wagered everything on the freedom of choice and on human capability. The strategy focuses on empowering people, which has become a sort of anti-political weapon. Individualizing poverty and depoliticizing inequality has substituted the bio-political dichotomy of developed-underdeveloped with that of disposable people who live in zones of abandonment and marketable people who manage to survive by integrating themselves into the market. Empowerment de-racialized the dichotomy between those drowning and those saved, which worked in the liberal paradigm of development, and found a solution to the problem of surplus population. Freedom of choice is more than a political concept; it has become a tool of integration in a society perceived as a market in which individuals act in competition with each other. It is no longer a space of rights but rather, as we were saying about CCTs, one of rewarding individual behaviours (Shani, 2012, p. 100).

Development aid, on an individual and institutional level, has become post-conditional (Duffield, 2007, p. 168) in the sense that it is no longer tied to a form of conditionality like in structural adjustments or microcredit programs. In post-interventionary development, and in new financial tools like Conditional Cash Transfers, conditionality is post in the sense that it is internalized and interiorized in strategies of coping, resilience and the survival of fragile states and vulnerable individuals.

References


