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Chapter 7. Conditional Cash Transfers in Education for Development

Emergence, Policy Dilemmas and Diversity of Impacts

Xavier Bonal, Aina Tarabini and Xavier Rambla

The Context for the Emergence of CCTs

In recent decades, international organisations have commented broadly on the connection between poverty reduction and the potential of the poorest people for resilience. In the late 1980s, UNICEF responded to the alarming perverse effects of Structural Adjustment Programmes (SAPs), asking for ‘adjustment with a human face’ underpinned by social emergency funds (Cornia 2001). One of the most visible reactions to the failure of SAPs was the identification of poverty alleviation as the most salient objective of international organisations in shaping the global development agenda. The 2004 World Development Report, *Making Services Work for Poor People*, is a clear example of the inclusion of poverty alleviation vis-à-vis economic growth among the main priorities for development. The report is also an example of the idea of ‘activating’ the poor to help them change their circumstances. Thus the role of policy in this framework entails empowering the poor and giving them the necessary tools to take advantage of existing economic and social opportunities. The centrality of poverty reduction was also visible when *Poverty Reduction Strategy Papers* (PRSP) became the most significant instrument through which international organisations would support governments in the fight against poverty. In fact, PRSP became a necessary tool for highly indebted poor countries to continue borrowing funds from international finance organisations and a new form of conditionality.

Thus in the first decade of the twenty-first century the World Bank (WB) advised donors and governments to manage social risk by assessing the vulnerability to potential poverty-inducing shocks and providing the necessary economic and social resources for victims to withstand these shocks (Holzmann *et al.* 2003, p. 10). The idea is generally associated with a hypothetical ‘generative mechanism’ (Pawson 2006) grounded on social capital theories: the point is that the poor may lessen their multi-dimensional deprivation by mobilising their own social networks and making their voice heard in social policy consultation bodies (Narayan 1999; Atria 2003).

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Naturally, this understanding of poverty reduction affords a central role to education among *the best* policies. If poor people have to be empowered to develop social and human capital, there is nothing like education. In fact, education is one of the central strategies in PRSP and has also remained one of the central sectors in the WB's lending portfolio. Since the MDGs were established, the Bank's support for education has constantly increased, reaching \$5 billion in 2010 (*World Bank 2011*, p. vi).

That is the context in which Conditional Cash Transfer Programmes (CCTs) in education emerged. Interestingly enough, these programmes were not part of any system of lending conditionalities nor were they were part of international organisations' global agenda for education development. CCTs are an example of an inverse policy path, from the bottom up. State or federal governments in Brazil and Mexico initiated CCTs in education on a large scale in the mid-1990s. In Brazil, the Federal District began the first *Bolsa Escola* in 1995. After two years, the *Bolsa Escola Federal* was initiated. *Progres*a – then renamed *Oportunidades* – started in Mexico in 1997. Since then, different programmes have been extended, especially in Latin American countries but there are also recent examples in Asia and some African countries. Curiously enough, these programmes are part of the South-South cooperation policies. Indeed, the First World has also learned from the Mexican or Brazilian experience, as is illustrated by the CCT programme developed in New York City. The WB did not promote the two most important CCT programmes in the world and it was actually highly reactive to these new policies in closely observing and evaluating processes of implementation and their impacts (*Peck et al. 2010*).

One of the reasons for this passivity can be explained by the focus of the Bank's lending on investment and infrastructure on the one hand, and on school supply policies on the other. The WB has never financed the current costs of education and concentrated its project lending activity on capital costs. However, nor did the WB include CCTs among their policy recommendations. The Bank has contemplated demand-side policies such as school vouchers or educational loans, but has not traditionally included CCTs as a good policy practice to enhance school access or school performance.

Interestingly, this is not the case anymore, since the Bank is currently supporting programmes such as *Bolsa Família* in Brazil. There might be different reasons for this change but a plausible explanation is related to the adequacy of CCTs within the framework of the anti-poverty agenda for development. CCTs are designed as a policy tool to break the intergenerational reproduction of poverty through education and as a method of empowering the poor to overcome their circumstances. In this sense, CCTs do fit in with the ideas of the WB and other international organisations with regard to fighting poverty by bypassing the inefficient state of developing countries and by delivering resources directly to those most in need (*Tarabini 2008*). This is especially significant since CCTs have not shown a clear impact on school performance. What we know today is that there is mixed evidence concerning the effects of CCTs in several educational dimensions. There is evidence of substantial improvements in school access or in access to school meals (a very important effect in contexts of extreme poverty). Some authors even positively value the effects of CCTs in reducing child labour (*Rawlings 2005*). On the other hand, other authors have expressed doubts over how useful these programmes are in improving learning and performance (*Schwartzman 2005*). Significantly, by examining different countries, *Reimers et al. (2006)* ascertained that the logical framework of CCT programmes was often focused on attainment, assistance and enrolment, but its instantiation seldom concerned dropouts, learning, the quality of instruction, repetition and promotion and school improvement. In short, this sample of experiences shows that the alleged impact of these programmes on other sectors beyond social protection ultimately remains unclear, at least in the area of such a prominent area as education policy has become.

In spite of this uncertainty, one significant policy question that remains unanswered is whether CCTs are or are not a worthy tool to break the reproduction of poverty. The answer to this question is not at all simple. It depends on how a CCT programme is designed, who the beneficiaries are and how we assess the impact of these programmes. Although the latter question is particularly important – and would reveal the many limitations of impact evaluation methodologies – we will concentrate in this paper on the first two. We argue that the uncertain effects of CCT programmes are closely linked to two sets of factors. On the one hand, policymakers face significant dilemmas when designing CCTs. Options taken in the programme design may prove crucial to understanding the orientation of the programme and its effectiveness in terms of school access, school performance and other effects. On the other hand, the social conditions of educational demand explain why different families and different pupils react differently to the same type of input. The transfer can have an entirely different impact depending on who the beneficiary is, even when all of them are poor.

In this paper, we explore the main dilemmas faced by policymakers when designing a CCT programme. Our arguments can be considered as generic, although reflections and examples are mainly taken from an analysis of the *Bolsa Escola* programmes (PBE) developed in Brazil (both in its federal and local forms) from the mid-1990s until they were absorbed by the federal programme *Bolsa Família* (PBF) in the year 2003. The dilemmas, shortcomings and possibilities of a CCT programme can be found in the realm of institutional design, in the technical processes of beneficiary selection and coverage and in the implementation systems developed. Our analysis will encompass all these dimensions, and is thus fed by the empirical evidence available in the different evaluations of the programme, sometimes performed by specialists from international organisations (UNESCO, the WB and the ILO), at other times by scholars, and even occasionally by personnel from the programme itself. As data for our analysis, we have also added the studies our research group conducted during the years 2003–06, and in particular we shall take into account the evidence from a study regarding the impact of PBE on the conditions of educability of the beneficiaries in the town of Belo Horizonte.^[1]

The chapter is structured as follows. In the next section, a description of the PBE is provided, with special attention afforded to variations between the federal and the municipal versions of the programme. The third section explores technical dilemmas involved in the programme design and introduces reflections on the changes generated following the implementation of the PBF. The fourth section provides examples of how different the impact of the transfer can be depending on the social and living conditions of beneficiaries. Finally, a concluding section underlines the main deficiencies in mainstream evaluation when assessing CCT programmes and provides guidelines for a 'realistic' evaluation of CCTs (Pawson 2006).

Characteristics of the Bolsa Escola Programme

The PBE was a demand-side education programme based on income transfers to poor families, on the condition of their children attending school. This programme was part of the Minimum Income Guarantee Programmes initiated in Brazil in the first half of the 1990s and, from the very beginning, it was developed in a decentralized fashion on a municipal scale.

The programme was first implemented in 1995 in the Federal District with the aim of achieving three goals: 1) increasing the families' standard of living in the short-term; 2) lowering child labour rates; and 3) optimising children's staying in school with the ultimate goal of reducing future poverty. The highly favourable evaluation of the earliest proposals implemented and the spread of the debates on this type of programme drove many other municipal governments – many of them governed by the PT (Workers' Party) – to develop education-associated minimum income programmes, which became widespread in the country during the second half of the 1990s.

The manner in which the programme was implemented on a municipal scale showed differences in both design and management; however, generally speaking both their goals and the criteria used to select the population converged. In terms of the goals, there was a general overlap with those set by the pioneering programme in Brasilia. In terms of the selection systems, the programmes shared a series of criteria including family income, children's ages and period of time residing in the town, with potentially eligible families being those with a per capita family income lower than a certain pre-defined level (generally, the poverty line) with at least one school-aged child and a minimum time of residence in the town ranging from one to five years. The families fulfilling the requisites that were accepted for participation in the programme received a monthly income transfer, usually an amount varying between one-half and one minimum salary, provided their child regularly attended school.

Starting in 1997, and in the light of the success of the municipal experiences, a type of federal programme began to be implemented. In 2001, the federal PBE spread to a nationwide scale, leaving its management and implementation in the hands of the town education councillors, with the financing and monetary transfers to the beneficiaries remaining under the aegis of the National Secretariat. Table 7.1 summarizes the main characteristics of the municipal PBE in Belo Horizonte, and its comparison with the federal programme is explained below.

Until the end of 2001, the PBE in Belo Horizonte operated in the town autonomously, managing to assist a total of 9,311 families. In 2002, the federal PBE began to be implemented in the city. The main difference between the programmes concerned the sum of the transfer. The Belo Horizonte PBE transferred a fixed monthly sum (R\$168, equivalent to €71) per family, while the Federal PBE assigned a variable benefit according to the number of children in each family (up to a maximum of R\$45 for three children or more, equivalent to €19).

In 2003, and due to the federal government change in Brazil, the PBE underwent a significant change: it was incorporated into a new programme targeting the poor, *Bolsa Familia* (PBF). This modification brought changes both in the functioning and in the features of the programme. The PBF is part of the *Fome Zero Programme*, a public policy aimed at combating hunger and social exclusion in the country. This programme has combined all the income transfer programmes existing in the country and implies, in general terms, the disappearance of the PBE as an independent programme. On average, the PBF transfers R\$77 per family per month (equivalent to €25) and thus substantially increases the transfer sum provided by the federal PBE. At the same time, the programme introduces a three-pronged action that includes education, health and food. This approach allows the programme to extend beyond educational conditionality and includes additional benefits for pregnant women and small children or food subsides. Moreover, the merging of the previous independent programmes has reduced administrative costs and bureaucratic complexity for both the beneficiary families and the administration of the programme. Prior to the unification of the programmes under the PBF, each of them had its own implementing agency, information system and source of financing. This meant that it was possible for one family to receive benefits from all the programmes simultaneously while another family, displaying an identical socioeconomic profile, could be excluded from all of them (Soares 2010, p. 2).

Table 7.1. Design of the municipal PBE in Belo Horizonte

Start of programme	1997

Selection criteria	<p>Per capita family income average minimum salary</p> <p>Children aged 7–14 (6–15 starting in 2001)</p> <p>Minimum time residing in town: 5 years</p> <p>Priority given to families with minors living in situations of social risk.</p>
Value of the transfer	R\$168 per month per family (equivalent to €71 in 2011)
Conditions	Children's minimum attendance of 85%
Timeframe	Indefinite
Management and implementation	Municipal Education Secretariat
Budget	1.67% of the municipal education budget
Methodology of Family Assistance	<p>Socio-educational actions</p> <p>Education and professional training for young people and adults</p> <p>Special attention to families with minors in situations of social risk</p>

Source: compiled by the authors of this paper.

Despite the generalisation of the PBF, this programme co-existed for a few years with some of the former independent programmes, such as the local PBE. In recent years, however, a number of municipal forms of the programme disappeared (including the Belo Horizonte PBE), as did the benefits provided by them. Nowadays, the PBF has been consolidated as the main national strategy for the fight against poverty in Brazil. Moreover, as [Draibe \(2006\)](#) indicates, 'it has monopolised pro-poor policies in the whole country'. In 2006, it benefited 11 million families in the whole country, 18.6 per cent of the total population ([Villatoro 2007](#)). Its estimated cost is 0.5 per cent of GNP and approximately 2.5 per cent of total government expenditure ([Lindert 2006](#)).

Finally, it is important to appreciate the role of the WB in the programme. The WB's loan for the programme in its first phase (2004–09) was US\$572 million; in its second phase (2010–15), a total amount of US\$200 million. There is no doubt that the WB's involvement in the PBF does not only indicate the priority given to targeting in the WB portfolio, but also its growing influence in shaping the directions that targeting programmes have to follow.

Dilemmas in the PBE

An Analysis from the Standpoint of Supply

In this section we shall analyse the shortcomings and possibilities of the PBE from the standpoint of its institutional design, identifying certain dilemmas on whose resolution the equity and efficacy of the programme may depend. We shall first refer to the dilemmas linked to the process of targeting and the coverage of benefits; secondly, to the options related to the amount of the benefit; and finally to the possible consequences generated from investing greater or lesser effort in monitoring and family assistance measures.

Dilemmas of Targeting and Coverage

Who Benefits?

From the experience of targeting programmes, three criteria operate to define the beneficiary population: territorial, vulnerability and institutional criteria. The projects undertaken in the region have tended to use one of these criteria (or the combination of more than one) to select the target population. The efficacy of the programmes and volume and characteristics of the population excluded from them largely depend on this selection process.

In the case of the PBE, the targeting method was based on a combination of territorial and vulnerability criteria, while institutional criteria were totally excluded. The first phase of targeting in both the federal programme and its municipal variants was based on the territorial criterion, hinging on which areas with high levels of social exclusion were identified as places where intervention should be targeted. The second phase of targeting entailed identifying the potential beneficiaries based on gathering information on families' economic status and calculating a vulnerability index.

The available evaluations of the different forms of the PBE all coincide in highlighting that the targeting was appropriate and that the selection process tended to be targeted to the neediest people in each territorial area ([Sabóia et al. 1998](#); [Lavinás et al. 2001](#)). On the other hand, it is important to take into account a number of risks linked to the geographical targeting associated with some CCTs. The main risk of this targeting criterion is creating an 'ecological fallacy' by regarding the entire territorial unit as if it displayed social homogeneity ([Brodershon 1999](#)). To rectify this fallacy, one can operationally resort to defining very small territorial units that tend to minimize the lack of homogeneity. This, however, does not take into account the fact that small pockets of poverty might remain outside the programme if they are located in territories with average values on the social indicators.

Finally, the criteria of targeting must inevitably be related to the programme's coverage capacity. Indeed, the different forms of the PBE tended to generate situations of 'over-targeting', that is, selecting beneficiaries from amongst the population that met the requirements, but that for budgetary reasons remained excluded from the programme. This need to select among the potential beneficiaries is usually resolved by endeavouring to give priority to the most vulnerable families. This process, which is ethically indisputable, may, however, have consequences on the efficacy of the transfer in terms of its potential impact on creating income autonomy. Some evaluations have pointed out that the PBE enabled many families to escape from destitution, though not poverty ([Lavinás 2000](#)). Only a small percentage of families, in certain municipal programmes, managed to change their living conditions sufficiently to rise above the poverty line. Paradoxically, sound targeting might reduce the efficacy of the programme in terms of the possibilities of effectively reducing poverty and generating better conditions of educability in the children.

The dilemmas mentioned might also have an effect on the social cohesion between the populations that do and do not benefit from the programme in the poor communities where it is implemented. The situations of over-targeting could generate a logical disgruntlement between those families that remain excluded from the programme though they meet the eligibility requirements. Likewise, the discretionary nature of whether one was a beneficiary of the federal or the municipal varieties of the PBE generated a logical disgruntlement in the families benefiting from the federal programme who do not understand why they received less than other families in an identical situation of poverty. Here we can identify one of the most obvious contradictions in the discourses on education and poverty. While these discourses place great importance on community social cohesion as a mechanism to combat poverty ([World Bank 2001, 2004](#); [Putnam 2004](#)), due to their very design, the targeting programmes with their coverage limitations generate disparities that make this social cohesion difficult to achieve.

Dilemmas concerning the Benefit

How Much to Transfer?

Decisions on the transfer sums are important since the programme's efficacy in achieving its goals largely depends on them. A first factor to take into account centres on what many authors call the trade-off between breadth and intensity ([World Bank 2004](#)). Indeed, targeting programmes debate the breadth of the coverage and the intensity of the benefit, and both the PBE and the PBF are no exceptions. The federal PBE variant, for example, offered broad coverage but limited benefit, while the municipal variant in Belo Horizonte offered a higher benefit, which consequently hindered the programme's chances of breadth (though obviously that depends on the amount of resources invested.) Broader coverage can ensure greater equitableness in access to the benefit but lower efficacy in achieving the goals, and conversely, a higher amount transferred may enable certain families to escape from their situation of poverty and generate mechanisms for creating income autonomy, but it could also generate inequality amongst sectors of the population that meet the eligibility criteria yet do not manage to be aided by the programme.

Within a context of clear financial limitations (on both a federal and municipal scale), the choice of either type of strategy clearly involves a political decision. One of the considerations to be borne in mind when fixing the sum of the benefit thus entails defining the goal to be achieved by the transfer. For example, a transfer may be chosen that manages to situate the families above the poverty line, or one may be chosen according to the opportunity cost associated with attending school ([Sedlaeck et al. 2001](#)). Some evaluations of the programme make it possible to determine the relationship between the amount transferred and the educational career of the beneficiaries, thus determining not only

the amount of the transfer based on families' overcoming their material poverty but also based on knowledge of the relationship between the transfer and achievement of the goals, such as school attainment and the eradication of child labour. The consideration of which goals are given greatest priority is thus fundamental for considering the extent to which a targeting programme like the PBE is exclusively envisioned to alleviate the problems of lack of schooling and poverty (or even as an instrument of social control), or as a social policy that strives to use education as a key mechanism in the struggle against chronic poverty. Choosing one decision over the other will provide objective criteria for fixing the amount of the transfer and assessing the coverage needs based on criteria that are not exclusively conditioned by the available budget, a predominant criterion in almost all the targeting programmes.

Finally, the disjunctions are also related to the fixed or variable nature of the transfer. Most versions of the PBE have opted for a fixed transfer, although the federal form of the programme introduced a variable transfer depending on the number of 'eligible' children within the family unit. The decision for either type of option is generally related to the added costs that might be involved in introducing variability in the systems of selecting and monitoring the beneficiary population. The choice of the simple transfer model, recommended by some authors ([Sedlaeck *et al.* 2001](#)) may enable administrative costs to be saved; yet it might also lead to problems of equity and efficacy. The problems of equity are the result of offering identical amounts to family units with very different circumstances in terms of the ways they experience poverty. The problems of efficacy derive from witnessing the impact of very different transfers among the beneficiary families. Below we examine this issue in greater depth when we refer to the programme's shortcomings and possibilities from the standpoint of demand.

Dilemmas concerning Monitoring and Assistance

Is Transference Alone Enough?

A final set of dilemmas present in the design of the PBE centres on the least quantifiable but no less important terrain of ensuring its efficacy. These are measures that the programme can incorporate for the purpose of assisting and monitoring the beneficiary families. This is one of the realms in which the more help-oriented or redistributive orientation of the programmes can be seen. Logically, the chances for a greater breadth and/or intensity of the programme depend on the funds earmarked for the assistance measures, yet effective use of the transfer can also break the reproduction of the poverty cycle.

The decisions in this area are indicative of the possible political orientations the programmes might have with regard to defining poverty and the mechanisms needed to combat it. In other words, the more comprehensive the monitoring and family assistance measures, the greater the inter-sectoral actions related to the programme. Likewise, the more actions there are parallel to the transfers aimed at increasing the quality of the educational process, the more evidence there will be that the programme's design does not limit the concept of poverty solely to material factors but also extends it to other aspects. Underpinning the design, then, is some kind of interpretation of the relationship between education and poverty, or, what amounts to the same, the choice of a vision of the relationship as either exclusively unidirectional (in which education is conceived as a causal factor in the situation of poverty) or recursive (in which education and poverty mutually influence one another). The more funds are earmarked to actions such as adult literacy, visits to healthcare centres, occupational training policies, meetings with the beneficiary families and follow-up of the students' school career, the closer the programme will approach a recursive vision of the relationship between education and poverty, in which factors that could determine the possibilities for taking advantage of the educational experience are as important as school attendance and the quality of the education.

The variants of the PBE differed considerably in their planning of the monitoring measures and complementary actions for the beneficiaries. The federal type was limited to targeting and ensuring the income transference and left the design of the monitoring and assistance services to the municipalities, while the Belo Horizonte PBE applied a broad, diverse assistance methodology which included action in labour, social, educational and personal areas. In this regard, the PBF clearly draws its inspiration from the municipal forms of the PBE and combines the monetary transference with several complementary actions for beneficiary families. These actions, oriented toward maximising the effects of CCTs in reducing poverty, could be both specifically designed to cater for PBF families or other existing programmes, and include four main categories: access to knowledge (young and adult literacy programmes, vocational training, etc.), access to employment and income (professional qualification, access to micro-credit, etc.), improvement of housing and infrastructure (basic services programmes) and citizenship rights (programmes related to the exercise of civil and political rights) (www.mds.gov.br/bolsafamilia). Actually, the national debate surrounding the new federal educational plans to be implemented between 2011 and 2021 has essentially assumed this multi-dimensional, bi-directional view of poverty reduction ([CONAE 2010](#)).

The reflections in this section point to the possible political options that underpin the characteristics of the programmes' supply. However, the efficacy of the programme in terms of meeting its goals does not only depend on the political orientation implicit in their design. Our studies highlight how the impact of the transfer has different effects according to the social conditions of the beneficiaries and their representations of poverty and education. The efficacy of a targeting programme must thus be seen as not only based on the characteristics of the supply side but also the demand side, and especially from the standpoint of the possibility the transfer and other complementary actions may alter the

conditions of educability of poor students.

Limits and Opportunities of the PBE

An Analysis from the Demand

The conditions of educability have been defined by [López and Tedesco \(2002\)](#) as the set of resources (both material and otherwise) that make possible the development of both educational practices and their potential success. From this perspective, it is claimed that if everyone is potentially educable, it is crucial to take into account the role played by both the socio-family and the school context in developing or hindering this potentiality. The idea of educability, thus, is not linked to an individual's capacity to learn, but rather to the characteristics of the educational and socio-family system, mainly centring on the relationships between the two.

In this section, we focus on the impact of the PBE programme on the conditions of poor students' educability, exploring their limits and opportunities in this area.

Impact of the PBE on Education and Educability

The PBE, in both its federal and municipal variants, aims to ensure school access and school attendance for poor children through the provision of financial support to their families. On account of its very nature, then, it can be assumed that one of its immediate impacts will be an increase in school attendance of beneficiary students, since if they do not meet the minimum requirements in this area, the family's monetary transfer is stopped. The rise in school attendance and the fall in dropouts during the period of primary education are therefore direct educational impacts of this type of programme, resulting from their very design.

Indeed, our studies allow us to confirm the positive effects of the PBE in terms of school attendance, an aspect acknowledged in both family accounts and in student and teacher interviews ([Bonaf et al. 2010](#)). For the case examined, it can also be claimed that the improvement in school attendance is due not only to the programme's conditionality but is also linked, in turn, to the economic and socio-cultural changes registered in the families as a result of their participation in the programme.

The monetary transfer associated with the PBE, of varying amounts, constitutes an improvement in the beneficiary families' living conditions inasmuch as it entails a fixed, sure and steady income that can be used to cater for the different material and educational needs. The interviews held with the beneficiary families reflect how this monetary benefit is a means for them to cover their most immediate needs, such as food, clothing or health. Having good nutrition, the clothing needed or school supplies are clearly necessary pre-requisites for the development of educational practices and are crucial factors in making regular school attendance possible.

The PBE implies an improvement in the educability of the beneficiary students. This is not only because the programme requires them to attend school (direct educational effect) but precisely because it makes it possible for them to do so in that it guarantees the necessary conditions (indirect educational effect). It cannot be forgotten that although education is a necessary condition for equity, good educational development cannot be ensured without previously ensuring a minimum level of equity ([López et al. 2002](#)). Regular school attendance and children's potential educational success are closely associated with a series of family characteristics that affect the positions and dispositions adopted towards education: the availability of material resources, the possibility of assisting children's educational development, a proper physical context to accommodate school routines, and the family's cultural and educational climate and values are just some of the key factors in this process.

All the mothers interviewed stressed the influence of the improved living conditions on their children's school opportunities, highlighting different consequences of this economic improvement on their children's chances of being educated:

To me the PBE was a great help, now I can at least send my children to school well fed (...) before, my youngest daughter was malnourished, and only when I joined the programme did she begin to develop, and why is that? Because I could feed her better and don't you think this contributes to her education? It's like a car without gas, a car without gas doesn't move, does it? Well, a malnourished child can't go to school, it's the same, exactly the same

(Jacqueline, beneficiary of the Belo Horizonte Municipal PBE).

The improvement in the family's living conditions clearly influences the children's educational opportunities inasmuch as it makes it possible for them to meet the minimum requirements to carry out school practices and increases their chances of taking advantage of their education. Indeed, schools assume that students come with a series of predispositions, attitudes and behaviour learned before starting school; they expect that families ensure that their children are given the resources, values and habits needed for their education; and they trust that the students will

arrive in their classrooms with the school supplies needed, the predisposition to study, the possibility of doing homework at home and a positive attitude toward school. The PBE enables families at the very least to provide the basic material requirements to make their children's education possible, thus ensuring the minimum needed for their educational development.

Limits of the Programme to Ensure Conditions of Educability

The positive effects we have just examined, however, are not equally present throughout social, educational and family settings. In this section, we will illustrate the shortcomings of the programme in two fundamental aspects: the difficulty of generating positive impacts in the realm of educability in all the beneficiary families, and the difficulty of ensuring improvement in educability conditions from the school standpoint.

The Diversity of Impacts according to Family Characteristics

Despite the fact that all the beneficiary families share a common situation of poverty, their living conditions differ broadly according to factors such as income levels prior to the implementation of the programme, the composition and stability of the family structure, the situation of the different family members, both adults and minors, in the labour market, the neighbourhood in which they live and the level of education of the adult family members. These factors identify different situations of social exclusion and, in short, they determine the type and intensity of impacts of the monetary transfer on different family and social settings. Although the monetary transfer is in itself positive from the standpoint of material living conditions, its effects on other non-material dimensions of poverty are completely different according to the different types of family situations (Bonal *et al.* 2010).

In terms of the usefulness and destination of the benefit, there is a clear difference between families who, in addition to the PBE, also receive income from activity in the labour market and those who live exclusively on the monetary transfer. Although in both cases most of the benefit is used for things such as food, housing or healthcare, in the former there is the possibility of earmarking part of the grant to purchase educational materials. That is, only the families that have better relative living conditions manage to allocate part of the benefit to purchasing school supplies and even low-cost tuition or extracurricular activities, while those living in a situation of greater instability have very few chances of using the benefit to pay for such materials or activities. The use of the monetary benefit, then, and its repercussions on the children's conditions of educability, are strongly influenced by the baseline socioeconomic situation and, for many families, the sum transferred proves insufficient simultaneously to meet subsistence and educational needs:

I would like to find a course for him because he has some problems in maths but it is difficult because you have to pay for it and I do not have enough money to do so. I got the PBE, yes, but this is the only income we have at home ... and it is not enough at all. It is a help, a big help, it ensures the basic, you know, the basic food, and this stuff, but I have to pay for gas, water, housing, everything and I am on my own ...

(Mother benefiting from the Belo Horizonte Municipal PBE).

In terms of school attendance, the diverse range of situations is similar. While for some families the PBE is the first chance to ensure their children's regular school attendance, for others it is an incentive that improves a pre-existing situation, and yet for others, due to their situation of deprivation, it is an insufficient stimulus in itself to generate significant, permanent changes in this area. It follows that, though higher school attendance is a key factor in changing children's educational and life trajectories in families with relatively superior living conditions, for others it is unlikely to lead to significant and permanent changes in their relationship with, expectations of and strategies towards schools, if other types of action are not simultaneously undertaken. The level of poverty in which some families live is so extreme that improvements in their children's school attendance, despite its inherent importance, has a limited capacity to change substantially both the current situation and their future social and educational prospects. Moreover, in some cases, the awareness of the social stigma related to poverty is so strong that it clearly limits the educational expectations and opportunities of young students:

If you go to find a job and tell them you're from the slum, they are not going to hire you ... I've seen this with other people, people here in the slum with studies but they could not find a job in the city ... So, you can have education, but what for? They do not want us

(Joao, 14-year-old student).

The diversity of impacts of the PBE is reflected in all the dimensions that define the conditions of educability from the family standpoint – educational assistance, help with homework, among others – enabling us to claim that the families'

living conditions prior to joining the programme are key to understanding the different intensity of its educational impacts, not to mention the potential permanence and stability of these impacts.

Despite the fact that the Belo Horizonte PBE is one of the most ambitious of its kind, its impact on education and educability is extremely varied if other complementary measures or policies are not implemented that enable the families in the greatest situation of vulnerability to raise their standard of living. Likewise, we must highlight the existence of situations of 'ineducability' (Bonal *et al.* 2010) which continue to be perpetuated despite the programme's actions, and which cannot be overcome without the intervention of other types of policies. Drug dealing, lack of public investment in the *favelas*, lack of stable employment, insalubrious dwellings and child labour are just some of the factors characterising the everyday lives of these families, which continue to hinder them not only from the point of view of the possibilities of educational integration but more especially social integration.

Diversity of Impacts according to the School Characteristics

School attendance itself does not presuppose greater educational attainment, nor does it automatically generate a change in the attitudes and positions of adults and minors towards education. On the contrary, the role played by educational institutions, their way of dealing with learning difficulties and their way of forging relations with students' families are key to improving or hindering the educational trajectories of the students participating in the PBE.

On the one hand, it is crucial to take the structure of opportunities of different schools into account to cater effectively for the students from impoverished family backgrounds. The schools' social composition and their geographical location are two crucial factors in this regard. Some schools are located in the middle of highly dangerous slums and are entirely made up of poor or extremely poor students. Consequently, these types of schools present a 'concentration of difficulties' that, without the support of complementary public resources, could make it difficult to guarantee the learning of the students. As this teacher clearly explains:

In this school all the students are poor. I'd say that 100 per cent of the students are poor. This is one of the poorest neighbourhoods in the whole country, this is a very poor community, there is a high level of unemployment, a high level of illiteracy ... and so this is a school in which a lot of difficulties are concentrated. The level of difficulty of our students is very high in every sense: in cognitive terms, in relational terms, in personal terms ... so, in my opinion, this school would need much more resources, human resources, economic resources ... the level of difficulty is so high ... so high, that sometimes nothing is enough

(Teacher in a public school with a high concentration of poor students).

On the other hand, it is crucial to consider the processes of stigmatisation toward poor students that exist in many schools. School is still considered as the 'natural place' for the middle classes and the poor are constantly accused of not having the interest, the capacity or the motivation to support their schooling process; they are accused of their own poverty. Moreover, programmes like the PBE are explicitly rejected by some teachers due to the stereotypes they have with regard to poor students and their families. According to this view, the PBE focuses on school attendance but not on educational achievement, and the students who benefit from the programme are accused of not having a better attitude and better results. In fact, many teachers expect a kind of mechanical adhesion of poor students to the school institution simply on account of being grant beneficiaries. They consider that affording poor students the opportunity to stay in school is enough for them to take advantage of this situation, thus disregarding the number of socioeconomic difficulties they have to face in their daily lives, the role of the school itself in reducing the distance between poor students and the school institution and its demands, and the fact that for poor students to rely on school it is first necessary for the school to rely on them:

The PBE families only live to complain, their only motivation with the school is that we justify the regular attendance of their children because, if not, they lose the grant. But that's all, they do not participate in anything else, they do not take part in the school life, they do not help or assist their children's education process. Perhaps the PBE can ensure that the child goes to school, but nothing else, and just coming is useless (...) their only concern is getting the money each month, there is no commitment either on the part of the child or their families, they come without having done the homework, they don't listen in class, they're not motivated, they disturb the entire classroom ...

(Teacher in a public school).

Of course, programmes such as PBE are not directly responsible for situations like these, but if it is expected that educational investment is key to poor people having the opportunity to escape poverty, the very role of the school in this process cannot be ignored. If poor students continue to attend 'poor schools' and 'schools for the poor', it will not be

their educational investment that will open opportunities up to them.

Conclusions

For the last decade, CCTs have become a ‘fast social policy’ in the developing world. Whether these programmes can be considered a progressive or regressive social policy is a highly controversial issue. Are CCTs a good policy for the poor? Are they redistributive or are they part of the new faces of neoliberalism in social policies? Do they have positive effects for poverty alleviation?

Answering these questions is no simple task. As this paper has shown, programme design is a central aspect in assessing the impact of CCTs. In fact by examining the programme design we can infer what Pawson or Dale have called the ‘programme ontology’ (Robertson *et al.* 2007): that is, the values underlining specific public policies are implicit in the very design of the programme. In the case of the PBE and the PBF, we have looked at aspects such as the programme extension, the value of the transfer, the targeting system, the follow-up monitoring procedures and the support methodology. We have observed significant differences among programme variants, and we have illustrated tensions and dilemmas that policymakers face when designing a CCT programme. Within this diversity, it would be erroneous to qualify or disqualify CCT programmes as inherently ‘good’ or ‘bad’ policies for the poor. To investigate the effects of these programmes further, we have observed how they are “appropriated” by those that benefit from the transfer. Again, there is a notable diversity of impacts, which hinge on the wide diversity of educational demand. Although all the beneficiaries are poor, they differ in the way they experience poverty. Their family structure and characteristics are different, as are the educational contexts of poor children, the different forms of using non-school time and the school cultures they experience. These factors are decisive in understanding what we call ‘conditions of educability.’ The existence of the transfer means nothing if we cannot observe the role it can play within specific living conditions.

Reflecting on the conditions of educability is a necessary task to explore further the nature of CCTs and their usefulness as a policy to reduce the intergenerational reproduction of poverty. Focusing only on the educational results of beneficiaries is a very reductionist policy evaluation methodology to dismiss these programmes as efficient social policies. There are effects that can only be assessed in the long term, especially those that cannot be directly considered strictly ‘educational’ effects. In fact, conditions of educability point out ‘what else’ is necessary for a child to learn at school besides the transfer. While a few more interventions are necessary in some cases, there are cases which require an intensive follow-up methodology and a multidimensional supportive strategy to help children learn at school.

Observing conditions of educability is also useful in drawing the conclusion that CCTs may constitute a very poor social or educational policy when not included within a larger strategy to reduce poverty through education. Those approaches that see CCTs as an inexpensive and useful social policy ignore the fact that poverty reduction is undoubtedly an expensive objective. Most determinants of poverty call for intensive intervention strategies, among which CCTs can be an important part, but not the only one.

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Notes

^[1] This study carried out under the Spanish project *Progresos y Limitaciones de la Educación para Todos* (EDU2008-60816), assessed the impacts of the living conditions of poor children on their conditions of educability. Interviews were carried out with teachers and beneficiary families (mothers and children) of the PBE. See the complete study in [Bonal and Tarabini \(2010\)](#).

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