

# **Conditional cash transfers in education for development: emergence, policy dilemmas and diversity of impacts**

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## **1. The context for the emergence of CCTs**

For the last decades, international organisations have broadly commented the connection between poverty reduction and the potential of the worst-off for resilience. In the late eighties UNICEF responded to the alarming perverse effects of Structural Adjustment Programmes (SAPs) claiming 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 organizations in shaping the global agenda for development. 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 as the central priorities for development. The report is also an example of the idea of 'activating' the poor for them changing their own situation. Thus, the role of policy in this framework consists in empowering the poor and giving them the necessary facilities 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 organizations would support governments in fighting poverty. PRSP became in fact a necessary instrument for highly indebted poor countries to keep borrowing funds from international finance organizations and a new form of conditionality.

Thus, in the decade of 2000 the World Bank advised donors and governments to manage social risk by assessing the vulnerability to potential poverty-producing shocks and providing the necessary economic and social resources so that the victims withstand these shocks (Holzman *et al*, 2003: 10). The idea is normally associated with a

hypothetical 'generative mechanism' (Pawson, 2006) grounded on social capital theories: the point is that the poor may improve their multi-dimensional deprivation by enacting their own social networks and expressing their voice in social policy consultation bodies (Narayan, 1999; Atria, 2003).

This understanding of poverty reduction gives of course a central role to education as one of *the best* policies. If poor people have to be empowered to develop social capital there is nothing like education. Actually, education is one of the central strategies in PRSP and has also remained one of the central sectors in the World Bank's lending portfolio. Since the MDGs were established, the Bank's support for education has permanently increased to reach \$5 billion in 2010 (World Bank, 2011: 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 conditionality neither they were part of the global agenda for education development of international organizations. CCTs are an example of inverse policy travelling, from the bottom to the top. State or Federal governments in Brazil and Mexico initiated CCTs in education at a large scale in the mid nineties. In Brazil, the State of Brazilia started the first *Bolsa Escola* in 1995. After two years the *Bolsa Escola Federal* was initiated. *Progresas* –then renamed *Oportunidades*- started in Mexico in 1997. Therefore, the World Bank did not promote the two most important CCTs programmes in the world. The WB was actually very reactive to these new policies by closely observing and evaluating processes of implementation and their impacts (Peck & Theodore, 2010).

One of the reasons of this passivity can be explained by the focus of the Bank's lending in investment and infrastructure, on the one hand, and on school supply policies on the other. The WB never financed current costs of education and concentrated its project lending activity in capital costs. But the WB neither included CCTs among their policy recommendations. The Bank has contemplated demand-side policies like school vouchers or educational loans, but never included CCTs as a good policy practice to enhance school access or school performance.

Interestingly enough, this is not the case anymore since the Bank is currently supporting programmes like *Bolsa Familia* in Brazil. There might be different reasons for this change but a plausible one has to do with 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 fatalities. In this sense, CCTs do fit with the ideas of the WB and other international organisations about fighting poverty by bypassing the inefficient State of developing countries and by putting resources directly to those mostly needed.

This is especially significant, since CCTs have not showed a clear impact in school performance. What we know today is that there is mixed-evidence about the effects of CCTs in several educational dimensions. There is evidence of substantial gains in school access or in access to school meals (a very important effect in contexts of extreme poverty). Some authors even value positively the effects of CCTs in reducing child labour (Rawlings, 2005). On the other hand, other authors have expressed doubts about how useful these programmes are to improve learning and performance (Schwartzman, 2005). Significantly, by looking at Bangladesh, Brazil, Colombia, Guatemala, Honduras, Indonesia, Malawi, Mexico and Nicaragua, Reimers *et al.* (2006) found out that the logical framework of CCT programmes was often focused on attainment, assistance and enrolment, but its instantiation was seldom concerned with drop-out, learning, quality of instruction, repetition and promotion and school improvement. In short, this sample of experiences show that the alleged impact of these programmes on other sectors beyond social protection ultimately remains unclear, at least in the area of a so celebrated realm as education policy has become.

In spite of this uncertainty, one significant policy question that remains unanswered is whether CCTs are or are not worth as a tool to break the reproduction of poverty. The answer to this question is not at all easy. It depends on how a CCT programme is designed, who are the beneficiaries and how do we assess the impacts of these programmes. Although the last question is particularly important –and would unhidden the many limitations of impact evaluation methodologies- in this paper we will concentrate in the first two. We argue that the uncertain effects of CCTs programmes have a strong relationship with two sets of factors. On the one hand, policy makers face substantial dilemmas when designing CCTs. Options taken in the programme design may be decisive to understand 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 inputs. The transfer can have a completely different impact depending on who is the beneficiary, even when all of them are poor.

In this paper we explore the main dilemmas that policy makers have to face when designing a CCT programme. The argument highlighted can be considered as generic, although reflections and examples are mainly taken from the analysis of the Bolsa Escola programmes (PBE) developed in Brazil (both in its federal and local forms), from the mid nineties and until they were absorbed by the federal programme Bolsa Familia (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 selecting and covering the beneficiaries and in the implementation systems developed. Our analysis will encompass all of these dimensions, and it is thus fed by the empirical evidence available in the different evaluations of the programme, sometimes performed by specialists from international institutions (UNESCO, World Bank, ILO), other times by professionals from academic institutions, and yet others by personnel from the programme itself. We have also added as fodder for our analysis the studies that our research group conducted during the years 2003-2006<sup>i</sup>, and we shall especially take into account the evidence from a study about the impact of PBE on the conditions of educability of the beneficiaries of the town of Belo Horizonte<sup>ii</sup>.

The paper is structured as follows. In the next section a descriptions of the PBE is provided, with special attention to the variations between the federal and the municipal versions of the programme. The third section explores technical dilemmas involved in the programme design and it also introduces reflexions on the changes brought after the implementation of the PBF. The fourth section provides examples about 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 absences in mainstream evaluation when assessing CCTs programmes and provides guidelines for a “realistic” evaluation of CCTs (Pawson, 2006).

## 2. Characteristics of the *Bolsa Escola* Programme

The PBE was a demand-side education programme based on income transfers to poor families, conditioned by their children's attending school. This programme was part of the Minimum Income Guarantee Programmes initiated in Brazil in the first half of the 1990s, and unlike other similar programmes implemented in Latin America (such as the Mexican *Oportunidades* programme), from the very start it was developed in a decentralised fashion on a municipal scale.

The programme was first implemented in 1995 in the Brasilia region 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 diagnoses on 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 ways 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 choose the population converged. In terms of the goals, there was a general consensus with those set by the pioneering programme in Brasilia, with the exception of slight changes that corresponded to specific characteristics of the different towns. In terms of the selection systems, the programmes shared a series of criteria including family income, children's ages and time living 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 that fluctuates from one to five years. The families that met the requisites and were accepted for participation in the programme received a monthly income transfer<sup>iii</sup> conditioned on their child's regular attendance at school.

Starting in 1997, and in light of the success of the municipal experiences, a type of federal programme began to be implemented under the government of F. H. Cardoso,

initially created to provide financial support to poor towns with difficulties implementing the programme autonomously. 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 (Tarabini and Bonal, 2004). In the case of towns that already had a PBE, agreements were reached between both local and national administrations to make possible a fit between both programmes (as took place in many towns, including Belo Horizonte).

Table 1 summarises the main characteristics of the municipal PBE in Belo Horizonte, and its comparison with the federal programme is explained below.

<b>TABLE 1: Design of the municipal PBE in Belo Horizonte</b>	
<b>Start of programme</b>	1997
<b>Selection criteria</b>	Per Capita Family Income < average minimum salary Children aged 7-14 (6-15 starting in 2001) Minimum time residing in town: 5 years *Priority given to families with minors living in situations of social risk.
<b>Value of the transfer</b>	R\$168 per month per family (equivalent to €71 in 2011)
<b>Conditions</b>	Children's minimum attendance of 85%
<b>Timeframe</b>	Indefinite
<b>Management and implementation</b>	Municipal Education Secretariat
<b>Budget</b>	1.67% of the municipal education budget
<b>Methodology of Family Assistance</b>	<ul style="list-style-type: none"> <li>• socio-educational actions</li> <li>• education and professional training for young people and adults</li> <li>• special attention to families with minors in situations of social risk</li> </ul>

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 started to be implemented in the city, with prior agreement by both administrations aimed at resolving the main differences between them, namely the age of the children and the

value of the monetary transfer. In terms of the former, the only difference was the age range set by both programmes, with the municipal PBE setting a range of seven to fourteen compared to the federal PBE's range of six to fifteen; the solution entailed adapting the municipal criteria to the ages used by the federal programme, thus broadening its scope to include families with children from ages six to fifteen. In terms of the latter, the difference was greater, since the Belo Horizonte PBE transferred a set monthly amount (R\$ 168-equivalent to €71) per family, while the Federal PBE assigned a variable benefit according to the number of children in each family (R\$15 for one child, R\$30 for two and R\$45 for three or more, equivalent to €6, €12 and €19, respectively). Based on this difference, the decision was taken to create a financial agreement (*Bolsa Consorciada*) between both entities, in which the resources needed to maintain the transfer to families benefiting from the Belo Horizonte PBE would be shared. Thus, since 2002, the federal government financed the R\$15, R\$30 or R\$45 provided for in the design of its programme, while the municipal government put up the remaining amount until reaching the ceiling of R\$168 per family. This agreement not only allowed the value of the benefit for the families participating in the municipal programme to be maintained, it also freed up municipal resources to increase the number of families aided by the programme<sup>iv</sup>.

The agreement between both entities, however, only affected the families previously participating in the municipal programme, and under no circumstances did it exclude autonomous intervention by the federal programme. Both programmes coexisted in the city since 2002, aiding different populations and each making the corresponding transfers.<sup>v</sup>

In 2003, and due to the federal government change in Brazil, the PBE suffered an important modification: it was incorporated into a new targeting programme, the *Bolsa Familia* (PBF). This modification supposed 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 to combat hunger and social exclusion in the country and the key project of Lula da Silva's social policy. Such Programme has unified all the income transfer programmes existing in the country (*Bolsa Escola*, *Bolsa Alimentação*, *Auxilio Gas* and *Cartão Alimentação*) and it meant 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 increases substantially the amount of the transference provided by the federal PBE (Tarabini, 2008b). At the same time, the programme introduces a triple approach action that includes education, health and feeding. This approach allows the programme to go beyond the educational conditionality and includes additional benefits for pregnant women, little children or food subsidies. Moreover, the merge of the previous independent programmes have reduced administrative costs and bureaucratic complexity for both the beneficiary families and the administration of the programme. Before the unification of the programmes under the PBF, each of them had its own implementing agency, information system and financing source. This meant that it was possible for one family to receive benefits from all the programmes simultaneously while another, with exactly the same socioeconomic profile, could be excluded from all of them (Soares, 2010: 2).

Despite the generalisation of the PBF, during a few years this programme coexisted with some of the old independent programmes, like local PBE. In fact, many municipal modalities of the PBE have maintained a monetary transfer higher than the one provided by the PBF and have provided complementary actions and benefits much broader than those provided by the new programme. In these cases, some municipal councillors have established agreements with the federal government in order to articulate the PBF with the remaining municipal modalities of the PBE. These agreements have followed the same logic used under the implementation of the Federal PBE. During the last years, however, a number of municipal modalities of the programme disappeared (including the Belo Horizonte PBE), so did the benefits provided by them.

Nowadays the PBF has been consolidated as the main national strategy to fight against poverty in Brazil. Moreover, as Draibe (2006) indicates, “it has monopolized pro-poor policies in the whole country”. In 2006 benefited 11 million families in the whole country, an 18’6% of the total population (Villatoro, 2007). Its estimative cost is a 0’5% of the GNP and approximately 2’5% of the total government expenditure (Lindert, 2006). Finally, it is important to notice the role of the WB in the programme. The WB’s loan for the programme in its first phase (2004-2009) was US\$572 million, while in its second phase (2010-2015) increased to 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.

### **3. 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 derived from investing greater or lesser efforts on monitoring and family assistance measures.

#### ***Dilemmas of targeting and coverage: Who benefits?***

In the experiences of targeting programmes, three criteria operate to delimit the beneficiary population: territorial criteria, criteria of vulnerability, and institutional criteria. The experiences undertaken in the region have tended to use one of these criteria (or the combination of several of them) to choose 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<sup>vi</sup>. The first phase of targeting in both the federal programme and its municipal variants was based on the territorial criterion, dependent on which zones with high levels of social exclusion were identified as places to which intervention should be targeted. Once the high priority territories were established, the second phase of targeting entailed identifying the potential beneficiaries based on gathering information about families' economic status and calculating a vulnerability index<sup>vii</sup>.

The available evaluations of the different modalities 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 and Rocha (1998), for example, evaluated the PBE in Brasilia and claimed that the targeting of the programme was effective, simultaneously arguing that the scoring system used to definitively select the families was an essential factor in ensuring sound targeting. The same conclusion can be found in the evaluation Lavinás, Barbosa and Tourinho (2001) performed of the municipal programme in Recife.

The evaluations also stress certain recommendations to ensure a sound selection process, such as setting up mechanisms to avoid fraud, adjusting the scoring systems to the local reality and regularly reviewing the living conditions of the beneficiaries through systems of *recadastramento* (Sabóia and Rocha, 1998; Rocha, 2000; Alves Azeredo, 2003). The increase in mechanisms ensuring the efficacy of the selection process may, however, generate excessive monitoring and control costs that on certain occasions might consume high proportions of the budget and thus significantly decrease the percentage earmarked for the transfers (Alves Azeredo, 2003).

Moreover, in recent years CCT programmes have developed major improvements in their targeting, monitoring and evaluation components, thus generating important gains in terms of selection criteria and the reduction of fraud. In the case of the PBF Lindert (2006) identifies the following improvements: launching a formal network system (*rede de fiscalização*) for overseeing, auditing, and controlling fraud of Bolsa Familia payments; initiating steps to improve the Unified Register System (*Cadastro único*) by reducing duplicate benefits, revising eligibility criteria, etc.; and strengthening citizen social control by publishing online (*Portal da Transparencia* in the programme's website) the names of every person enrolled in the programme and the amount of the transference given to them; etc. Moreover, some evaluations agree to consider the PBF as one of the best targeted programmes in the world, because it succeeded in including *only* the poor (Soares et al 2007; Soares 2010a)

On the other hand, it is important to take into account some risks linked to the geographical targeting associated to some CCTs. As Lavinás (2000) indicates the main risk of this targeting criterion is creating a “fallacious ecology” 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

minimise the lack of homogeneity.<sup>viii</sup> This, however, does not avoid 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. Still, it should be pointed out that despite the criticism, the territorial criterion is one of the mechanisms with the lowest costs and with the most available information.

Finally, the criteria of targeting must inevitably be related to the programme's coverage capacity. Indeed, the different modalities of the PBE tended to generate situations of "over-targeting", that is, of selection amongst the population that met the requisites to be beneficiaries, but that for budgetary reasons remained excluded from the programme. This need to select amongst the potential beneficiaries is usually resolved by creating a hierarchy of the scores earned on the indexes of vulnerability, thus attempting to ensure priority attention 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 enough to rise above the threshold of poverty. 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. Thus, it could happen, as gathered from Lavinás' (2000) evaluation, that the efficacy of the programme, measured in global terms based on the number of families that manage to rise above the threshold of poverty, lies directly in the programme's coverage, or in the ethically questionable decision of excluding the indigent population from the programme in order to concentrate on families closer to the threshold of poverty<sup>ix</sup>. However, if we centre our measurement of the efficacy of the programme on the capacities of the indigent families to generate income autonomously based on receipt of the benefit, the problem goes beyond the targeting process, and other factors that hamper a qualitative change in the living conditions of these families to take place must be examined.

This tension between targeting criteria and coverage capacity is very well expressed by Soares (2010a, 2010b) for the case of the PBF. According to the author, the

limit of 11 million beneficiaries defined by the programme was clearly insufficient to cover the entire eligible population. Estimates indicate that about 2 million families who should also be receiving the benefit were in fact excluded of the PBF. Although in 2009 an increase in coverage was approved - expanding it from the initial pre-fixed target of 11 million families to a new target of 12.5 million- this change seems not to be enough. According to Soares (2010b), in order to include the families at poverty risk, the PBF should cover approximately 15 million families.

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 despite the fact that they meet the requisites for access. Likewise, the discretionary nature of whether one was a beneficiary of the federal or the municipal varieties of the PBE generated a logical disgruntlement between the families benefiting from the federal modality, who do not understand why they received less than other families who found themselves in an identical situation of poverty. Here we can identify one of the most obvious contradictions present in the discourses about education and poverty. While these discourses are placing increasing importance on community social cohesion as a mechanism to combat poverty (World Bank 2001 and 2004; Putnam 2004), due to their very design the targeting programmes with their limitations on coverage generate breaches that make this social cohesion difficult to achieve<sup>x</sup>.

### ***Dilemmas about the benefit: What amount to transfer?***

Many of the previous dilemmas can arise in circumstances of “fixed benefit”, that is, they do not directly depend on the amount of the benefit transferred. There are other dilemmas, however, that do have a direct relationship with the amount of the transfer. The decisions in this realm 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 has been called by many authors the trade-off between breadth and intensity (World Bank, 2004). Indeed, targeting programmes debate between 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 a scant benefit (R\$45 at most, equivalent to €19), while the municipal variant in Belo Horizonte offered a higher benefit (R\$168, €71), which consequently hindered the programme's chances of breadth (although that obviously depends on the amount of resources invested). Broader coverage can ensure greater equitability 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 conditions 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 setting the amount of the benefit thus entails defining the goal to be achieved with 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). What is more, another criterion that can be used might arise from evaluations of the programme that 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 the 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 top priority is thus fundamental for resolving the dilemma of the transfer, and as a result, for considering to what extent a targeting programme like the PBE is exclusively envisioned to palliate 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 setting 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.

The PBF aims to increase both the coverage and the benefit of the previous programmes like the PBE, an objective that has been certainly accomplished. Nevertheless, considering that the PBF is the main national anti-poverty policy, the volume of resources available for the programme is still modest (Soares, 2010a).

Finally, the disjunctions are also related to the fixed or variable nature of the transference. The majority of versions of the PBE have opted for a fixed transfer, although the federal modality of the programme introduced a variable transference depending on the number of “eligible” children within the family unit. The PBF opted for a combination of the two options, according to the families’ poverty level. As we have indicated, poor families receive a variable transference depending on the number of children, while extreme poor families also receive a monthly fixed stipend. Other programmes, such as Mexico’s *Oportunidades*, have chosen a variable transfer according to indicators such as the number of children, sex and educational level<sup>xi</sup>. The decision for either type of option generally has to do with 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 are derived from witnessing the impact of very different transfers amongst the beneficiary families. Below we shall examine this issue in more depth when we examine the programme’s shortcomings and possibilities from the standpoint of the demand.

***Dilemmas about monitoring and assistance: Is the 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 (Tarabini, 2008b). Logically, the chances for a greater breadth and/or intensity of the programme depend on the funds earmarked for the

assistance measures, yet an efficacious use of the transfer can also break with the circle reproducing poverty.

The decisions in this area are indicative of the possible political orientations the programmes might have with respect 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-sectorial 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 restrict the concept of poverty solely to material factors but extends it to other dimensions as well. 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 each other). The more funds are earmarked to actions such as adult literacy, visits to health care 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<sup>xii</sup>. The municipal modality of Belo Horizonte and the federal modality could be identified as the two extremes along the existing continuum of different modalities: the former was limited to targeting and ensuring the income transference and left the design of the monitoring and assistance services to the municipalities, while the second applied a broad, diverse assistance methodology which included actions in the labour, social, educational and personal realm. In this regard, the PBF is clearly inspired in the municipal modalities of the PBE and articulates the monetary transference with several complementary actions for beneficiary families. These actions, oriented to maximize the effects of CCTs in reducing poverty, could be both specifically designed to attend 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 microcredit, etc.), improvement of housing and infrastructure (basic services programmes) and rights of citizenship (programmes related to the exercise of civil and political rights) (<http://www.mds.gov.br/bolsafamilia>).

The reflections in this section point to the possible political options that underpin the characteristics of the supply of the programmes. However, the efficacy of the programme in terms of meeting the 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, thus, must be seen not only based on the characteristics of the supply but also from the demand side, and especially from the standpoint of the possibilities that the transfer and other complementary actions may alter the conditions of educability of poor students. This shall be our focus in the next section.

#### **4. 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 not) 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 the development or hindrance in this potentiality. The idea of educability, thus, is not linked to individual capacities to learn, rather to the very 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 a programme such as the PBE on the conditions of poor students' educability, exploring their limits and opportunities in this area. We explicitly centre the analysis on the municipal PBE applied in Belo Horizonte - given the focus of the field work in it- but the resulting reflections can be applied to other programmes of similar nature.



***Impact of the PBE on education and educability.***

The PBE, in either its federal or municipal modality, aims to ensure school access and school attendance for poor children through financial support to their families. Because of its very nature, then, it can be assumed that one of its immediate impacts will be an increase in beneficiary students' school attendance since if they do not meet the minimum requirements in this area the family's monetary transfer stops. The increase in school attendance and the reduction of drop out during the period of primary education are, thus, direct educational impacts of this type of programme, derived from their very design.

Indeed, the fieldwork conducted allows us to confirm the positive effects of the PBE in terms of school attendance, an aspect acknowledged in both family accounts and in those of students and teachers interviewed. 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 the result of their participation in the programme. The improvement in school attendance, thus, can be viewed as a both direct and indirect impact of the implementation of the programme inasmuch as it has to do with both the programme's design and its consequences on the family's standard of living (Tarabini, 2007, 2008a)<sup>xiii</sup>. Let us examine this further.

The monetary transfer associated with the PBE, with differing intensities, represents an improvement in the beneficiary families' living conditions inasmuch as it entails a fixed, sure and steady income that can be used to cover the different material and educational needs.<sup>xiv</sup> 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, and it thus entails an improvement in the living conditions that has a clear impact on the minors' educational opportunities. Having a good nutrition, the clothing needed or the school supplies are clearly necessary preconditions for the development of educational practices and are indispensable factors to make regular school attendance possible.

In this sense, the PBE means 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 can't be forgotten that although education is a needed condition for equity, good educational development cannot be ensured without previously ensuring a minimum level of equity; a certain minimum conditions of welfare are needed to make educational practices possible (López and Tedesco, 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).*

*Before I didn't have appropriate clothing to take them to school, but today I can send them neatly dressed, you know? Now they're more excited about going to school, they themselves want to go, they like going (...) Now they go prepared, just like the other kids, well-dressed, well-fed, with their homework done; sometimes at times they were even embarrassed to go to school because they didn't have everything they needed. (Rosa, beneficiary of the Belo Horizonte Municipal PBE).*

The improvement of the family's living conditions clearly influences the children educational opportunities inasmuch as it makes it possible for them to meet the minimum requisites to carry out school practices and broadens their chances of taking advantage of

their education. Indeed, schools assume that students arrive with a series of predispositions, attitudes and behaviours 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 reach their classrooms with the school supplies needed, the predisposition to study, the possibility of doing homework at home and a positive attitudes towards school. The PBE enables families to – at the very least – provide the basic material requisites 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 in all the social, educational and family settings. In this section, we will show the shortcomings of the programme in two fundamental aspects: the difficulties generating positive impacts in the realm of educability in all the beneficiary families, and the difficulty ensuring an 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 where they live and the educational level of the adult family members. These factors indicate different degrees of family poverty, they 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 by itself is positive from the standpoint of material living conditions, its effect on other non-material dimensions of poverty is totally different according to the different types of family situations (Bonal and Tarabini, 2006; Tarabini, 2007). Let us examine several examples.

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 participating in

the labour market, and those who live exclusively on the monetary transfer. Although in both cases the majority of the benefit is used for things like food, improved housing or health care, in the former there is the possibility of earmarking at least a minimal part to purchasing educational goods. That is, only the families that have better relative living conditions manage to earmark part of the benefit for purchasing school supplies and even low-cost training courses or extracurricular activities, while those living in a situation of greater instability are seriously hindered from the chance of using the benefit to purchase this type of goods. The use of the monetary benefit, then, and its repercussions on the children's conditions of educability, are strongly influenced by the starting socioeconomic conditions, and for many families the amount transferred is insufficient to simultaneously cover both subsistence and educational needs.

*"I would like to find some 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 for doing so. I got the PBE, yes, but this is the only 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 gas, water, housing, everything and I am alone... (Mother who benefits 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 attendance at school, for others it is an incentive that improves a pre-existing situation, and for yet others, due to their situation deprivation, it is an insufficient stimulus in itself to generate significant, permanent changes in this area. In this way, although for families that have better relative living conditions the improvement in their children's school attendance represents a key factor for modifying their educational and life trajectories, for others it is unlikely to result in 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 ability to substantially change both the current situation and their future social and educational prospects. Moreover, in some cases the awareness of the social stigmatization related to poverty it is so strong that clearly limits the

educational expectations and opportunities of young students; young people who feel excluded and who shape their educational practices from this exclusion. And when social exclusion is commonplace in the lives of children, when it shape all their options and opportunities, when it is incorporated in their structures of thinking and acting it is really difficult to conceive education and the key of a better future (Tarabini, 2008b).

*Q. Do you think it is difficult to find a job? “Do you mean for people like us?” Q. Well, for people in general. “For people in general I don’t know, but for us it is. Here in the slum there is no job and it is almost impossible to find job in the city... there is a lot of people that don’t want to contract us... they say we are from the slum... they say we are not trustworthy. I know a lot of people in this situation, people with studies that even in this way were not able to find a job in the city... if they [employers] see we are from here, they don’t want us. It is like that. They don’t rely on us” (Gilberto, 15 years old student).*

*"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 by even though they could not find job in the city... So, you can have education, but what for? They do not want us" (Joao, 14 years old student).*

The diversity of impacts of the PBE it is reflected in all the dimensions that define the conditions of educability from the family standpoint – educational assistance, help with homework, valuing the activities performed at school and family participation in schools, amongst 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 Municipal PBE is one of the most ambitious of its kind, its impacts on education and educability still present a high degree of diversity 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 and Tarabini, 2010) which continue to be perpetuated despite the programme’s actions, and which cannot be overcome without the intervention of other types of policies (Tarabini, 2007). Drug dealing; lack of public investment in the *favelas*; lack of stable, high quality

employment; insalubrious dwellings; and child labour (both domestic and outside the home) are just some of the situations characterising the everyday lives of these families, which continue to hinder them not only from possibilities of educational insertion but especially from the chance of social insertion.

*Diversity of impacts according to the school characteristics*

The diversity of impacts of a programme like the PBE on the conditions of children's educability depends not only on the family situations but also on the conditions and characteristics of the schools themselves. School attendance itself does not presuppose greater educational attainment, nor does it automatically generate a change in both adults' and minors' attitudes and positions towards education. On the contrary, the role played by educational institutions, their form of organisation, their way of dealing with learning difficulties, their way of establishing relations with students' families are all key to improving or hindering the educational trajectories of the students participating in the *Bolsa Escola* (Tarabini, 2005).

On the one hand it is crucial to take into account the structure of opportunities of different schools to attend effectively the students from impoverished family background. The school social composition and their geographical localisation are two crucial factors in this sense. Some schools are located in the middle of high dangerous slums and are completely composed by poor or extremely poor students. Consequently these kinds of schools present a "concentration of difficulties" that without the support of complementary public resources could make difficult to guarantee the conditions to learning for the students. As these teachers clearly explain:

"In this school all the students are poor. I'd say that 100% of the students are poor. This is one of the poorest neighbourhoods of 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 that concentrates a lot of difficulties. The level of difficulty of our students is very high in all the senses: 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 there is nothing enough" (Teacher of a public school with a high concentration of poor students).

“The reality here is quite different of the schools in the slum, very different. Although in recent years the public of this school has been modified, it is still very different from the schools of the slum. This is still a school with a profile of a middle-class school. Maybe for its situation, for its neighbourhood... Here we do attend Bolsa Escola students of course, very poor students, but they are not the majority, we also attend students with a medium profile, students who live in this area... and of course this is a better starting point with regards to the schools located within the slums, in where they only attend extremely poor students, where there is no kind of heterogeneity...” (Teacher of a public school with a heterogeneous social composition).

On the other hand it is crucial to consider the processes of stigmatisation towards poor students existing in many schools. School is still considered as the “natural place” for middle-classes and the poor are constantly accused of not having the interest, the capacity or the motivation to support their process of schooling; they are accused of their own poverty. Moreover, programmes like the PBE are explicitly rejected by some part of the teaching body due to the stereotypes they have with regards poor students and their families. According to this view, the PBE is criticized for focusing in school attendance but not in educational achievement and the students who benefits for the programme are accused of not having better attitude and better results. In fact, many teachers expect a kind of mechanical adhesion of poor students to the school institution just for being beneficiary of the grant. They consider that giving to poor students the opportunity to stay in the school is enough for them to take advantage of this situation, thus omitting the amount of socioeconomic difficulties they have to face in their daily life, the role of the school itself in reducing the distances of the poor students with the school institution and its demands and the fact that for poor students to rely on school it is necessary first that school rely on them.

*"The Bolsa Escola gives money to families, but does nothing more than that, does not affect the motivation of students, their participation in school, their results, does not affect any of these issues. For many families the only concern is to gain the monetary benefit and that's why they send their children to school, but that generates that many students come to school with no interest at all in studying, they only come to avoid losing the benefit. So that's the big problem of the PBE: it ensures that children come to school but it does nothing more than that. The PBE is not concerned with what is doing the child at school, doesn't worry about the profit of the benefit, does not care about*

*student achievement ... and you see students such as PBE with no pen, no notebook or anything. So what they spend the benefit for?" (Teacher from a public school).*

*"The PBE families only live to complain, their only motivation with the school is that we justify the regular assistance 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 place of 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 child or in 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 from a public school).*

Of course programmes like PBE are not directly responsible of situations like these, but if it is expected that educational investment is the key element for poor people to have opportunities to escape poverty it can't be ignored the very role of the school in this process. In this sense, a better articulation between demand side programmes and supply side programs is a prerequisite to ensure the conditions of educability of poor students, both from the socioeconomic point of view but also from the school point of view. Because if poor students continue to attend "poor schools" and "school for poor" it won't be their educational investment that will open them opportunities.

## **5. Conclusions**

For the last decade, CCTs have become a 'fast social policy' in the developing world. Different programmes have extended, especially in Latin American countries but there are also recent experiences in Asia and some African countries. Interestingly enough, these programmes are part of the South-South travelling policies. Indeed, the first world has also learned from the Mexican or Brazilian experience, as it is illustrated by the CCT programme developed in New York City (Peck and Theodore, 2010). Whether these programmes can be considered a progressive or regressive social policy is a very 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? This paper has shown that to answer these this debate some specifications about these programmes are required. The first one refers to aspects related to programme design. Actually, by looking at the programme design we can infer what Dale has called the “programme ontology” (Dale, XXX). 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 like the programme extension, the value of the transfer, the targeting system, the follow-up monitoring procedures or the support methodology. We have observed significant differences among programme modalities, and we have illustrated tensions and dilemmas that policy makers face when designing a CCT programme. Within this diversity, it would be a mistake to qualify or disqualify CCTs programmes as inherently “good” or “bad” policies for the poor. To know more about the effects of these programmes, we have observed how they are “appropriated” by those that benefit from the transfer. Again, there is a notable diversity of impacts, which depend on the wide diversity of educational demand. Although all the beneficiaries are poor, they differ in the way the experience poverty. Their family structure and characteristics are different, so are the educational contexts of poor children, the different forms of using the non-school time and the school cultures where they attend. These factors are decisive to understand 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 conditions of educability is a necessary task to know more about the nature of CCTs and their usefulness as a tool to reduce the intergenerational reproduction of poverty. Focusing only in the educational results of beneficiaries is a very reductionist policy evaluation methodology to debar 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. Actually, conditions of educability point out “what else” is necessary for a child to learn at school besides the transfer. While in some cases a few more interventions are necessary, there are cases requiring an intensive follow-up methodology and a multidimensional supportive strategy to help children to learn at school.

Observing conditions of educability is also useful to conclude that CCTs might be a very poor social or educational policy when they are not included within a larger strategy to reduce poverty through education. Those approaches that see CCTs as a non-expensive and useful social policy ignore that reducing poverty is undoubtedly an expensive objective. Most determinants of poverty require intensive intervention methodologies, among which CCTs can be an important one, but not the only one.

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<sup>i</sup> See the studies by Bonal (2004a and 2004b), Tarabini (2005), Bonal and Tarabini (2003 and 2005) and Tarabini and Bonal (2004).

<sup>ii</sup> The project entitled *Una evaluación de los efectos educativos y sobre el trabajo infantil del programa municipal Bolsa Escola de Belo Horizonte (An evaluation of the educative effects and on the children’s work of the Bolsa Escola municipal programme in Belo Horizonte)*, was financed by the AECI (Spanish International Cooperation Agency) as part of the “Intercampus” programme for Inter-University Cooperation between Spain and Iberoamerica (reference A/1605/04).

<sup>iii</sup> The monetary transfer tended to vary between one-half and one minimum salary.

<sup>iv</sup> Despite the agreement reached to finance the transfer, the selection process, implementation and monitoring of school attendance all remained under the control of the Municipal Education Secretariat.

<sup>v</sup> In 2004, there were a total of 25,152 beneficiaries of the PBE Programme in Belo Horizonte, 11,514 of them from the municipal variety of the programme (under the financial agreement with the federal government) and 13,638 solely from the federal one.

<sup>vi</sup> In educational policy, targeting based on the institutional criterion entails choosing those schools whose characteristics show situations of higher social risk and vulnerability. They are thus programmes that directly intervene on the educational supply and that, generally speaking, do not include transfers that are dependent on school attendance.

<sup>vii</sup> In the case of the PBF there is no territorial criterion for selecting areas of intervention. Nevertheless, and based on ex-ante poverty estimates, the programme establishes a maximum level of beneficiaries for each municipality (municipal quotas). According to Lindert et. al (2007) one of the main benefits of municipal quotas is to keep mayors from registering populations indiscriminately.

<sup>viii</sup> In the case of the Belo Horizonte programme, for example, the town’s map of social exclusion was used to focalised based on 81 planning units corresponding to the new regional units into which the city is divided. See the detailed explanation of the process in Bonal and Tarabini (2005).

<sup>ix</sup> The PBF intends to avoid this problem by including in the design of the programme both poor and extreme poor families and by planning a different benefit for them. In the first situation (poor families with

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per capita income below R\$140, equivalent to €59), the programme gives a monthly stipend of R\$22 (€9) per child attending school, to a maximum of three children. In the second situation (extreme poor families with per capita income less than R\$ 70 per month, €29), the programme plans an additional flat sum of R\$ 68 (€29), called “Basic Benefit” and with no conditionality.

<sup>x</sup> See Bonal (2004) for a more in-depth analysis of this issue.

<sup>xi</sup> The transfer increases the more children a family has, when the beneficiaries are girls, and when the students are in secondary school.

<sup>xii</sup> For an in-depth explanation of the monitoring measures in the Belo Horizonte programme, see Bonal and Tarabini (2005).

<sup>xiii</sup> We have taken the distinction between direct and indirect impact from R. Dale (1999), and in the context of this study it should be understood as follows: the direct educational impact of the BE Programme is what is derived from its nature, design and method of implementation. We can say that the improvement in school attendance is a direct educational impact because it is contained within the BE Programme’s explicit goals and it is a requirement for the continuity in the programme: if the child does not attend school regularly the monetary transfer is withdrawn and the family no longer participates in the programme. The indirect educational impact, in contrast, is characterised by not being intentional, even though it may be predictable. That is, it is what is derived from the changes experienced in the family’s living conditions as a result of participating in the programme and thus is a consequence of the impact generated by the programme on the improvement in family life.

<sup>xiv</sup> This situation cannot be generalised for any modality of the PBE. Indeed, we believe that a high monetary transfer (such as in the Belo Horizonte Municipal PBE) is indispensable so that a programme of this nature can generate an effective improvement in the families’ living conditions. Thus, it might be quite difficult to identify the indirect educational impacts of the federal PBE.