BOLSA FAMÍLIA: TACKLING POVERTY WHILE PROMOTING WOMEN’S EMPOWERMENT IN BRAZIL

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By

Sabrina Fantoni Custódio, B.A.

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This paper aims to explore how the largest Conditional Cash Transfer (CCTs) Program in the world, Brazil’s Bolsa Família, has been tackling poverty while allowing women’s empowerment across the country. Although Bolsa Família’s main goal is to eradicate poverty through a number of pre-conditions to be fulfilled by the participants, such as school attendance amongst children and health check-up visits, the program has been able to change the lives of its main beneficiaries, which are 94% of women, in multidimensional levels, such as personal, communal and familial. Through qualitative methods such as interviews and participant observation, combined with the most updated data on CCTs in Brazil provided by the Ministry of Social Development and the country’s main Research Institutes such as the Research Institute for Applied Economy (IPEA) and the Brazilian Institute of Geography and Statistics (IBGE), this research reveals that empowerment occurred in the lives of the participants in the following forms: improved self-esteem, financial inclusion, increased decision-making power in addition to better and broader access to information regarding reproductive and women’s rights.
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Sabrina Fantoni Custódio
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Chapter I - Introduction

Many countries in Latin America such as Brazil have taken the responsibility of combating poverty through safety net programs. Brazil’s Federal Constitution of 1988 guarantees social rights to Brazilian people, such as access to healthcare, education, housing, employment and other rights. Since then, various government programs were created with the aim of reducing poverty and inequality. Among the various social programs created by Brazil’s government, the most popular is the Conditional Cash Transfer program named Bolsa Família.

Brazil’s Bolsa Família is a welfare program that promotes human development and poverty reduction by giving a stipend to families who are facing high levels of poverty. The reality for women in Brazil is nothing but a representation of women’s reality around the world-- 70% of the world’s poorest and 2/3 of the world’s illiterate people are composed by women, which suggests that gender and poverty are closely linked. However, in the case of Brazil, it is unreasonable to talk about poverty and gender without touching upon the matter of race, which will be explored over the course of this paper.

To change this reality, Bolsa Família advocates and policy makers believe that conditional cash transfer’s programs have more effect on poverty alleviation if the benefit is given to the mothers. Children’s basic needs are most likely to be met if the mother is responsible to manage the benefit. In most cases, women are the ones who embrace the
important role of ensuring that children are healthy, attending school regularly and being properly fed.

The current literature suggests that by receiving cash from the government, women also acquired a sense of independence and autonomy that led to more profound changes rather than just poverty alleviation. My research aims to explore further these findings but also to test the sustainability of programs like Bolsa Família specifically in the urban and rural setting. For the former, I investigated the community of Rocinha in Rio de Janeiro and for the latter, the Povoado Cavada, in the Sertão (the arid countryside) of Bahia, in the Northeast of Brazil.

This research proposal aims to ultimately analyze how Bolsa Família has changed the life of mothers and their children while also exploring possibilities in which conditional cash transfer’s programs can be more efficient in promoting women empowerment and poverty alleviation in the long term.

It will also present a quick history about Bolsa Família, its creation and implications until today, its main challenges and weaknesses, and, most importantly, the methodology used throughout the research project. Finally, the paper will provide recommendations that could improve the program’s effectiveness, efficiency and impact of its expected outcomes.

The problem my research aims to explore is the correlation between women’s empowerment and poverty reduction in Brazil. Have Bolsa Família contributed to poverty alleviation in Brazil since its inception in 2003? And, is Bolsa Família a source
of empowerment for the women participants? Will this empowerment be sustained? My hypothesis is that Bolsa Família has contributed to the empowerment of the women participants. But what does empowerment really mean to them?

This paper will analyze through different sources of data, including the interviews I was able to do with the mothers who are Bolsa Família recipients in Brazil, the levels of empowerment women have achieved and also the levels of social mobility reached.

Who is benefitting from this research? And what is the importance of the research topic? In a country like Brazil, in which gender and racial discrimination still prevail, any topic related to these issues must be discussed and brought to public attention with the intent to find practical ways in which the lives of these people can be improved.

According to the Research Institute of Applied Economics (IPEA), Black women accounted for more than 41 million people, representing 23.4% of the Brazilian population in 2003. Afro Brazilian women suffer from what is known as the double discrimination phenomenon, which means they are subject to multiple forms of social discrimination, as a result of a combination of racism and sexism. As gender and racial discrimination interact, the people affected by it tend to experience discrimination and other human rights abuses constantly. With that said, this paper seeks to explore the impact of Bolsa Família on gender and race.

1.2. Research Questions

The Research questions this paper will attempt to answer are the following:
- What is the correlation between women empowerment and poverty reduction in Brazil?
- Under which circumstances have women felt empowered since they became Bolsa Família recipients?
- Has Bolsa Família allowed social mobility among Afro-Brazilian women and their family members?
- What have been the differences experienced by rural and urban women recipients? - What have been the differences experienced by white women and Afro-Brazilian women who receive Bolsa Família?
- Has Bolsa Família caused changes in the traditional roles performed by men and women within the household?

1.3. Literature Review

Before exploring the literature review regarding Bolsa Família and other Conditional Cash Transfer programs, it is important to highlight what they entail and why Bolsa Família is perhaps the most successful case along with Mexico’s Oportunidades. CCTs are welfare programs in which beneficiaries have to comply with conditions to receive the benefit—in the case of Bolsa Família, a debit card with a specific amount of money for each family to spend in ways they see fit.

Public opinion in Brazil has been deeply divided towards Bolsa Família; people who are against it usually relate it to vote buying through social benefits, whereas those in favor fiercely believe that the program has improved the lives of millions of people in Brazil by reducing poverty drastically and redistributing income. This debate has shaped much of Brazilian politics over the past decade and the current literature on Bolsa Família
is divided mainly in debating if the program is whether a tool for clientelistic means or an empowering one. This paper will not touch upon the matter of clientelism since the focus of this study is not about voting behavior or motivation. The purpose of this study is to analyze and identify the levels of empowerment women achieved through Bolsa Família.

The main literature reviewed for this project shows two different perspectives for the following question: Has Bolsa Família empowered women? On one side, there is the criticism by a specific feminist perspective that Bolsa Família reinforces the role imposed by the State which naturalizes women as the main caretaker. On the other hand, studies show that Bolsa Família has given women the autonomy and freedom to make better use of time and resources available to them.

According to Bartholo’s Bolsa Família e Relações de Gênero: O Que Indicam as Pesquisas Nacionais, although the program does not have gender equity as its main objective, feminist critics have often indicated that Bolsa Família’s design tends to reinforce the social roles traditionally exercised both by man and woman, which gives the focus on women as the primary responsible for meeting the program’s conditionalities - always underlining their maternal responsibilities. Bartholo highlights that:

*Concerning conditionalities, the feminist critique tends to be based on the interpretation that the requirement in the areas of health and education would generate the increase of time spent by women in their care activities.*

Molyneux’s *Mothers at the Service of the New Poverty Agenda: Progresa/Oportunidades, Mexico's Conditional Transfer Programme* also argues that this
imposed role would arise, mainly, from the female ownership of the benefit. According to her:

In particular, there are reasons to doubt how far the programme has succeeded in ‘empowering women’ when its success is so dependent on fortifying and normalizing the responsibilities of motherhood as a way to secure programme goals. With fathers marginal to childcare and further marginalized by the design of the programme, the state plays an active role in re-traditionalizing gender roles and identities (440).

Both Bartholo and Molyneux share the idea that Conditional Cash Transfer programs like Progresa in Mexico and Bolsa Família in Brazil have allowed women to gain visibility in the public realm and formal equality of rights, “just as the daughters in the programme now have full access to education” (Molyneux, 441); however, there is the stigma surrounding motherhood, which brings responsibilities within the family, “but little recognition of the economic vulnerability that this implies.”(441)

On the other hand, Moreira et al., The Empowerment of the Women Who are Beneficiary from the Bolsa Família Program’ on the Perception of the Social Assistance Reference Centers’ agents (2012) shows that there could be an interpretation in which empowerment has been seen in different ways such as communal, familial and personal. A multiple case study was conducted, having as research subjects 11 managers from different Social Assistance Reference Centers (CRAS) of the state of Minas Gerais, which suggests that CRAS could be an important channel of empowerment for women not only in Minas Gerais but in other areas in Brazil due to its role as a center in which women become more aware of their rights.
In 2008, the Ministry of Social Development (MDS) proposed an expansion of the National Social Assistance Policy (PNAS), through the Program of Integral Attention to the Family (PAIF), which aimed at closely assisting families living in vulnerability. PAIF was implemented through the CRAS, which are usually located in poor communities. These units develop social assistance services such as socio-educational and coexistence activities for families, especially for those who receive Bolsa Família.

According to the agents who worked directly with the families in Minas Gerais, the empowerment was observed through the analysis of the application and management of resources received. The agents understood that women acquired agency by understanding the program’s conditionalities and their knowledge regarding their responsibilities and how they could make use of CRAS. According to the agents:

*Those factors are evidenced through the women's interest for courses, workshops, information on the social programs and psychological attendance. On the agents' perception, it was possible to observe the improvement in life conditions, family relationships, awareness and self-esteem, therefore involving reflexes on the women's empowerment.* (1)

Another study by De Brauw et al., *The Impact of Bolsa Família on Women’s Decision-Making Power* (2014), also shows that CCTs are intended to compensate mothers for their traditional role as caretaker in the household. They are expected to ensure that Bolsa Família responsibilities are met and receive recognition for meeting the requirements such as ensuring children are attending school and getting health check-ups regularly. By transferring cash to women, their control over household resources may increase their bargaining power at home. They explain that:
If cash transferred to women is kept in women’s own control, women’s overall resource control within the household may increase. If participation in cash transfer programs also increases women’s labor supply (e.g., due to expanding their social networks), women may earn more labor income over which they have control, and therefore may control on net a greater amount of household resources. There is also potential that, as total household resources increase through transfers (regardless of whom the transfers are given to), there is increased specialization within the household of control over resources, such that women take greater responsibility for decisions in specific spheres. (487)

However, the study also points out that there is no evidence of women’s empowerment regarding their decision-making power in rural areas. According to the authors:

Disaggregating between urban and rural areas, we find that in urban areas, not only are the impacts on decision making regarding contraception even larger and more strongly significant, there are also significant increases in women’s control over decisions in several other areas including children’s school attendance, children’s health expenses, and purchases of durable goods. In fact, this disaggregation reveals that all statistically significant positive impacts in our sample are concentrated in urban areas. In rural areas, we find that Bolsa Família causes no significant increases and possibly even reductions in women’s decision making power. (488)

According to Holmes, Vargas, Jones and Veras’ Cash transfers and gendered risks and vulnerabilities: lessons from Latin America (2010), evaluations indicated that women who receive Bolsa Família “were more likely to participate in the labor market than others (MDS, 2007)”. Other evaluations showed that women beneficiary of Bolsa Família have a higher bargaining power index than those women who are outside of the program. The index is based on who takes decisions about a series of household purchases, household activities and reproductive health (MDS, 2007). According to their study:
In Brazil this stems from their new power as ‘consumers’, whereby they no longer depend on their husbands for family expenditures and feel increasingly confident to negotiate with their husbands in decisions affecting the household. (4)

Another example of how CCTs have empowered women is the case of Programa Bono 10,000 in Honduras. A study from the Inter-American Development Bank (IADB), *Aumentan las transferencias monetarias condicionadas la participación de las mujeres en la toma de decisiones* found that women who were recipient of CCTs in Honduras through the Bono 10,000 Program had a significant advantage compared to women who didn’t when it came to decisions related to the health, education and discipline of their children, including purchases for the house. To a lesser extent, women who participated in the Bono 10,000 program felt that they had greater control over the decision to work or not outside the home and about the number of children they wish to have, when compared to those women who did not participate in the program.

1.4. Methodology

This section describes the process of how the research was conducted including the case study rationale, approach chosen, sampling rationale, a description of the sources of data collection along with time frame and strategy. Also, I will elaborate on the analysis of the data and how the sources of data collection or tools aided in generating knowledge.

- Qualitative Approach

The main goal of this study was to focus on the relationship between women’s empowerment and poverty reduction by analyzing Bolsa Família’s outcome through a gender lens. By targeting women as the main recipient, Bolsa Família’s designers
believed that improved educational and health outcomes would be achieved if the mother was responsible for the benefit, and therefore, contributing for the betterment of poverty indicators. The fieldwork for this research embraced a participatory approach. A participatory approach offers a social anthropological aspect and is the most effective way to work on issues that affect the people at the center of the study.

Under the present qualitative approach, the emphasis was to obtain thick descriptive data through the establishment of the following categories: Interviews (one-on-one and group interviews) and observations with approximately 12 people involved with the research. All the data collected through official National Research Institutes in Brazil is supported by the data collected through interviews by showing that the levels of women’s empowerment and poverty reduction are real according to the interviewees.

- **Sampling Rational**

  I chose Rocinha in Rio de Janeiro due to the amount of information and data already available and because of contacts with social workers I already had in Rio. I also talked to Journalist Vagner de Alencar, who was born in Bahia but grew up in *Paraisópolis*, one of the biggest in favelas in São Paulo. He told me how a big part of his family was still back in Bahia and gave me the contact of two of his cousins who receive Bolsa Família at *Povoado Cavada*, a village in the municipality of *Barra do Choça* in the State of Bahia. He told me I needed to listen to their stories and see for myself how the benefit has been changing their lives for the better.
For this research, I selected women who qualify as Bolsa Família recipients, a fieldworker and a policy-maker. I have also interacted with women who did not receive Bolsa Família but those who were chosen to have their stories told are considered critical cases for the topic of research since I believed they had special characteristics that would greatly contribute to the thesis by offering very specific clues or observations.

**Sources of Data Collection**

This thesis relies on three sources of data collection: interviews, literature review, and observations. The main sources of data collection comprised the utilization of the following research tools:

- **Conversational Tools**: Semi-structured in-depth interviews:

  I interviewed women who are Bolsa Família recipients as well as field-workers and policy makers. Notes and videos were taken during interviews and conversations tape-recorded – when permission was granted. Even though I was able to talk and interact with dozens of people while in Brazil, I chose to share the stories of three women who are Bolsa Família recipients; one social worker and one policy-maker through in-depth interviews, which is a total of five people. However, I mention other interactions and conversations I had with other women through my observations.

  It turned out to be quite difficult to conduct more interviews because of the nature of the study, the timing (only four days in Rio de Janeiro) and the environment, as well as the personal situations of the potential interviewees. I collected stories and was able to
observe the dynamics among Rocinha residents, especially women. I was able to collect data through group interviews but the most valuable information for this research was acquired through interviews one on one. It was not possible to conduct focus groups, as I first planned, because most of the women seemed to be especially busy on weekends, which was when I chose to be in Rocinha. According to them, it is more difficult to find time when children are home.

- **Audio-Visual Tools**: Picture and Video taking

I took only a few pictures of the environment in the favela. I wanted to show the contrasts but did not want to be a disruption. I also took videos with one interviewee at Rocinha in order to transcribe our conversation afterwards and to memorize more details.

This research aims to show that behind the data already available, there must be a thorough analysis of the roles men and women perform within Brazilian society as well as the context in which Bolsa Família was created. The field work for this thesis project took place in the States of Rio de Janeiro and São Paulo during the month of July 2017. Additionally, interviews with women recipients of Bolsa Família in the Village of Cavada, in the State of Bahia were conducted over the phone, via Whatsapp.

Through the interviews and by witnessing firsthand these women’s struggle, I came up with a couple of additional questions: how can one make these women’s lives better? How can Bolsa Familia’s positive results be sustained in the long term? In the interview and recommendation sections, the readers will be able to identify the different
forms of empowerment happening in the lives of the benefit’s recipients and suggestions on how these results could be passed through generations.

**1.5. Limitations of the Study**

Being able to measure women’s empowerment through quantitative or qualitative data is a challenge. What empowerment could mean to one it does not necessarily mean empowerment to others. But the main point of this research is to show a “human” face to the current data and statistics. Being able to talk to real women who are Bolsa Família recipients, and even those who aren’t, has shed a light on what empowerment really means to those women living harsh realities and facing great challenges. This paper will provide these women’s perspective regarding the level or the type of empowerment they have experienced and what have been the concrete changes in their lives.

The main limitation of this study was timing and the environment itself. The challenges of gathering groups of people in a few days spent in Rio de Janeiro were many due to the daily challenges people face in the favelas. Nonetheless, these interviews and observations will serve as a valuable addition to the current knowledge by supporting or refuting the interpretation of the data available.

**Chapter II - Inequality in Brazil’s Racial Democracy**

The issue of racial inequality in Brazil dates back to the colonization period-- the racial democracy that Gilberto Freyre depicted in *Casa Grande e Senzala*, one of the most important pieces of Brazilian literature to understand Brazil’s post slavery society, romanticized *mestiçagem* as a form to embrace the Afro descendants to our society after
the abolition of slavery. Slaves did get freedom, but not the same treatment as white Brazilians.

Behind the façade that in Brazil one can find a multitude of skin tones coexisting equally, racism can be seen in every interaction, in all types of environments. Brazilians rarely ask themselves why most of those working on low-paying jobs or living in favelas across the main cities are Afro-descendants. The lack of debate and knowledge on the roots of racism in Brazil has deepened the inequality and injustice towards black people. Brazil’s new Constitution of 1988 Article 3 states that:

*The fundamental objectives of the Federative Republic of Brazil are: I – to build a free, just and solidary society; II – to guarantee national development; III – to eradicate poverty and substandard living conditions and to reduce social and regional inequalities; IV – to promote the well-being of all, without prejudice as to origin, race, sex, colour, age and any other forms of discrimination.*

The excerpt above describes an idea of a country that has never existed for most of its people. Brazil has been one of the most unequal countries in the most unequal region in the world. According to Peter H. Smith’s *Democracy in Latin America, Political Change in Comparative Perspective,* “Economic inequality in Latin America is worse than in Sub-Saharan Africa, North Africa, the Middle East, and South Asia – and much worse than in the advanced industrial countries” (231).

In Andrew G. Berg and Jonathan D. Ostry’s *How Inequality Damages Economies,* they argue that “countries with high inequality are far more likely to fall into financial crisis and far less likely to sustain economic growth.” (2012). The statement is likely accurate; however, for some groups the effect of any financial crisis is much worse. High inflation rates and low access to necessary goods, coupled with political turmoil, have the greatest impact on those most in need. This is especially true when it comes to Brazil’s
gender and racial divide — over half of Brazil’s population is composed of women and Afro-descendants. Both sectors of society have been marginalized from fair and sustainable living conditions leading them to become more vulnerable to poverty and violence. The gender aspect will be further explored throughout this paper.

Brazil is considered to be one of the most unequal Latin American Countries; according to the World Bank’s Gini Index (2015) – a metric used to measure inequality. The coefficient ranges from 0 (or 0%) to 1 (or 100%), with 0 representing perfect equality and 1 representing perfect inequality. Brazil’s coefficient is 0.51. Latin America’s largest economy ranks as the most unequal country in the region. Institutional weaknesses coupled with reliance on exports, and long periods of inconsistent fiscal and economic policies designed to promote growth, exacerbated such a reality, particularly for marginalized Brazilians.

According to the Brazilian Institute of Geography and Statistics (IBGE), Afro-Brazilians — people who self-identify as black or brown — account for 53.6 percent of the country’s population, nearly 106 million individuals. Brazil has the world’s largest black population outside Africa and is second only to Nigeria. Poor basic education contributes to a deeply divided society in which Afro Brazilians continue to face serious socio-economic disadvantages and lack of mobility.

Because children from poor families are enrolled in public schools, which are free but provide poor quality education, black people find themselves in a clear disadvantage when compared to white people. According to Carlos Gradín, Why Is Poverty So High Among Afro-Brazilians? A Decomposition Analysis of the Racial Poverty Gap, “The
The proportion of students aged 16 years or less attending a private school is 22 percent for whites but only 11 percent for Afro-Brazilians” (6).

The discrepancy in proportions increases for those who are 18 years or older: 48 percent of white students attend private institutions, whereas only 21 percent of black students are able to get higher education in private schools. Racial inequality does not limit itself only to education. Generations of unequal income distribution have clearly impacted Brazil’s population differently.

According to Blackman et al., *Igualdade Racial Políticas Sociais: Acompanhamento e Análise* (2014), Afro-Brazilians see an income per capita rate that is about 50% less than that received by whites. Unequal salaries and opportunities between black and white in Brazil have been aspects that refute the argument of racial democracy. There is also evidence that Afro-Brazilians attending university are underrepresented in those degrees that lead to higher earnings (UNDP, 2005).

Data from the Brazilian IBGE shows that poverty in Brazil has a face: 64% of the poor in Brazil and 69% of the indigent are black. Meanwhile, only 20% of the white population was below the poverty line while more than double (43%), of the black population suffered from the same measure of poverty (Milanez, 2001).

That reality began to change in the 1990s when the debate over racial issues started to take place in the political environment through social movements. Brown, Langer and Stewart’s *Affirmative Action in Plural Societies: International Experiences* explains how social movements were able to ensure racial policies were being implemented. In 1996, under President Fernando Henrique Cardoso’s administration, the
Human Rights Plan objectively suggested the need for policies for the black population; “his two terms allowed the black social movement to graduate in addressing and acting within the federal government bureaucracy” (53).

Over the course of Cardoso’s administration, which was then followed by President Lula, social policies towards the black population started to receive even more attention. According to Brown, Langer and Stewart,

*It can be easily demonstrated that the advance of black population in recent years was mainly due to policies targeted at the poor -such as the conditional cash transfer programme Bolsa Família. And non-contributory pensions- and to universal policies – such as the real increase in the minimum wage. (60)*

The progressive measures taken by President Lula and Dilma Rousseff between 2003 and 2016 have focused on the promotion for racial equality like no other administration in the past. For instance, during the Workers Party’s rule, racial minorities were granted a certain percentage of jobs in the Civil Service and places in public universities through quotas.

The government has also delivered partial land rights to nine communities formed by quilombolas and, most importantly, created the Statute for Racial Equality (Secretaria de Políticas de Promoção da Igualdade Racial). For the first time, the government was finally giving the issue of racism and its implications the importance it deserved while allowing the promotion of this long overdue debate.

2.1. The History of Conditional Cash Transfers in Latin America

Why did Brazil and other countries in Latin America need to create safety net programs like Bolsa Família? Have they failed as welfare states? Have they failed at creating and promoting the right type of social policies to address inequality and poverty? Basically,
the answer is yes. On Cayeros, Magaloni and Esteves’ *The Political Logic of Poverty Relief, Electoral Strategies and Social Policy in Mexico*, the authors explain how Latin American states have not been able to progressively distribute income; hence, contributing to increase in inequality, especially during bureaucratic authoritarianism.

Social insurance policies – old age pensions, health insurance, housing support and disability, and maternity benefits – disproportionately benefitted the middle classes, leaving the poor unprotected. In theory, funded by contributions, Latin America’s “truncated welfare states” ended up paid by general taxation, which meant that the poor effectively transferred income to the rich, reinforcing and widening income inequality (25).

It is critical to contextualize Latin America’s socio-economic situation before exploring the implementation of CCTs and similar social benefit programs. Bolsa Família in Brazil – and *Oportunidades* in Mexico– are direct responses to the increase of poverty and inequality starting four decades ago until the beginning of democratization across the region. This is particularly evident when examining socioeconomic trends during bureaucratic authoritarian regimes, which Latin America experienced in the 1960s and 1970’s.

According to Hellinger’s *Comparative Politics of Latin America*, “the last quarter of the twentieth century saw not only a wave of democratization in the form of elected civilian governments replacing military regimes, but also a sharp increase in inequality and poverty.” This is evident across the region; countries embraced democratization but faced serious obstacles when attempting to overcome the economic consequences of bureaucratic authoritarianism. It is estimated that nearly 40 percent of all households in Latin America and the Caribbean were considered poor in the mid-1990s (50).
However, according to the United Nations Economic & Social Affairs’ *Inequality Matters: Report on the World Social Situation*, from 1990 to 2012, inequality declined in 14 out of 20 countries in Latin America, opposing the global trend, in which the gap between rich and poor widened over the past two decades as UNICEF’s *Global Inequality: Beyond the Bottom Billion A Rapid Review of Income Distribution in 141 Countries* shows. In Latin America on the other hand, the Gini Coefficient average dropped to 0.50, falling 8%. Throughout the same period, 18 out of 21 countries in Latin America had adopted Conditional Cash Transfer Programs (CCTs). According to McGuire, 2013, “by 2008, every Latin American country except Cuba, Haiti, and Venezuela had enacted a CCT program covering from 12 (El Salvador’s Red *Solidaria*) to 100 percent (Ecuador’s *Bono de Desarrollo Humano*) of its poor population” (Cayeros et al., 3)

The two main Conditional Cash Transfer’s programs in Latin America started to take form in the late 1990’s. Brazil’s Bolsa Família is the largest CCT program in the world, followed by Mexico’s Oportunidades. The history of both programs is quite similar in its trajectory and outcome. Mexico’s Oportunidades was established in 1997, whereas Brazil’s Bolsa Família started to be planned and implemented under Cardoso’s administration in 2001, it was consolidated only in 2003 by President Lula.

According to the World Bank, Mexico’s Oportunidades and Brazil’s Bolsa Família have benefitted roughly 6 and 13.5 million families respectively. Both programs have shown life changing results having achieved their most important goals such as:
• Poverty and inequality reduction by providing a minimum level of income to poor families
• The reinforcement of basic social rights such as education and health
• The improvement of the prospects of beneficiaries in the labor market
• Handing the benefit mostly to the mothers

According to the World Bank’s *A Model from Mexico for the World (2014)*:

*Impacts on poverty reduction, higher levels of education, better nutrition and health have been proven in different contexts, which have lent increasing legitimacy to these activities. The continuous exchange of experiences among different countries in all program stages has been and continues to be crucial for the success of these programs.*

Both Oportunidades and Bolsa Família have women as the main program’s beneficiary with the hope to achieve better results. The Mexican Government hired The International Food Policy Research Institute (IFPRI) to evaluate if the initiative of handing the benefit to women in fact impacted children’s health and education more efficiently. According to the World Bank report on *The Shanghai Poverty Conference*, the program successfully achieved its main goals:

*The results of the evaluation of IFPRI show that after only three years, poor Mexican children living in the rural areas where Oportunidades operates have increased their school enrollment, have more balanced diets, are receiving more medical attention, and are learning that the future can be very different from the past.* (3)

In the case of Brazil, by the end of 2011, the country had reduced 16% of income inequality between 1999 and 2009. Bolsa Família was also responsible for 18% of the reduction in the poverty gap. Official records from the Ministry of Social Development
show that 4.3 million out of 13.4 million beneficiary families have crossed the extreme poverty line by receiving the financial benefits in 2009.

In 11 years, since the Bolsa Família was created, 3,155,201 families voluntarily left the income transfer program nationwide program with an income that exceeded the limits for someone to be considered in poverty. (MDS, 2015)

Another example of successful CCT program is Familias en Acción in Colombia. The program is part of an integrated social protection network called Juntos which was created in 2002. Familias en Acción transferred income to more than 2.7 million Colombian families, as of 2012. According to World Bank’s Conditional Cash Transfers in Mexico and Colombia, “the program was responsible for a reduction in the poverty gap by 7 percentage points, child height increased by 0.75 cm, and secondary school attendance increased by 5.6 percentage points.” (2013). According to the director for the Department for Social Prosperity in Colombia, the program had been able to steadily reduce poverty to 10.3% by 2015.

Another successful case is Chile. The Chile Solidario system takes an integrated and innovative approach to poverty eradication through three main areas: psychosocial support (family support), monetary transfers and priority access to social programs. Created in 2002, the program was benefiting over 300,000 households in 2009.

According to UNICEF’s Innovative Features in Conditional Cash Transfers: An Impact Evaluation of Chile Solidario on Households and Children: “The Chile Solidario programme is an avant garde conditional cash transfer (CCTs) in the Latin American context, introducing innovative features aimed at addressing specifically the multidimensional nature of poverty.” A Survey from 2001 and 2006 shows that there has
been impact in various socio-economic dimensions of well-being but results at the household- and child-level are differentiated.

At the household level we find that the programme has a significant impact on lifting families out of extreme poverty and that it does not have disincentive effects on labour market participation. For children, we find that the programme has contributed to increasing participation in school for those between the ages of 6 and 15, and to increased enrolment with the public health services.(4)

Over the past two decades, different countries in Latin America have adopted CCTs as a way to tackle poverty. Colombia’s Familias en Acción and Chile Solidario are examples of a second wave of countries which were able to learn from the pioneering cases, such as Mexico and Brazil, and thrive.

The Inter-American Development Bank’s Long-Term Impacts of Conditional Cash Transfers in Latin America: Review of the Evidence shows that the current literature “finds consistent positive long-term effects on schooling, as well as some positive impacts on cognitive skills and learning, socioemotional skills and off-farm employment and income.” (4)

In the case of Colombia, between 2002 (i.e. pre-intervention), and 2012, a study showed that young adults aged 18-26 in 2012 who were exposed to additional 2 to 5 years “to Familias en Acción increased school attainment by 0.6 grades in rural areas. Also for rural areas, it found a positive significant impact on the probability of graduating from upper secondary school.” When it comes to labor markets, the study shows an increase of 2.5 percentage points “in the probability of formal employment among women in rural areas.” (21)
Among the Latin American countries that decided to adopt CCTs briefly analyzed in this section show its various positive effects that can be easily observed, especially when considering declines in school dropout rates, and significant improvement in children’s health and infant mortality rates. However, some programs’ evaluations show insignificant progress regarding improvement for nutritional levels (Attanasio et al., 4), which is the case of Colombia. The inconclusive results from evaluations suggest that there is room for improvement to achieve better results in those areas.

2.2. The Creation of Bolsa Família

The history of Conditional Cash Transfers in Brazil started under President Fernando Henrique Cardoso’s second term (1998-2002). In 1995, Bolsa Escola was implemented by then-governor of the Federal District by the Workers Party (PT), Cristovam Buarque. The program ensured a minimum wage for every family facing poverty with the condition in which all their children between the ages of 7 and 14 had to be enrolled in public school. Later on, in 2001, Bolsa Escola was implemented and federalized by President Cardoso.

In 2003, President Luis Inácio Lula da Silva consolidated Bolsa Família by combining Bolsa Escola with Bolsa Alimentação (food stipend) and Auxílio Gas (a stipend to compensate for the end of federal gas subsidies) which were part of a bigger program named Fome Zero (Zero-hunger). This preceded the creation of a new Ministry – the Ministério do Desenvolvimento Social e Combate à Fome (Ministry for Social

*Bolsa Família* was created in 2003 by merging Bolsa Escola, Bolsa Alimentação, Cartão Alimentação, and Auxílio Gás. That consolidation of programs signaled an effort to improve the efficiency of the social safety net and to broaden federal support for poverty-targeted programs.(36)

Zero hunger, along with the creation of MDS, diminished significantly recurrent problems in the public system in Brazil: bureaucracy and inefficiency. As a result, administrative costs decreased and public efficiency improved the lives of the families involved and for those dealing with the program’s administration and implementation. An example of tool that successfully eased bureaucracy when implementing social programs is *Cadastro Único* (Unified Registration). This system gathers a set of information on Brazilian families living in poverty and extreme poverty. All the information is used by the Federal Government, the states and the municipalities for the implementation of public policies capable of improving the lives of these families.

The families targeted are low-income families that earn up to half a minimum wage per person; or that earn up to 3 minimum wages of total monthly income. According to the World Bank Report on CCTs, “in Brazil, the poorest families receive a transfer even if they have no children; if the age requirement of having children aged 0–17 were to be enforced, it would exclude only 1 percent of those who were in the program.” (95)

*It also represented a heartfelt personal commitment by Brazil's first working class president to address the country's seemingly intractable problems of poverty and severe inequality. At his inauguration, Lula famously pledged: 'If, by the end of my term of office, every Brazilian has food to eat three times a day, I shall have fulfilled my mission in life.' (690)*

Lula did not fulfill his mission in life, but he did improve the reality of millions of families all over Brazil. Bolsa Família focuses on both urban and rural poverty as a mean of reaching every Brazilian in need. According to Higgins, Sean: *The Impact of Bolsa Família on Poverty: Does Brazil’s Conditional Cash Transfer Program Have a Rural Bias?* Official data shows that it has achieved outstanding results by helping to decrease poverty gap at the national level between 24 and 31 percent in 2009, granting the country a leading position in poverty reduction by covering one fourth of Brazil’s population. Bolsa Família was implemented in a year (2003) in which the number of Brazilians living below the poverty line reached its highest level in history:

*Although a growing poor population in absolute terms can be partially attributed to population growth, the percentage of Brazilians living in poverty had not declined in nearly a decade: the overall change in the poverty headcount index between 1995 and 2003 was close to zero. (89)*

Since 2003, however, poverty in Brazil has declined significantly. According to IPEA’s regional poverty lines, the poverty headcount decrease from 61 million poor people in 2003 to less than 40 million poor in 2009 which translates a fall from 35.8 percent to 21.4 percent during the same period.
Another study by IPEA showed that the Program was responsible for a decline of 28% in extreme poverty in Brazil in the last decade. According to Lustig, López Calva and Ortiz Juárez’s Declining Inequality in Latin America in the 2000s: The Cases of Argentina, Brazil, and Mexico (2012), there have been years in which Brazil’s Gini index, a measurement of the income distribution of a country’s residents, almost achieved a historical record of 0.630. The measurement ranges from 0 to 1, with 0 representing perfect equality and 1 representing perfect inequality.

Income inequality reached its peak during the dictatorial period in the country during the 1970’s and 1980’s, but it started to decline in the late 1990’s and early 2000’s. According to the paper afore mentioned:

*During 1998–2009, Brazil’s Gini coefficient declined 5.4 percentage points from 0.592 to 0.537. During 2002–2009, the income of the bottom 10% grew at almost 7% per year, nearly three times the national average (2.5%), while that of the richest 10% grew only at 1.1% a year.* (6)

The evident decline in inequality contributed close to 60% to poverty reduction in Brazil. As the study suggests, there are two main factors to explain the decline in inequality: “a fall in the premium to skills (with an education-based indicator of skills). Second, by the expansion of cash transfers programs targeted to the poor.” (11)

Brazil’s expenditure with social assistance has been growing consistently since President Cardoso’s administration; however, the cost to achieve these remarkable results through CCTs was significantly low. According to Hall,

*Social assistance, targeted at the poorest groups, remains a relatively small proportion of the total social budget. However, it has expanded steadily under the administrations of both Fernando Henrique Cardoso (1995-2002) and, especially, Lula (2003-2011) (691)*
Bolsa Família benefits increased from R$73.70 to R$152.35 per month, or between $20 and $63 for its beneficiaries. Even with this expansion, according to Forbes, in 2013, the country’s total expenditure on Bolsa Família was only 0.46% of Brazil’s GDP. Bolsa Família has one of the lowest costs among CCT programs, but it has the greatest multiplier effect on the economy. According to the Minister of Strategic Affairs (SAE) and president of IPEA from 2012 to 2014, the economist Marcelo Neri, one of the main attributes of the program is its cost-effectiveness. In 2016, the MDSA (Ministry of Social and Agrarian Development) assured that the program has improved control mechanisms, with information crossing by eight - and no more two - different databases.

According to the book edited by Neri and Tereza Campello, former Minister of Social Development under President Dilma Rousseff’s administration, *Programa Bolsa Família: uma década de inclusão e cidadania*, expenditures on Bolsa Família account for only 0.4% of Gross Domestic Product. According to Campello, Bolsa Família not only benefits its recipients, but the entire economy. The study shows that for each R$ 1 invested in the Program it generates a 78% growth in Brazil's Gross Domestic Product (GDP) and a multiplier effect of R$ 2.40 on final household consumption.

Neri was able to identify that the readjustments of Bolsa Família and other non-pension programs generates greater benefit for the lowest income quintile (*classe E*). In turn, classes A, B, C and D are benefited by the adjustments granted in social security benefits, in general.
2.3. Bolsa Família in Urban and Rural Areas

It is important to highlight the differences between urban and rural poverty in Brazil, since they are critical. The disparity between rural and urban poverty has historical and social implications that impacts the urban and the rural poor very differently. Starting with the fact that the rural poor is not the same as the urban poor; they often times come from quite different racial and cultural backgrounds, which will be explored separately in the following subchapters.

According to the 2010 Census the distribution of extreme poverty between rural and urban areas was 47% and 53% respectively. However, when looking at incidence of poverty, the numbers in the countryside are alarming: one in four rural families was in situation of extreme poverty. The data shows that while 5% of the urban population could be characterized as extremely poor, a staggering amount of 25% of the rural population lived in the same conditions (MDS, 3)

According to data released by the MDS’s report Brasil Sem Miséria – Superação da Pobreza Rural, 7.6 million people accounted for the extreme poor living in rural areas
in Brazil—mainly concentrated in the Northeast and North regions of the country. Most of these people consisted of small farmer’s families, agrarian reform settlers, campers, rural workers, extractive workers, fishermen and quilombolas—descendants of Afro-Brazilian slaves who escaped from slave plantations (Quilombos) that existed in the country until slavery abolition in 1888—as well as indigenous people and other communities.

As of 2014, Cadastro Único’s information shows that Bolsa Família’s benefit increased 65% to families in the rural areas with household income per capita up to R$70. In 2011, these families would earn R$127,00 but by 2014, they earned R$210,00. For those rural families with per capita household income up to R$140 the increase in the benefit was 63%. The families in this category would earn R$126,00 in 2011 and by 2014, they would earn R$205,00.

![Figure 2: Reduction of Multidimensional Chronic Poverty, Rural and Urban](source: Brasil Sem Miséria, 2013)
Over the years, Brazil achieved remarkable results through social policies and ambitious long term projects to eradicate poverty and curb inequality. As the graph above shows, since 2002, multidimensional poverty in rural and urban areas fell drastically. In 2002, 28.6% and 4.7% of the rural and urban population respectively lived in extreme poverty. By 2013, extreme poverty dropped to 4.9% in the former and 0.4% in the latter.

Bolsa Família covers 25% of the country’s population and due to solid management and tools, new advances have become possible. With Brazil Without Poverty, launched at the beginning of President Dilma Rousseff’s administration in 2011, the federal government reinforced the commitment to encourage growth through redistribution with the main goal of reducing inequality and promoting social inclusion in every region in Brazil.

Brazil Without Misery, which is an expansion of the Bolsa Família program, focuses especially on the Northeast Region of Brazil, historically the most impoverished region in the country. The program was planned to expand public services including registration, electricity, literacy, medical, dental and ophthalmic treatment, day care and sanitation.

In addition to Bolsa Família, which is the monetary transfer for immediate extreme poverty relief, an axis for productive inclusion was created by offering opportunities to generate income through qualification and occupation. The final axis was created to offer access and expand public services, inducing priority service to those who need it most. The program’s main idea is to ensure that every single family facing
extreme poverty is able to be covered even if they did not seek help since most of the
time they don’t have the means to do so.

2.3.a. A Brief Analysis on Brazil’s Urban Poverty

To understand how urban poverty developed in Brazil and what its main characteristics
are, it is necessary to analyze the events that unfolded upon the arrival of the Portuguese
court to Brazil. The abolition of the slavery and the proclamation of the Republic in 1888
and 1889 respectively, led former slaves to migrate to the city from the coffee
plantations-- the free poor women and men had found themselves in urban areas across
the country jobless and homeless. During that time, segregation became evident through
slum formations, known as favelas, and other types of informal settlements.

With the Republic proclamation in 1889, the Portuguese court fled the city of Rio
de Janeiro leaving behind the mansions and vilas they lived, which eventually became
home for the poor. Informal settlements like cortiços, which, by definition, are “social
housing formed by one or more buildings located in a single plot or shared rooms in a
single building started to appear. (Xavier, et al., 8) The rooms were rented without legal
contract and the conditions the dwellers found themselves in were oftentimes unhealthy.

According to the NGO Rio On Watch: The self-reported ethnicity in Brazilian
slums remains predominantly black, but showing an increase from 61% to 67% of the
total favela population. “The percentage of blacks in communities on the urban periphery
is higher than in the general population: 67% versus the 52% national average.”(2013)

According to 2015 data from the PNAD (National Survey by Household Sample),
the majority of the Brazilian population, 84.72%, live in urban areas whereas 15.28% of
Brazilians live in rural areas. The greater region with the highest percentage of urban population is the Southeast, with 93.14% of people living in urban areas while the Northeast Region has the highest percentage of inhabitants living in rural areas, 26.88%. Even though Bolsa Família has great penetration in rural areas, the program concentrates more benefits in urban areas (69%).

According to MDS, a survey presented at the 2nd New Brazilian Favela Forum drew a profile of the families living in the favelas of Brazilians. The study by the Data Favela Institute, in partnership with Data Popular, involved 2,000 residents of 63 communities in the country. The data presented in the forum indicate that more than 70% of the Bolsa Família beneficiaries living in favelas are workers, which also demystify the premise that Bolsa Família discourages people from being employed or looking for jobs. (Rio on Watch, 2013)

2.3.b. Brief Analysis on Brazil’s Rural Poverty

In the case of Brazil’s northeast, Luiz Gonzaga’s Asa Branca is a song written in 1947 to show the hardships the poor people in the region face. The lyrics reveal the struggles of a marginalized Northeastern population that had a majority of illiterate people. The development of Brazil’s northeastern corner was simply not a priority for nineteenth or twentieth century politicians such as President Getúlio Vargas. Indeed, people barely had access to water, fertile land, electricity and anything else that would meet their basic survival needs. According to Baer:

>This situation could, of course, be avoided by various types of redistributive policies of governments-redistribution by income groups, by sectors of the economy, and by regions. Progressive tax measures and/or appropriate wage policies could be used to redistribute incomes among social groups; government
credit and fiscal policies could redirect resources to neglected sectors (such as agriculture, housing, road building) and geographical regions. (107)

Asa Branca became the anthem of the nordestinos and helped creating national awareness about the rough conditions they endured. It represented and depicted the story of the inhabitants of the sertão nordestino who were forced to migrate from their land because of the intense drought. The misery and negligence exposed in the lyrics had put the nordestino in the national agenda and would change for good the course of politics in Brazil.

As a result, this discourse would also allow the rise of political parties such as PT (The Workers Party) and social movements such as the landless movement (MST), but most importantly, it would put a nordestino as the President of Brazil in the twentieth first century. Through Asa Branca, the impoverished people of the northeast finally had a voice which led to bigger mobilization regarding agrarian reform and investment in the region.

Figure 3: Ratio of Bolsa Familia Beneficiary Families to Rural Households Living in Extreme Poverty.
Based on PNAD data of 2004, “one-third of households in the Northeast of Brazil received such transfers, rising to 44 per cent in rural areas.” (Hall, 18) According to the study done by the International Policy Centre for Inclusive Growth (IPC), UNDP and IPEA, Public policies for rural development and combating poverty in rural areas:

The prevalence of extreme poverty and poverty in rural and/or agricultural populations (for example) drastically decreased, from 16 per cent and 40 per cent in 2004 to 8 per cent and 19 per cent, respectively, in 2013. In the same period, income from agricultural labour grew at a rate of 5.6 per cent per year in real terms, while the rural population declined by only 3.1 per cent.(2)

Still according to IPC’s study, 2.5 million rural families receive Bolsa Família, and between 2004 and 2013, there was a significant increase regarding transfers. 8 million more families benefited from Bolsa Família during this period, showing a 39 per cent increase (in real terms) in average benefit pay-outs.

Chapter III - The Relationship between Gender, Race and Poverty

The aim of this chapter is to explore the impact of gender inequality on racial and economic inequality. According to Duflo’s, on the Beijing Fourth UN Conference on Women (1995) and its Platform of Action, former World Bank President, James Wolfensohn, said:

E**ducation for girls has a catalytic effect on every dimension of development: lower child and maternal mortality rates; increased educational attainment by daughters and sons; higher productivity; and improved environmental management. Together, these can mean faster economic growth and, equally important, wider distribution of the fruits of growth. . . . More education for girls will also enable more and more women to attain leadership positions at all levels of society: from health clinics in the villages to parliaments in the capitals. This, in turn, will change the way societies will deal with problems and raise the quality of global decision-making. (1064)
The central thesis of this paper is that poverty can only be alleviated if women are empowered and have equal opportunities as men. However, before diving into the matter of gender equality, this chapter will investigate characteristics pertained to each gender and attempt to show how they impact society in different ways. Among several sources, I found the New Zealand’s Ministry of Women’s Affairs a very relevant source to my thesis because it really highlights the importance of gender analysis. According to their website, gender equity “takes into consideration the differences in women's and men's lives and recognizes that different approaches may be needed to produce outcomes that are equitable” (2015). This means accounting for the current status and roles of many women when designing development programs, while imagining a future where those roles expand and provide greater opportunities for education, employment, and general socioeconomic mobility.


*It is not unusual for men and women to have different perceptions of their needs and strengths. They may also have different ideas about who does what, who uses what resources, and who controls resources or makes decisions in other important areas of life.* (139)

All over the world—not just in Brazil—men make decisions about how women should live their lives and what roles they should perform. As a result women have unequal access to land titles, job opportunities, and education in almost every society on Earth. This leaves women more vulnerable to poverty and marginalization.

Global organizations such as the United Nations recognize the importance of pursuing solutions towards the problem of gender inequality. One of the main objectives
of the UN Sustainable Development Goals (SDGs) Goal Number 5 (Gender Equality) is to “change the course of the XXI century, addressing key challenges such as poverty, inequality, and violence against women and girls” (UN women, 2017) and women’s empowerment is a pre-condition for making this happen.

In the case of Brazil, women are the primary group affected by poverty, especially if they are black. Based IPEA’s Retrato das Desigualdades (2015), of those living in extreme poverty in Brazil, 2.6% were men while 2.8% were women. But when incorporating a racial component, statistics worsen for women: 1.5% of Brazil’s poorest were white male whereas 3.7% were black women.

According to the Ministry of Social Development in Brazil, of the 14 million beneficiary families of Bolsa Família, 73% are black and pardos -- 68% of whom are headed by black women. Of the 22 million people who, with social programs, managed to escape from extreme poverty, 78% are black and brown. The notable presence of black women among the poorest people in Brazil is a reflection of the historical process of (re) production of social inequalities. (Governo do Brasil, 2014)

According to Crenshaw (2002, 173) in 2007, over 6 million people worked in domestic jobs. 94% of these were women, 61% of black origin, and 39% were white. According to IPEA’s Retrato das Desigualdades de Gênero e Raça (2011), 21% of black women are domestic servants and only 23% of them have a formal contract - against 12.5% of white women who are domestic servants, 30% of whom are formally registered as domestic workers. Another alarming finding, regarding health issues, is that 46.27% of
black women have never undergone a clinical breast examination - compared to 28.73% of white women who have undergone clinical breast examination. These numbers reveal the huge gap and lack of access that black women have to information and education in regards of women’s health when compared to white women in Brazil.

Even though women spend more years in school than men in Brazil, the graph below depicts the reality of gender discrimination regarding wages. The graphic below shows the “Average monthly labor income based on gender and race.” The bars show, from the top to the bottom: Black women, black men, white women and lastly white men. In the bottom of the graphic, it shows that the average monthly labor income for Brazilians overall in 2004 was: R$ 586,6 (U$ 150,00). The average for white people was R$ 760,9 (U$200,00); and for men was R$ 692,0 (U$180,00). For black people was: R$ 385,00 (U$70,00) and lastly for women was: R$ 440,5. (U$80,00)

Figure 4: Average monthly labor income based on gender and race. Source: PNAD 2004.
According to the first edition of IPEA’s report *Retrato das Desigualdades Gênero e Raça* (2004):

> Available data on gender and racial inequalities in the labor market indicate a worse scenario for black people and women in practically all the analyzed indicators. They also express the perverse manifestation of the double discrimination that affects black women, in which they are victims of racism and sexism, leading them to perform the lowest paid position, and work in the informal market (and its consequent absence of social protection in the present and future - retirement) and occupying the positions of lesser prestige in the professional hierarchy. (16)

With regards to housing indicators, it should be noted that households headed by black individuals or by women are always worse off, whether they are likely to be located in substandard settlements, or somewhere lacking in services like clean water access and quality waste management.

Bolsa Família and other policies have been addressing the issues of gender and racial inequality, whether directly or indirectly. IPEA’s second edition report showed how Brazil has improved its efforts on eliminating or prohibiting discrimination based on gender and race. The country has signed several international commitments in this regard such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Inter-American Convention on the Prevention, Punishment, and Eradication of Violence against Women, known as the Convention of Belém do Pará as well as the CEDAW’s Optional Protocol and almost all ILO protocols. Brazil also signed one of the oldest international Conventions for the Elimination of Racial Inequality (CERD).
Another important measure that greatly benefitted black women in Brazil was the expansion of labor laws for domestic workers in 2012. A recurring debate against formalization of domestic labor is the increase in the cost of hiring domestic services, which could lead to a reduction in demand, resulting in mass layoffs and more informal work.

On the contrary, according to a study performed by IPC, since the law was approved, their findings provide support for the assertion that the Proposal for Constitutional Amendment (Proposta de Emenda Constitucional- PEC) and the formalization have corrected a historical debt to millions of Brazilian women. It not only allowed them to acquire rights and a formal contract but, most importantly, their wages increased from R$ 610.78, to R$ 975.33. Since labor laws for domestic workers was approved, formal jobs in the category increased by 32% (IBGE, 2015)

The presented data allows one to conclude that poverty in Brazil has a face--one that’s black and female. Even though social programs like Bolsa Família reach mostly the black and female populations in Brazil, the structural changes that could guarantee mobility and promote gender and racial equality within society are part of a more ambitious and difficult process such a long overdue educational reform, which will be discussed in the recommendation section of this paper.

3.1. Identifying Women’s Empowerment

According to the United Nations Women’s empowerment principle:
Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities.

On Duflo’s *Women Empowerment and Economic Development*, her premise is that even if development and women’s empowerment are closely linked, “the interrelationships are probably too weak to be self-sustaining.” The main focus should be on how efficient policies that commit to gender equality will actually ensure equality between men and women and improve women’s lives.

On another word, a more developed country will lead to more empowered women, which will then lead to a more developed nation, which is what Duflo defines as the “virtuous cycle”. But even more important is women’s empowerment itself “since empowering women will bring about changes in decision making, which will have a direct impact in development” (1076). When analyzing the meaning of empowerment in the context of a woman who receives Bolsa Familia, empowerment can come in various forms. For instance, being able to be the decision maker within the household could increase women’s self-esteem in an environment in which women have usually been subjugated and not taken into consideration. According to Duflo:

*The fact that women have fewer opportunities in the labor market may contribute to their unequal treatment in the household. Parents have lower aspirations for their daughters than for their sons, and female teenagers themselves have lower aspirations.* (1056)

The feminist perspective challenges the premise of women’s empowerment through programs like Bolsa Familia by highlighting the instrumental use of women by
the state to reinforce the naturalization of care and the role of motherhood and assumes that it could increase the time spent by the mother in the care activities. In addition, it implies that women are the ones required to comply with the agendas of conditionalities defined by the program (Carloto, 2012). In this scenario, it is important to take a step back and understand how these women perceive empowerment themselves instead of assuming Bolsa Família is adding more responsibilities into their lives. (Bartholo, et al., 2017)

As mentioned earlier in this paper, many of these women are single mothers and they would end up carrying the burden of taking care of a child by themselves, with or without Bolsa Família. IBOPE and Estadão polls (2013) show that most of the mothers in the poorest areas in São Paulo are single. The study found that a chance for a woman to be a single mother in the periphery is up to 3.5 times higher than in the richest areas of São Paulo. Likewise, the chance for a mother in the periphery to have a husband to help care for the children is practically half and Bolsa Família is often all the income they receive. (Manso et al., 2013)

3.2 Bolsa Família on the Promotion of Women’s Empowerment

For Hunt, it is very important to “ask women how would they like things to change” (146). She emphasizes how women and girls are still the most neglected portion of the population by social institutions. Therefore, to achieve development and growth, society needs to understand men’s and women’s different needs and responses towards the world. In other words, one needs to understand what it is like to be a woman in this context in order to create policies that can help them to achieve gender equality.
Bolsa Família recognizes the peculiarities in the lives of men and women in Brazil and how their different roles can impact the program’s outcome. For instance, to ensure that women are essential to achieve food security and eradicating hunger is one of Bolsa Família’s main goals. According to former President Lula:

Well-fed people can enhance their dignity, their health and their learning capacity. Putting resources into social programs is not expenditure. It is investment. Luiz Inácio Lula da Silva (61st Session, UN General Assembly, September 19, 2006) (Cayero, 25)

Women’s autonomy is essential for food production as well as for the sustainable use of the environment and can have direct impact on poverty alleviation, health, and human well-being. In the Interview section of this paper, the reader will be able to understand the issue of drought in the northeast of Brazil—the most impoverished region in the country as mentioned earlier—through women’s narrative about the hardships of having no access to food and how Bolsa Família has changed this reality.

In Agénor and Canuto’s Gender Equality and Economic Growth in Brazil: A Long Run Analysis, they analyze how different methods, including CCTs, can help promote gender equality and impact the development process in Brazil:

The model is calibrated and various experiments are conducted, including investment in infrastructure, conditional cash transfers, a reduction in gender bias in the market place, and a composite pro-growth, pro-gender reform program. The analysis showed that fostering gender equality, which may partly depend on the externalities that infrastructure creates in terms of women’s time allocation and bargaining power, may have a substantial impact on long-run growth in Brazil. (2)
How has Bolsa Família allowed women’s empowerment and contributed to gender equality? As explored before, the program’s primary goal is to reduce poverty focusing on the next generations. Targeting women as the main beneficiary has not only allowed the program to successfully achieve its goal but also to directly benefit mothers and their daughters, even though gender equality is not the program’s main goal.

According to Carvalho Moreira et al., it was possible to observe improvement in living conditions, in family relations, awareness and self-esteem, which, based on the perception of several agents from the Social Assistance Reference Centers (CRAS), reflects the empowerment of women. Bolsa Família recipients are expected to visit the CRAS located in their municipality to register in order to receive the benefit and to show they are complying with the requirements. Through extensive research and interviews with 11 different CRAS agents in the State of Minas Gerais, it was able to identify that:

From the analysis of the subcategory Family, 45.5% of respondents stated that the women were more aware of the rights of the family, 18.1% became less submissive to husbands and 27.2% report that there was a decrease in domestic violence after implementation of the BF. In addition to this greater awareness of rights, 27.2% of respondents report that the women seek the Cras with the intention of requesting legal assistance, while 36.3% say there have been more cases of separation.

Through this data, it can be said that women who are recipients of Bolsa Familia have been empowered at the individual, familial, and communal levels. The study also shows that the benefits of the program are reflected in the autonomy, self-esteem, and individual empowerment of the beneficiary. The emphasis on the possession of the card is quite symbolic because it can be a factor that values and legitimizes women as citizens since most of them never possessed a bank account, which suggests financial inclusion.
Additionally, the agents were able to identify improved living conditions and access to information as well as social inclusion, and the use of CRAS for pursuing education and qualification, which suggests individual and communal empowerment. Other important points were the search for legal assistance and the increase in the number of separations, which may indicate the rupture of patriarchal relations and traditional masculine domination, guaranteeing them autonomy with regard to the control of their bodies and to decision making.

Another study by Rasella et al., *Efeitos do Programa Bolsa Família sobre a mortalidade em crianças: uma análise nos municípios brasileiros*, shows that the reduction in malnutrition and infant mortality could have contributed to the reduction of time a mother would dedicate to care for their children due to decrease in children’s susceptibility to diseases. Unfortunately, there is no data on national scale that allows us to identify to what extent this occurs.

Another way Bolsa Família has empowered women is through The National Program for Access to Technical Education and Employment (Pronatec). The program was instituted in October 2011, articulated with Brasil Sem Miséria (Brazil without Misery), targeting vocational training courses adapted for the low-income population. 600 thousand beneficiaries of the PBF enrolled in the courses, among which 66% were women (Sousa et al., 2015).

To illustrate how CCTs have empowered women in other countries in Latin America, in the case of Honduras, the study done by IADB with women recipient of Bono 10,000 found that:
Although endowing women with financial resources does not solve the multiple factors that determine gender inequality, it is certainly a good starting point. Most of the women who received the monetary transfer of the 10,000 Bonus claim to have control about several critical aspects of their lives and that of their families. For example, they are the main decision-makers in regards to health and education of their children, their own health, whether they work outside the home or not, the number of children they have and household expenses, compared to women who were not beneficiaries of the program. By increasing the perception of control over decisions in their homes by part of the women, the Bono 10,000 program contributed to empowerment in various dimensions related to their own lives. (13)

In the Interviews chapter, one will be able to identify how these forms of empowerment can be translated on a Bolsa Família recipient’s daily life. However, it is important to highlight that Bolsa Família alone is not able to fix the problem of gender inequality or to change the harsh reality of the poorest women in Brazil, especially Afro-Brazilian women. The benefit can only alleviate the problems racial-gendered poverty has inflicted on Brazilian society.

Chapter IV- Interviews

From all the information collected through the dozens of people I interacted with and interviewed, I decided to share the stories of five of them due to the importance I believed they had for the findings of this research. The chosen ones were three women beneficiary of Bolsa Familia, one social assistant and one policy maker/expert.

There has been a significant amount of literature already produced on Conditional Cash Transfers in Latin America, especially in Mexico and Brazil. However, the data collected for this study sheds some additional light on the lives of women who benefit from those transfers. This chapter will provide a detailed and thorough analysis of how life-changing and effective Bolsa Familia has been for those women.
In addition to interviews with program beneficiaries, this chapter includes interviews with Leonardo de Castro Benicio, a social worker at Rocinha, and Dr. Sonia Fleury, full-time Professor at the Public and Business Administration School at Getúlio Vargas Foundation (FGV/EBAPE) in Rio de Janeiro. The chapter is divided into three sections: Bolsa Família Recipients; Social Workers; and Fieldworkers/Policy Makers. It begins with the stories of three women who have been receiving the benefit: one from Rocinha, the biggest favela in Latin America with 69,000 residents (O Globo, 2017), and two other interviewees with whom I exchanged audio and text messages via Whatsapp. They both live in the countryside on the state of Bahia, in a village called Povoado Cavada, which has about 280 families.

4.1. Rio de Janeiro - Rocinha

In the city of Rio de Janeiro, 2,657,297 people are Bolsa Família recipients. (Bolsa Família, 2015) Bolsa Família’s website shows the amount of recipients by municipalities instead of neighborhoods or communities; therefore, it is hard to estimate the amount of Bolsa Família recipients in each favela. During my visit to Brazil in July 2017 (images attached at the end of sub-chapter 4.1.b.) I had the opportunity to meet with a handful of recipients and hear their stories first-hand. The purpose of these interviews was to examine, through their accounts, the linkage between women’s empowerment and poverty reduction. I visited Rocinha to observe a day in the life of a mother in Brazil’s slums—a struggle to survive and to provide for their children amidst everyday violence and marginalization.
I visited the non-profit *Casa Espírita Cristã Maria de Nazaré*. They have been in Rocinha since the 1960s, founded by Vera Simões, known in the community as Aunt Vera (Tia Vera). Since then, Ms. Simões and other volunteers were able to create a sophisticated space at the top of the hill in Rocinha. The three-story house built over the years has been set up as a school, with many rooms to store supplies, and as a sanctuary for people seeking spiritual assistance or alternative forms of therapy—a place where people can come, wait for their turn, and talk about their personal issues.

Today, as a non-profit civil society organization, the *Casa Espírita Cristã Maria de Nazaré* is open every day and depends on the help of social workers and volunteers. While I waited to start interviewing, I was constantly observing the interactions and conversations. It was winter in Brazil and women sought help from the institution to pick up blankets, house supplies, and food for their families. When I arrived, a woman sounded really upset for not being able to get adult diapers for her mother. “All that we poor people ask for is some dignity, but we can’t even have that,” she shouted to one of the social workers who was telling her they were not responsible for giving out that type of supply. Later that day, I met another woman who seemed deeply absorbed in her thoughts. I asked her about Bolsa Família; she looked away, and said she did not qualify for it because her son had become a drug dealer. When I asked about what kind of income she was supporting her family with, she told me that, in addition to her son’s earnings from drug-dealing, she would collect metal cans on the streets and sell them in exchange for some cash.
Almost everyone in the room was black and none of the mothers I interacted with that day were accompanied by men. According to a study done by Fundação Getúlio Vargas (FGV), in Rio de Janeiro, 61% of the women who give birth are single. Rio is also the capital of the Southeast with the highest incidence of children born to mothers under the age of 20 (16.29%) (FGV, 2016). Bianca, who I interviewed in Rocinha, is part of this statistic.

4.1.a. Bianca (Bolsa Família Recipient)
When I formally started interviewing people, Bianca Cristina Ferreira Matheus, a 32-year-old mother of six, who agreed to have her name shown in this thesis, asked me if there was any risk for her to lose her Bolsa Família. I assured her that my research only aimed to improve the life of women like her. Bianca grew up in Rocinha. She has six children who are aged 17, 14, 13, 11, 8 and 3. Throughout our conversation, I noticed how responsible and dedicated a mother has to be to maintain the benefit. Bianca emphasized she has never missed a healthcare check-up for both herself and her children. She understands that it is her responsibility to understand and meet the extensive requirements of the program, and she lives in fear, like so many women, of having her benefit cancelled for not meeting the requirements.

According to Bianca, the day she goes to the bank to receive Bolsa Família is her happiest day of the month. She told me that the program allows her family to eat every day, which keeps her children from being hungry, allowing them to perform better in school. When I asked Bianca how she thought her children’s life would differ from hers, she responded full of pride: “I don’t know how to read or write well but all my children
do, except for the 3-year-old.” She continued: “None of my children work and they all take school seriously.” Mothers like Bianca are ensuring their children are attending school and getting a minimum frequency of 85%, often sparing them from child labor. According to World Bank’s *Conditional Cash Transfers: Reducing Present and Future Poverty* (2009)

> Although CCTs generally have not resulted in reductions in the labor market participation of adults, they have led to substantial decreases in child labor—as was intended by many of the programs. Reduced child work by CCT beneficiaries has been found in Brazil, Cambodia, Ecuador, Mexico, and Nicaragua (21)

Bianca also emphasized how she manages the money according to her needs. For example, she explained that the ceiling in her home has a hole in it, and that so much rain gets in that some night she and the children sleep under umbrellas. But she seemed hesitant to use any of her Bolsa Família income on construction material to fix it, citing her concern that it might not be in compliance with the rules. Bolsa Família gives the recipient the flexibility to allocate their money in what they see fit, as long as they comply with requirements related to health and education. One of the social workers I interacted with was able to share this information with me.

### 4.1.b. Social Workers

Among the social workers I interacted with in Rio de Janeiro, I chose Leandro de Castro Benicio, to tell his story of being a social worker at the favela he resides in. Leandro is 25, born in Fortaleza, the State capital of Ceará, in the Northeast of Brazil. At a young age, he was brought to Rio de Janeiro by his parents, and they have been living in Rocinha since then. Leandro’s parents live in Rocinha, but his extended family is still based in the northeast. Leo, as he likes to be called, finished college in Rio de Janeiro to
become a social assistant. He works at Rocinha as a coordinator in the communal area in the community by enhancing familial relationships while mentoring children, teenagers, and their families.

Leo took me on a tour while we were on the way to the Casa Espírita Cristã Maria de Nazaré. He told me about the cases of tuberculosis when favelas started to form due to the lack of proper lighting and ventilation. We took a van to get to the top of Rocinha where the communal center is located, as well as the non-profit. The van cost was R$2.50 (US$0.50) which was well worth spending since the hill is extremely steep. I wondered how dreadful it must be for the people who lived at the top of Rocinha to come from work and have to walk all the way up.

As we walked to the communal center, Leo would introduce me to Rocinha residents that he would come across on the way. One of them was the 92 year old lady who dresses up in a vintage-classy way on a daily basis. Everyone knows her and she has been living in Rocinha for a very long time. She had become famous in the community since a foreign photographer noticed her and asked to photograph her to publish her pictures.

While in the center, I observed how women outnumbered men. They were there to pick up some supplies and food and to listen to the spiritual lecture that, according to Leo, brought the community together and provided comfort to people facing great challenges on a daily basis. I observed how many times Leo was requested; everyone seemed to trust him to talk about any kind of problem.
Leo does not work directly with Bolsa Família but because of how much assistance regarding the benefit people usually need, he had become an expert. He explained to me how he saw people’s lives changing over the years in Rocinha because of the benefit: “Unlike a lot of people think, most of the people who receive Bolsa Família work; and they work even harder so at some point they don’t have to rely on the benefit.” Leo took me to the children’s section of the center, which was a pleasant surprise: children have a very clean, safe and colorful place to play while their mothers are attending lectures or running errands. People from the community and social workers take care of other people’s children as a form of comradery. As we walked, children would come to me and Leo and give us hugs and kisses. They also offered us chocolate.

Leo explained to me how resilient the people in Rocinha are. He showed me the tattoo on his arm that depicted the house agglomeration and the word Favela right below it. I could sense how proud he was of his people and his community. He told me how a couple of days before he was surprised by crossfire at Rocinha between the police and drug dealers: “This is actually becoming more and more frequent.” In that same week I was at Rocinha, a pregnant woman in her sixth month had been shot in the abdomen by a stray bullet in the neighborhood of Duque de Caxias. Arthur, the baby who already had a name, became paraplegic even before being born. Sadly, Arthur died few days later, but even from inside his mother’s womb, he became a victim of Rio de Janeiro’s senseless violence and failed public security system.

On the way down, as we walked through the alleys, I was stunned by the lack of infrastructure, trying to imagine how anyone was able to live with an irregular sanitation
system. The issue of mobility is also a big problem. Anyone on a wheelchair would not be able to move from place to place through the alleys and it is completely impractical to move on the main street because of cars, crowds, and how steep the hill is. Right at the entrance of Rocinha, near the Metro of São Conrado, there is every type of businesses possible: from travel agencies, to computer assistance, clothing and grocery stores. Rocinha itself is a city with thousands of micro business owners who face all kinds of problems, including violence, lack of infrastructure, and inequality, yet make the best of their situation.

Figure 5: Outdoor View, Favela da Rocinha. July 2017, By Sabrina Fantoni.
Figure 6: Indoor View, Favela da Rocinha. July 2017, By Sabrina Fantoni.
Figure 7: The Alley, Favela da Rocinha. July 2017, By Sabrina Fantoni.
Figure 8: Door to the Sky, Favela da Rocinha. July 2017, By Leo Castro.
4.2. Bahia - Barra do Choça, Povoado Cavada

As I looked for more Bolsa Família recipients, a friend of mine, born and raised in the countryside of Bahia, now a journalist in São Paulo, told me most of his family still lived in Bahia and that he knew of some cousins who received the benefit. Both cousins who agreed to discuss the benefit with me had smart phones and I was only able to communicate with them through digital methods (Whatsapp), which also suggests digital inclusion.

Patrícia Silva Rocha, who agreed to have her name shown in this thesis project, and the other interviewee, who preferred not to have her name revealed, both live in the neighborhood (Povoado) of Cavada. Cavada is located at Barra do Choça, a city of 34,788 inhabitants according to IBGE, 2010. In 2015, the average monthly salary was 2.5 minimum wages (U$620,00). The proportion of employed people in relation to the total population was 7.3%. Patrícia and Joana (fictional name) are part of the unemployed population who rely on Bolsa Família.

The graphs below from IBGE show the increase in the Human Development Index as well as Education indicators since the year 2000 which suggests that even with high rates of unemployment and lack of infrastructure, social program may have contributed to the increase of HDI in the region throughout the years.
Figure 9: Human Development Index Bahia, Barra do Choça, Salvador. Source: IBGE 2010.

Figure 10: Human Development Index Year 2000 Barra do Choça. Source: IBGE 2010.
In 2000, before Bolsa Família, Barra do Choça occupied the 407th place in the Human Development Index among other Brazilian cities with 0.316 points. On the other hand, in 2010 Barra do Choça HDI increased to 0.551, leading the municipality to climb to 365th place.

It is important to highlight that Bolsa Família is not solely responsible for the improvements in these indicators. In the past twenty years, a lot of Brazil’s budget and resources were applied to eliminate extreme poverty throughout the country and promote development, such as The Growth Acceleration Program (PAC) that heavily invested in construction, sanitation, energy, transport, and logistics. Nonetheless, Bolsa Família represents, undoubtedly, a big part of this achievement, if not the most important one.
4.2.a. Patrícia (Bolsa Família Recipient)

Patrícia, 25, is married and has two children aged 4 and 2. She has been a beneficiary since July 2015 earning a total of R$241,00 (U$80,00) every month. Patrícia started the interview by saying how Bolsa Família came in a difficult time in her life. She had been diagnosed with tuberculosis while expecting her second child. Patrícia and her husband have been unemployed for over two years now, and she emphasized that the lack of opportunity in the region is the main reason: “It is not because we are lazy, we just can’t find anything.” On the quality of life in Cavada, Patricia said there is no public transportation or even paved roads. During the rainy season, she explained that people often choose to not leave their homes so as to avoid the risk of getting stuck in the mud.

In Cavada, the main source of labor is the coffee industry. But the current season has brought a weak coffee harvest, leaving fewer job opportunities than usual. Patrícia explains that even with Bolsa Família her family can barely make it, but she emphasized that the benefit has allowed them to buy food and medicine. Her two children, Marcos, 4, and Mayara, 2, don’t attend school due to their age, but she is dedicated to ensure they do not miss their health check-up visits. “The problem is that we, from the rural areas, are excluded. Our health center in Cavada has no infrastructure; there is not even a receptionist,” she said. “The doctor comes twice a month and this is when you get all the vaccination and overall health check-up, but if you get sick, you have to go to another municipality.” Even with the lack of infrastructure, indicators show that HDI and education in the municipality of Barra do Choça and also the State of Bahia improved considerably.
Patricia tells me that because of Bolsa Família, she has been able to use part of the money to invest in her artisan chocolate basket business “I have a dream to go to culinary school.” She buys chocolate to sell outside of the village which allows her to supplement her Bolsa Família income. She also mentioned how important it was for her to have her name printed on a debit card since she’s never had a bank account before.

However, competition has become a problem. “A lot of other women are doing the same. I think I am going to diversify and start making chocolate pudding and mousses instead.” Competition is just one of the many obstacles for Patricia to supplement her income by selling chocolates. In a good month, when there is a good coffee harvest, and she is also able to sell a lot of chocolate, they make around R$200,00 a week or U$70,00. In a difficult month such as October, which is when the coffee harvest is done, it is even hard to make R$100,00 or U$30,00.

Patricia told me her plan is to arrange a hot dog mobile car so she can sell it at events or soccer games around the city while also investing in her chocolate baskets. Now that the harvest is over, Bolsa Família and the income from Patricia’s chocolate is all they have to make ends meet.

Patricia explained that there are not paved roads or public transportation that connects Povoado Cavada to Barra do Choça, the nearest urban area. The only way to get to any municipality located in urban areas is through clandestine vans that offer the service for R$16,00 (US$5,00) to take people back and forth. For those who receive R$200,00 monthly, like Patricia, R$16,00 per day just for transportation is a large amount of money; not to mention the fact that clandestine transportation does not comply with
safety regulations and could be putting people’s lives at risk. Patrícia told me that when she has to go to Barra do Choça she usually spends the whole day in the city to be able to sell her chocolate, go to a doctor’s appointment or run any other errand so she does not have to take this commute often, given how expensive it is.

Despite of all the hardships, Patrícia is the example of how women have gained some control over their choices and activities outside the home. Bolsa Família allows women like Patrícia to use their time and income in more efficient and productive ways. Patrícia’s situation also refutes the idea that Bolsa Família gives solely the mother the role of care taker. Unfortunately, in many cases, the mother is the only care taker available.

Among my interviewees, only Patrícia had a husband who, according to her, is a “gift from God.” She told me: “He helps me with everything in the house and shares the children’s responsibility with me. He is a blessing. In November, Patrícia told me she took the ENEM, which is the national exam for all of those who are in finishing high school in Brazil. Patrícia hopes she will do well on the exam so she can get accepted at a public school, which is free of cost, and start her dream journey of becoming a culinary student.

4.2.b. Joana (Bolsa Família Recipient)

The other interviewee from Cavada preferred to not have her identity revealed. I will name her Joana. Joana is 38 years old, mother of five children aged 3, 9, 10, 14 and 19. She has been married once but now is separated. In the beginning of our interview Joana told me how she perceives life: “My life is really hard, but I know there are people in a
worse situation than mine.” Unlike Patrícia who is pursuing education, Joana was not able to finish high school. During our message exchange, I could tell she had a hard time expressing herself through words but over audio messages she could make her ideas clear.

She used to receive R$350,00 (U$100,00) of Bolsa Família but now she receives R$240,00. (U$ 70,00). Joana has been unemployed since the end of the coffee harvest (October), which is her main source of income besides Bolsa Família. Joana’s routine starts as soon as she sends a galerinha--a diminutive for group of people which she uses to refer to her children--to school. “As soon as the children leave for school, I go to the coffee plantation to harvest coffee.” The coffee harvesting in Barra do Choça is usually the only option around the village for people to work. Joana says that as long as there is coffee, rain or shine, she goes to work: “I am like a cicada; it’s been three weeks that I’ve gone out in the rain to pick coffee.”

As a single mother of five, Joana needs help from her oldest son: “My 19-year-old son helps me with the children. It is hard for a separated woman like me to find a job. A lot of women are afraid of finding jobs because they fear their husbands will cheat on them.” Joana’s ex-husband helps her with R$100 (U$30,00) per month.

When I asked about how she feels when collecting the benefit she explains that her oldest child usually is the one responsible for it so she is not tempted to spend the money with something else: “My 19-year-old son is the one who receives Bolsa Família for me. I would rather not go because as a woman, I am tempted to spend sometimes in things I don’t need and that way we would not have enough to pay for electricity.”
Bolsa Família, Joana has been able to afford water, electricity, food and medicine for her children on top of what she makes with the coffee harvesting.

In regards to health check-up visits, Joana makes sure she doesn’t miss her and her children’s appointments and that all her children are really healthy. She is also strict with school attendance: “I have three of my children in school and I only let them miss class if they get sick,” she says.

Joana asks me to convince the ‘powerful’ people to increase their rights and to tell them not to cut their benefit otherwise a lot of people will go hungry because unemployment is devastating in the region. She emphasized a few times that if it wasn’t for Bolsa Família, she and her children would have gone hungry.

Joana tells me it is too late for her to focus on her education, but sending her oldest son to the University is her biggest dream right now. “First I need a job to have a better house for me and my children; regarding other dreams, those I will achieve little by little.” She continues, “I have faith that one day we (Brazilians) will be proud to be Brazilians-- Baianos (those who were born in the State of Bahia) never give up on their dreams, and I am one of them.”

4.3. Policy Makers and Experts

4.3.a. Prof. Sonia Fleury

Prof. Fleury is the Coordinator of the Public Sphere Studies Program at Fundação Getúlio Vargas (FGV) at Praia de Botafogo in Rio de Janeiro. She has worked closely with development programs in Brazil and had been appointed to the Economic and Social Development Council (CDES) under President Lula’s first mandate (2003–2006).
During our interview in her office, she gave an important perspective of the different types of social security, which can be divided into social insurance and social assistance. According to Brazil’s social security website, Social Insurance covers: employed persons in industry, commerce, and agriculture; rural workers; household workers; some categories of casual workers; elected civil servants; and self-employed persons. There is voluntary coverage for students, housewives, unemployed persons, and other categories and special systems for public-sector employees and military personnel. On the other hand, Social Assistance used to cover needy elderly persons or persons with disabilities; however, with the rise of social protection in Brazil, Bolsa Família was created with the aim to reach a larger number of people in need.

In Brazil, Social Security (Previdência Social) is a social right, foreseen in the Federal Constitution of 1988 between Fundamental Rights and Guarantees. According to the Social Security’s website, it guarantees the worker and his/her family an income of no less than the minimum wage in the following situations, provided for in art. nº 201 of the Magna Carta (Previdência Social, 2015):

- coverage of illness, disability, death and old age events
- maternity protection, especially for pregnant women;
- protection to workers in situations of involuntary unemployment;
- family salary and confinement allowance for dependents of low-income policyholders;
- pension for death of the insured, male or female, to the spouse or companion and dependents.
She explains that the rise in the minimum wage has had a huge impact in the fight against poverty along with the Benefício da Prestação Continuada (BPC) which guarantees a monthly minimum wage for elderly people (older than 65) or a person of any age with physical, mental and intellectual disability that could hinder their participation fully and effectively in society on an equal basis with other people. However, Prof. Fleury explains that constitutional benefits cannot be less than the minimum wage (R$937,00 or US$270,00); therefore, it is more difficult to have access to it since its value is much higher than Bolsa Família’s, which ranges between R$ 100,00 to R$300,00 a month.

To better understand how Brazil has spent its budget on social security and social assistance, the central government’s official report of social expenditures from 2002 to 2015, developed an exercise based on the methodology of Barros et al. (2006) with PNAD data. For this purpose, expenditures on direct social transfers were used as proxy for social spending more than three times between 2002 and 2014 (from R$ 112.2 billion to R$ 343.3 billion), reducing poverty by 10%. In addition, the Gini Coefficient, which measures income per capita, decreased from 0.5942 in 2002 to 0.5227 in 2014. (Tesouro Nacional, 2015)

This exercise concluded that the expenses with direct social transfers were responsible for a portion of 47% of the reduction of income inequality and 32% of the improvement in the proportion of poverty. As mentioned earlier in this paper, the cost of Bolsa Familia represents 0.5 % of the country’s GDP, whereas Social Security increased from 8% of the total budget in 2002 to 9.3% in 2015. In terms of the distribution of direct social spending, the National Treasury reported that Social Security always
represented more than 50% of the total expended by the Brazilian government. (Tesouro Nacional, 2015)

Prof. Fleury explains that Bolsa Família has fewer restrictions than BPC; therefore, it reaches a much bigger portion of the population and is more accessible. She also mentioned the level of insecurity related to the program: “Bolsa Família is not a right.” On the contrary, it is explicitly conditioned to budgetary possibilities. The law is explicit: The Executive Branch should reconcile the number of beneficiaries of the Bolsa Família Program with existing budget allocations, which has been happening under President Temer. Unlike a retirement, unemployment insurance, or the payment of a public debt bond, Bolsa Família is a defined budget program.

Once the budget allocation has been exhausted, no one else can receive the benefit ratio, at least until there is additional credit. Prof. Fleury mentions how the rumor of ending Bolsa Família caused a lot of commotion among people in the northeast, which reveals the level of insecurity and fear the population who receive Bolsa Família feels.

Prof. Fleury emphasizes the importance of social assistance aligned with a long term plan to ensure mobility and sustainable poverty reduction. According to her, Bolsa Família itself won’t allow women to fully achieve empowerment: “They have to be given better opportunities and access to improved public health and education and all the other areas have to face improvements as well- If you cut investment in education, health, and other important areas such as infrastructure, you won’t see empowerment in the long run” concluded Prof. Fleury, who believes Bolsa Família is definitely successful but can’t solve the problem of gender inequality and poverty alone.
Chapter V - Findings

Going back to the research questions in the beginning of this paper, I believe I have been able to answer some of them through my research and data analysis. Bolsa Família revealed to be an empowering tool for women in many aspects since it allows them to be the decision-makers within the household. By managing time and finance, women have been able to find ways to supplement their Bolsa Família income given the assurance that the benefit gives them.

Since women are the ones most affected by poverty, it is important to empower them in order to contribute to poverty reduction. How does women’s empowerment contribute towards poverty reduction?

- It generates development.
- It impacts future generation’s lives positively
- It allows the creation of policies to improve women’s lives
- It increases women participation in the political and public sphere
- Women are essential as part of the process to achieve food security

One is supposed to identify development when indicators such as the Human Development Index and Gini Coefficient reveal positive transformation over the years in the country, impacting mainly the populations that most need development.
In regards of ways in which Bolsa Família has empowered women, it became visible to me the sense of legitimation and citizenship women acquired. For the women I interviewed, I could understand that they felt like they finally mattered— their existence was acknowledged and so were their hardships. Bolsa Família assured that those families would have at least the minimum to have dignity and not starve. Is that all they deserve? Is that all they need? Everybody knows that the answer to that is no. But knowing that, taking into account their reality, in which getting out of poverty and achieving mobility is extremely hard given the fact Brazil still is a racial democracy based on meritocracy, it is crucial to provide immediate alleviation to these people’s challenges through social programs.

Bolsa Família also allowed women who face poverty to be more aware of their reproductive rights and the health of their own bodies. Some women were able to pursue education for themselves, which suggests the benefit contributed to a certain type of financial stability so the mothers could start thinking on pursuing personal goals. In regards to mobility, as explained over the course of this paper, Bolsa Família focuses on poverty reduction by investing in children; therefore, one is able to identify mobility if analyzing the changes between generations. For instance, among the participations interviewed, ages 32, 25 and 38, only the youngest knew how to read and write and was on her path to pursue education. On the other hand, each one of their children, except for toddlers, was in school and knew how to read or write and their stories will be shared below.
One of the most important findings of this research is that the benefit is, without a doubt, tackling the matter of racial inequality in a country predominantly black. Afro-Brazilian women are Bolsa Família’s main beneficiaries, reiterating the MDS data analyzed earlier on this paper, in 2014, of the 14 million beneficiary families of Bolsa Família, 73% were black and pardos -- 68% of whom were headed by black women. Additionally, off the 22 million people who were lifted out of extreme poverty, 78% are black and brown.

However, it is not possible to conclude that Bolsa Família is helping change the structural problem regarding race. Black people in Brazil are still the most affected by violence, discrimination, and poverty. According to IPEA’s *Atlas da Violência*, (Cerqueira, et al., 2017), for every 100 people murdered in Brazil, 71 are black. Bolsa Família can only alleviate the harsh reality of Brazil’s poorest people, but it can’t change Black people’s situation in which they are marginalized, neglected and discriminated against in Brazilian society. That does not mean white people, especially white women, do not face poverty. What they do not face, however, is the double discrimination black women do for being a woman and for being black.

When it comes to how urban and rural setting have been impacted by the benefit, one can conclude that the argument in which the program is described a discouraging tool can be refuted since the research was able to prove through MDS data that 70% of recipients in the urban areas are employed, while 75.4% of all beneficiaries were employed according to official data from Brazil’s Federal Government of 2015.
Lastly, regarding roles within the household, Bolsa Família did not create a new one or reinforced the existent ones. As analyzed in this paper, many mothers who receive Bolsa Família have been abandoned by their partners before the benefit or have never been married. Bolsa Família helps alleviating their reality as the single parent which in Brazil is often the mother.

Chapter VI - Recommendations

The aim of this research is to give recommendations on how the lives of Bolsa Família recipients can be improved—not only through CCTs but through policies that can tackle structural problems experienced in Brazilian society such as racism, feminization of poverty, and inequality.

6.1 Recommendations to the CCT Recipients and Women

It is important for women who are Bolsa Família Recipient to gather in their communities and discuss what is really important to them, how to use the Social Assistance Reference Centers (CRAS), and how to get the most out of it. Women need to help one another on how to be informed about their rights and how to use the benefit towards not only the children’s well-being but towards their own—especially when it comes to their reproductive health. When women stand together, they become more powerful.

Bolsa Família recipients should discuss what is important in their communities, and share experiences on how their lives improved or what could be done to be improved. They need to ensure they are complying with requirements, however, they need to keep themselves informed about their rights regarding the benefit and that they are entitled to it—even if they don’t have children—as long as they prove they make an income less
than R$85 a month per person. Every Brazilian should have the right to not live in misery.

6.2. Recommendations to Policy Makers and Political Institutions
Policy makers and political institutions should take into consideration the issue of gender and racial inequality in Brazil along with development. It is fundamental for government bodies and politicians to acknowledge the country’s colonial history and its heritage for Brazil’s political institutions and society. It is also crucial for the representatives elected to acknowledge and understand how gendered poverty can influence development. Women need to be represented by other women who will ensure that policies towards the improvement of women’s health and education are being taken into account in the political sphere.

Brazil’s main representatives in the government apparatus are still remnants from the coronelismo era in the country. Most of them are part of oligarchies that have maintained their regional power over the centuries oftentimes governing in the benefit of the elites in power, which decide the paths the country will take, even regarding women’s reproductive health. There has to be policy makers who understand women’s needs and take the time to go to remote areas in Brazil as well as favelas, and ask them what kinds of services they need and what has to be improved. Another important point is to guarantee more women have access to jobs as they are the most affected by unemployment even though they spend more years in school.

The issue of social mobility is also a fundamental point to be taken into account. Unlike many of their parents, children who are Bolsa Família recipient are now
able to read and write, and have the dream of going to university. What comes next? How are Bolsa Família children going to be able to compete for jobs and internships as well as being accepted into public universities? Policy makers need to ensure more students from poor families have better chances and opportunities to pursue education and a career that they dream with.

While poverty has been increasing due to the country’s recession, Bolsa Família has been suffering cuts. According to the Brazilian news portal UOL (Madeiro, 2017), despite the economic crisis and the rise in unemployment, since 2014 the number of families included in the program has steadily dropped— in three years, 485 thousand families were cut from the program, which corresponds to about 1.4 million people.

This research’s aim is to show that the importance of CCTs goes beyond the positive impact it has in the families’ lives. The benefit increases consumption among the poor, decreases poverty, protects poor people from income shocks such as unemployment and increased women’s bargaining power. However, there is evidence that Bolsa Família still does not cover eligible homes which is the program’s main challenge: to be accessible to the entire eligible population.

Finally, Bolsa Família’s accessibility must include those who lack resources for an adequate minimum amount of food. Like my experience in Rocinha, the woman who had no type of income, except for her son’s income from drug-dealing and from her temporary job collecting metal cans on the streets in exchange for cash. Women like her must have the chance to request the benefit and must be considered eligible so she has the right to eat and make purchases towards her family’s basic needs.
6.3. Recommendations to the Social Institutions and Civil Society Groups

In 2018, Brazilians will elect a new leader who should look for the support of politicians that, like him/her, will support the involvement of non-governmental and community-based organizations in the political sphere. Civil society’s participation in raising public awareness for structural problems in Brazil such as feminization of poverty and racial inequality is crucial for the creation of policies that could benefit the marginalized populations.

Civil Society should engage with their municipality representatives and ensure people’s needs are being met and that the budget for education is being prioritized. Reforms to Brazil’s education system should be a major priority. Any leader should commit to deliver good quality basic education equally to all Brazilians to tackle inequality and mitigate the poverty gap and trap. Education is the only way to lift people out of poverty in the long-term when combined with policies that will allow Afro-Brazilians --especially Afro-Brazilian women, who suffer with the double discrimination-- to achieve mobility through better opportunities and most importantly, by guaranteeing their representativeness in the political sphere as well as in the job market.

Chapter VII – Conclusion

Bolsa Família has been a powerful and necessary tool to empower and support the livelihoods of neglected social groups that still face major economic and social challenges in contemporary Brazil. Such economic empowerment has created opportunities for marginalized communities, such as women and Afro-Brazilians, to engage and participate in the political sphere. Bolsa Família has been tackling the issue of
gendered and racialized poverty very efficiently and the available data allow us to conclude that CCTs can be life-changing for millions of people that had not yet been taken into account by previous administrations. Allowing minorities and those in need to have more voice and participation in the political process suggests a big step towards the strengthening of democracy and inclusive growth.

Brazil still has a historical debt with women and Afro-Brazilian populations, as well as other minorities. Bolsa Família and programs alike have allowed these populations to understand their place in society and that their voices deserve to be listened. CCTs programs have proved to be successful by creating mobility, improving education and health indicators, and increasing women’s decision making power while reinforcing political participation.

Despite being a renowned social policy throughout the world, Bolsa Família can only help alleviate the problem of poverty but it cannot solve it. Poverty is caused by factors such as racism, income inequality, lack of investment in good basic education and universal quality health etc. and until Brazil properly addresses those, the country will keep in need of social policies to curb the effects of poverty for generations. Ideally, Bolsa Família would be an even greater success if its beneficiaries had the ability to break out of the cycle of poverty.

The educational system in Brazil has reinforced the vicious cycle mechanism due to its prioritization towards higher education rather than primary education. Even though beneficiaries of Bolsa Família have been sending their children to school regularly, the
system reflects the structural problem of social exclusion based on race, gender and class which only perpetuates inequality.

On the other hand, Bolsa Família is an important tool in poverty alleviation efforts, and has exceeded its own expectations—not only did it improve poverty and inequality indicators but also it has shown positive effects in the economy. The multiplier effect allows more money back into the economy and helps on the creation of jobs. However, it is important to emphasize that the program’s mitigating role can’t be seen as a replacement for domestically designed policies that address a country’s specific needs.

School attendance amongst children, and health check-up visits have been impacting women’s and children’s lives greatly. Bolsa Família recipients, who, in its majority, are women, have been empowered in a multidimensional level. Women are now more entitled of their own bodies and lives since the benefit allows them to become the main decision maker in the household and gives them a sense of security through a fixed income every month. Women were also able to better manage their time and make better use of their money. Among other benefits, women were acquiring more information about their reproductive health and understanding the use of contraceptive which suggests a realization of their own rights. Financial inclusion is also a serious aspect and significant achievement for those who had never had a bank account—it makes them feel important and legitimized.

Through qualitative methods such as interviews and participant observation, combined with the most updated data on CCTs, my research revealed the ways in which
they feel more empowered by being able to dream with a better life, which also has positive effects on their self-esteem.

Women empowerment has become evident on many levels and areas of the poorest women in Brazil. They now hope to see their children succeeding and achieving goals they haven’t been able to achieve themselves. However, some of them, as this research has shown, have been managing to pursue their own dreams due to a new perspective and assurance Bolsa Família gives them.

In conclusion, the cycle of inequality and poverty can only be broken if the structural problems aforementioned are properly addressed, otherwise, social policies will keep working as a “Band-Aid” to a very complex problem. It is necessary to address the problems of gendered and racialized poverty while investing in education and universal quality health care so one day less and less families find themselves needing social assistance programs like Bolsa Família, but in the meantime CCTs program have been changing people’s lives significantly in concrete ways, and that has to be maintained.
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