

Nudging Indigenous Women Beneficiaries of Conditional Cash Transfer: The Difficulties behind the Curtains

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Abstract

Conditional cash transfer program aims to reduce poverty by steering beneficiaries to invest in health and education. In many countries implementing this program, States assign mothers as primary recipients of the cash. In the Philippines, women also serve as the main grantees of their households hence they are in-charge of fulfilling the responsibilities attached to conditional cash transfer program. They are expected to invest their cash grant for the health and education needs of their children and perform other tasks expected of them as grantees. The cash management and obligations of program compliance are assigned to women in recognition of their capacities and in pursuit of empowering them in the process. In this paper, I challenge the assumption on equating access to cash with women empowerment in indigenous communities. Having generally lower socio-economic position in the society and possessing distinct cultural traits, indigenous mothers were faced with predicaments in the process of being the main program recipients. Through qualitative analysis of field work results from participant observation and semi-structured interviews, this study presents indigenous women's experiences on how a state social protection program that aims to empower women can do otherwise.

Keywords: indigenous women, empowerment, gender, conditional cash transfer, social protection, poverty

1. Introduction

As part of the Philippines' social development strategy, the government implements conditional cash transfer to help the poor by responding to their immediate and long-term needs through investments in health and education. This is being implemented country-wide, targeting the poorest households. Although the state makes households as grantees, they assign the primary responsibility of program compliance with the mothers, in pursuit of empowering them as household members who now have access to cash to provide for their families.

The gender-based approach of the CCT is founded on the well-established relationship between poverty and gender inequality (Asian Development Bank, 2015, 2018; Bradshaw, 2008; Escobar & González, 2009; Jenson & Nagels, 2018). Because of the objective of empowering women by giving them cash grants, women have become the primary beneficiaries of the program. In 2017, they comprised 88.2 percent of CCT recipients (Department of Social Welfare and Development, 2018). The preference for women as primary recipients is based on the assumption that they are more reliable actors. They are viewed by policy makers as more responsible than men in the maintenance of the family and the home, and better managers of financial resources (Gil-García, 2016). Evaluations of many development initiatives have shown that women who handle cash directly are more likely to invest in critical household expenses, such as more nutritious food, better education, and improved healthcare for their children (Asian Development Bank, 2018). If the cash transfer is made through them, it improves the wellbeing of their children (Talimio & Salagubang, 2019).

To gain a deeper understanding and knowledge of the implementation and effects of conditional cash transfer to the women beneficiaries who were assigned as 'program managers', the study conducted fieldwork with two indigenous communities in the provinces of Palawan and Kalinga, Philippines.

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Indigenous peoples are generally part of the least disadvantaged groups in the country with their lower socio-economic status and distinct cultural characteristics that are different from the mainstream society. Hence, understanding how the program affects these indigenous mothers given its gendered nature of assigning program responsibilities to women, would help provide insight on how conditional cash transfer program works differently in indigenous communities.

Qualitative analysis of the themes that surfaced from the results of participant-observation and semi-structured interviews with indigenous women are used in this paper. Participant-observation allowed me to understand how program affected the dynamics within indigenous households and communities, while interviews enabled me to determine program effects to women as they manage to serve as primary beneficiaries in charge of their household compliance to continuously receive cash from the government.

2. The cultural values and their effect on indigenous women's compliance

If conditional cash transfer (CCT) program assessment is conducted from the lens of measuring the indigenous mothers' program obedience towards the conditions of sending their children to school and bringing them to health centers, a high rate of compliance in both aspects can be deduced based on records. However, in my conversations with women who religiously follow the program's requirements, I found out that these mothers' compliance is facilitated by their observance of culturally desirable values such as gratefulness (to avoid being called ungrateful), honour (to avoid being shamed), and fellowship (to avoid being labelled as deviant within a group). These values form part of the social relationships between women and local implementers of the CCT in the indigenous villages. The CCT program grant is seen by beneficiaries as their *utangnaloob* (debt of one's inner self) owed to another person/entity, which in this case is the state (Alampay & Jocson, 2011). The beneficiaries view the cash grant as a 'provision' from the state to whom they are indebted. This feeling of indebtedness makes them conform to the designated tasks enforced by the state's representatives – the implementers, local officials, and service providers.

The local representatives of the program relay their commands and expectations to indigenous mothers. The mothers honour these requests and requirements by following them. Mothers follow to avoid being stigmatized as *walangpasalamat* or *walangutangnaloob* (ungrateful) or simply not a 'good' grantee, much less a decent person (Alampay & Jocson, 2011). In this mode of paying a debt of gratitude, guilt is used when beneficiaries do not conform to the directives given to them. In the words of an indigenous mother: 'We follow because we are only receiving money from the state, the government just showed us mercy, so we need to pay that back by doing what they want.'

At events organised by the local government authorities in the town, beneficiaries are assigned roles that they are not consulted about. They are simply informed of their participation and are expected to obey. Roppe, a mother of three who works as a farmer, shared: 'If they have events, they will always say, "Tap [meaning to involve] CCT beneficiaries because they are receiving money from the government'. For example, on women's day, all beneficiaries are required to attend. They would say, "Tap the grantees because it's a waste if we do not tap them." We are obligated to be present.'

Because the local officials view the beneficiaries as recipients of this grant, they too see the beneficiary's obligation to pay *utangnaloob* (debt) by requiring them to participate in local government initiatives. They used this observed cultural value as a mechanism to compel beneficiaries to follow on the grounds that they should do something in return for this monetary provision; otherwise, in their words, 'it's a waste [of government's money if they do not do something in return for the state]'. The use of cash grants to compel a debt of gratitude resembles what happens to CCT beneficiaries in Nepal, where community members 'police' the beneficiaries' spending of grant money, compelling them to only purchase the socially acceptable items like healthy foods and medicines (Grama et al., 2019).

Because of their status as beneficiaries of the state, mother recipients must find time to do the extra activities that are required and expected of them. Rosa, a mother in her mid-50s, narrated that beneficiaries are closely monitored during the cleaning of the streets or clean-up drives in schools. She said: 'We will be reported if we do not follow. The officials would say, 'Did the CCT beneficiary help?' It would always be us. Sometimes they have a rush activity, and we are also busy on those days, but we are being called and we had to give up what we are doing at home or in the farm to do what they asked us to do.'

Treating beneficiaries as means for accomplishing tasks that are not related to the program manifests the sense of superiority of the local representatives over what they perceive as the inferior beneficiaries. The cash provision serves as a 'debt' that beneficiaries are expected to pay back through appropriate actions or services.

The wealth distribution objective set through the CCT to help the people who are trapped in poverty or are left behind in the process of development has been lost in this unhealthy relationship that was bred by the biased attitude of the implementers themselves. In local communities, however, the program's provision of cash is being used as a tool to reinforce social inequality by way of commands or expectations, like participating in town events or making community gardens that are not part of the program's social contract.

Another form of social control that is exploited to make beneficiaries obedient is anchored on shame, or *hiya* – a deeply held value that refers to one's honour, dignity, and pride (Enriquez, 1994). For indigenous people, it is imperative that one behaves according to what is expected by those around them, particularly their own kins and neighbours in their village, and more recently, local program implementers. As discussed, what is expected of poor mothers is dictated directly or indirectly by the local program implementers and other people involved in the program. To uphold their family's pride, mothers have to comply with program conditions to avoid being tagged as shameless (*walanghiya*) or irresponsible.

The compliance and conformity of mothers to the requirements and expectations imposed on them as responsible mothers can be seen from the way they manage their households. In complying with the unofficial requirement that her home has a latrine, for example, Jane shared that she really saved and used most of her husband's salary from working in the city to prioritise building a latrine outside her house. She said: 'Whenever the local implementers visit our house, I am ashamed that we do not have toilet yet as they require. Therefore, I did not buy meat, milk, or clothes until we could have that toilet. They will be upset if we do not have one in our houses. They said that whenever we receive the cash grant, we should use it for building a toilet. So, I did because I do not want to be ashamed of not following their instructions.'

In my interactions with both the municipal links (primary municipal implementer of the program) and healthcare workers, they tell me how they keep telling the beneficiaries to have a toilet for hygiene. They conduct regular checks of the beneficiaries houses to see if the toilet is installed. The municipal link said that these checks are effective, 'They eventually followed with continued reminders and house visits where we check their homes if they already have one'. The act of entering the household's private space to check compliance with the non-program requirements (like toilet installation) displays how rigorous the monitoring of indigenous women's compliance is enforced in areas that were once remote from government intervention.

The expected participation of women beneficiaries does not end within their house. In other external activities, like school cleaning or town events (festivals, parades, holiday celebrations) beneficiary names will be announced during the event and those who did not participate will be reprimanded by their fellow beneficiaries. A mother beneficiary shared: 'When they say that we should help in cleaning, we will because they will look for us. They would, say, 'Where is Regina's mother? Why is she not here?' It is shameful for your name to be called, they might remember us for being non-cooperative.'

These expectations and requirements are continuously being met by indigenous mothers, regardless of whether or not they are direct program conditions. Shame is being used to influence mothers to spend their money on certain acceptable items that improve the health and wellbeing of their children. In schools, the teachers are aware of who the beneficiaries are, and they call out children without uniforms, shoes, bags, or other supplies, forcing their parents to provide those items and avoid their children being shamed in school. Rosa, a mother beneficiary, told me that in her daughter's first day of school, 'her teacher asked, "which children are the beneficiaries of the program?" My daughter raised her hand and then her teacher checked if she has a complete set of school supplies'. Although purchase of school supplies is a form of educational investment in line with the program's goal, this is not an official program requirement. However, to avoid being shamed in school, parents and children are forced to buy uniforms and school materials.

Grama et al. (2019) refer to such shaming as a form of soft conditioning, an implicit constraint on the use of cash transfers that arise from community member's own interpretation of program guidelines. In the case of rural women in Nepal, no formal requirements existed for beneficiaries in the program to spend cash transfers on their own pregnancy, But community members and local women's group facilitators sometimes took it upon themselves to enforce this. Grama et al. (2019) argued that this type of soft conditioning narrows women's agency. Balen (2014) pointed out that there is a certain introversion to shame, an acceptance of having failed to meet a recognised standard. In fear of failing the expectations placed on them by the program, indigenous mothers do their best to meet those standards.

Other than shame, the threat of possible grant deduction or de-listing from the grant register is a powerful tool being used to compel mothers to conform. Carmen, a mother beneficiary with two children, explained: 'We are now more active of course, because we are scared. If there is a checking of attendance and our name is not in there, our grant will be deducted if we are not present. They will be upset. We are active because they always check if the beneficiaries participate. For example, in school brigades, they check and monitor if there are CCT beneficiaries present. They are now stricter, the Municipal Link, so if they tell us something, we really follow.'

The word *pagsunod* (to follow), was a recurring response of the mother beneficiaries I interviewed about dealing with the local implementers. Interestingly, the things that they have to follow are not program conditions. Yet, not following them has adverse consequences for beneficiaries. Although in official program rules, non-fulfillment of the above shadow conditionalities will not affect their grant or beneficiary status, these adverse consequences are being used as threats towards beneficiaries to conform.

Moreover, mothers living in indigenous peoples' communities also fear being socially isolated. Indigenous peoples put high value on their relationships with one another. This sense of collectivism also affects how they conform to the expectations and shadow conditions. Collectivism is rooted in the pivotal value of smooth interpersonal relations, and is exemplified in the desire for harmony and inclusiveness in relationships, and the subjugation of individual interests to the interests of the group (Alampay & Jocson, 2011). Such collectivism is stronger in indigenous people's societies where communal use of land and resources and distinct social systems are in place (Plant, 2002; Rovillos and Morales, 2002). Their sense of collectivism is called *pakikisama* or *pakikipagkapwa* (fellowship), which compels indigenous beneficiaries to do what is expected of them. *Pakikisama* comes from the rootword '*sama*' which means 'to go with' (Andres, 1994). *Pakikipagkapwa* is related to the collective nature of indigenous peoples' communities, where an individual who does not conform is not a fellow member of the community. Similarly, if a person does not have any *kapwa* (fellowman), it implies that he or she does not belong to a community (Scroope, 2017). Therefore, not submitting to the program expectations and requirements correlates to a non-conforming fellow. The threat of being delisted from a government program for community members can also cause grave fear of social isolation.

Since they are 'marked' as program beneficiaries both within and outside their village, they are expected to behave themselves in all spheres of life, both public and private. As stated by beneficiaries in their responses above, they became an 'automatic tap' [(meaning they are automatically included as members/participants)] for the local government unit and community officials to provide the required participants, audience and helping hands in both town and village activities. The indigenous women shared that they follow these 'rules' as responsible beneficiaries: 'As a beneficiary, we should attend to everything, from school to cleaning, everything. We follow because we do not want to disobey them; it could just lead to conflict which we do not want because they are giving us the grant'.

Moreover, in indigenous communities where structural arrangements are in place, the elders also demand that people follow the orders of local authorities. Beka, a mother grantee, shared: 'If there is an activity, like dancing or any occasion, they would say that CCT beneficiaries should participate. The elders would say that we should participate since it is our responsibility as program recipients'. Kira, a village elder, who concurrently serves as *barangay* captain (political head of the village), explained that they tend to use the CCT program as a way to gather people, 'since it is easier to manage the beneficiaries.' She further said: 'As beneficiaries, they are supposed to follow'.

As members of indigenous communities and in conformity with the social structure in their group, indigenous mothers follow instructions and directives from those in the local government offices. This reflects how *pakikisama*, or fellowship, is expected to be in place within their village. Berna, a beneficiary and a mother of five, who I met in the community assembly, invited me to her house to conduct an interview and eat a lunch that she prepared. While having lunch, I asked her if she knew other beneficiaries who I could talk to within their area. Then she told me about Sol, another mother beneficiary who lives in a small hut next to her house. I asked Berna if I could interview Sol, but she hesitated and told me: 'Interview others because Sol is not following the instructions from above. She does not have a latrine and she rarely attend the municipal events. She is irresponsible and it's not our culture to be such'. Although what Berna mentioned as reason for Sol's 'irresponsible' behaviours on failure to comply, it was in fact a failure to comply with non-program requirements. Sol's alienation here manifests the high regard placed on expectations to conform to what is being told to them, regardless of whether these are official program requirements.

3. Women disempowerment in the process

Whether the CCT program is a source of empowerment among its women beneficiaries cannot be concluded without understanding indigenous forms of social interaction. Based on the narratives of women in the two indigenous communities where I conducted my fieldwork, The program served as a mechanism for compelling beneficiaries to obey, which merely added unwanted strain on their already anxiety filled lives. Women's involvement and participation in program- and even non-program-related activities are not driven by their own will. Women's helplessness over not having a choice but to follow directives contradicts the CCT narrative of female empowerment.

On the other hand, the program implementers who monitor the behavioural impact of the CCT program usually report that the program empowers women beneficiaries. These reports, however, are based on quantitative data about the amount of grant that they receive and when. The state provides cash based on the women's ability to meet their obligations in their social contract as CCT beneficiaries. With their compliance, mothers who receive cash and continuously meet the program requirements is seen as an indication of empowerment. Empowerment here is diminutively interpreted as possession of or access to financial resources.

Cash releases are recorded and monitored as mere 'occurrences' based on schedules regardless of accuracy in the amount due per beneficiary. The assurance of receiving the right amount of cash, in fact, was uncertain in the communities where I did my fieldwork. Leti's experience on the day of their *payout*, the term used to refer to the schedule of her bimonthly cash payment, is a case in point. Leti is a young mother beneficiary with four children. Her husband died of a heart attack, leaving her with all their young dependents. On a cold Tuesday morning, Leti woke up to the crowing sound of a rooster. She had eagerly waited for payout day to come and was excited to trek downtown. She boiled the sweet potato, which her children brought to school. She brought some for herself too. She, along with her four children, trekked downtown. One of her children, Manolo, asked her, 'Mum, will we have meat for dinner?' With gleaming eyes and enthusiastic voice, she answered, 'Yes, I will buy chicken after I receive the grant.' Yet, she is unsure of the amount that they will receive or if they will receive cash at all. Leti told me about these concerns as we stood at the *barangay*(village) gymnasium to queue for the cash grant. She said, 'My son was asking if we could eat meat later, but I'm not sure if I could buy some, it really depends on how much I will receive today or if I will receive any, I just hope to receive any amount so that I could bring food at home'.

The people in this village receive the cash from the CCT program directly through the partner cooperative bank who work with the assistance of municipal links and social welfare officers in the Municipality to release CCTS directly to beneficiaries. Since the indigenous people's communities are situated in geographically isolated areas, the usual method of payment done through an automated teller machine (ATM) of a government bank can't be employed in the absence of conveniently accessible banking facilities. Program beneficiaries from other villages also gather in the gymnasium, an open area, where mothers are required to stand in queues. They do this for hours as they patiently wait for the state personnel to validate the list and disburse the cash.

Mothers would start lining up as early as 6 a.m. to ensure that they will receive their grant early and have time to buy their needs from the market in the town centre. While they are waiting, many carry an infant wrapped around a cloth and/or are accompanied by children at their side. They stand like this for hours before they receive the cash. The long queues are a result of there being a limited number of staff to process the documents and hand the cash to the thousands of beneficiaries clustered at the hall into their respective villages. Disbursement of money is done manually. Mothers are called from the queue to approach the table at a side of which a uniformed staff sits in a chair. The staff then checks the mother's name from their list, validates her program identification card, and turns over the money. The mothers I talked to said that if they are lucky, they can have the grant by lunch time (12 noon); if not, they have to wait until afternoon.

Since the payout is held bimonthly and indigenous households do not have a regular source of income other than the CCT, the grant that they receive is not enough to sustain their food requirements in two months. Therefore, during the payout schedule, the households normally run out of money by this time. Nona, a mother grantee, said that she goes to the payout site without eating anything before leaving their house: 'I would just bear the hunger until we get the cash ... In our recent payment, someone passed out. Especially if there is validation, it really takes time'. For indigenous people, their inability to read and count adds to an already lengthy process of receiving cash. They have to bring a witness or a person who knows how to read and count to ensure they receive the stated amount of cash on the payroll. The process is tiresome, as they line up per village, with staff telling them to fall in line before the disbursers arrive.

As a disbursement arrangement, the household grantees from the villages located in the farthest village will receive the cash first with households queuing on a first-come first-served basis. Some villages are located up to eight hours walk away from the town center.

The ethnographies by Cookson (2018) in Peru and Auyero (2012) in Argentina illuminate how queuing becomes a mechanism and breeding ground for the generation of unequal power relations. Queuing becomes the space where beneficiaries learn their subordinate social position through waiting for welfare benefits (Auyero, 2012). Since they are completely unaware of which program conditions are actually official, they have to deal with the arbitrary requirements they are subjected to by the local representatives who have more power than them. Even if the long queues are mainly due to the inefficiency of the CCT program's payment system and the late arrivals of the people in-charge, the beneficiaries are compelled to wait in silence. The recipients have learned to be 'patient with the state' – prepared to endure periods of waiting to access social services upon which they have become more dependent (Cookson, 2018).

The CCT's assignment of women to manage the cash grant and compliance to program conditions made these mothers feel primarily responsible for receiving the payout. Mothers have to be the ones to experience and withstand the physically enervating activity of waiting. The program, in assigning women these tasks, aims to empower them. However, the spectacle of mothers waiting in long queues for cash and working hard to meet expectations with high and sometimes conflicting demands on their time and mobility, does not suggest an empowerment. As Cookson (2018) argued, waiting can produce feelings of shame and humiliation on the part of CCT recipients whose poverty is on display. The dynamics of their relationship with local representatives as well as other community members who influence the way they should behave as beneficiaries defines their social standing in society. These expected behaviours, as well as threats to their cash grant or beneficiary status, confront indigenous women in their daily lives, affecting their sense of self-esteem. Consequently, most mothers adjust their behaviours and schedules to comply and wait as necessary.

While looking at the indigenous mothers waiting patiently for their cash, I wondered if they were receiving the right amount of cash. I explored the possibility of payment amount shortfalls with the mother beneficiaries and discovered that it indeed happens. The mothers' hopes and excitement on the day of the payout were also accompanied by fear and worry about the possibility that they will receive a lesser grant or none at all. Susan, a fifty-year-old woman with four children, told me of her frustration: 'Sometimes I do not receive anything. Not even a peso. I went down and did not get cash. Good thing I brought food – that is what I ate. I actually asked why I did not have anything; I always go to the clinic every month. They said that it will be returned but until now I haven't got any.'

This experience is common with other mothers: 'I received just 300 pesos for two months.' 'Mine was 600 pesos. It's supposed to be 2,200 pesos.' In principle, they are supposed to receive grants bi-monthly; however, this does not happen on a regular basis because sometimes the waiting period could last up to four months. Because the indigenous peoples think that the money is aid from the government, they do not feel empowered to inform the implementers that they received an amount that is less than what they should be receiving. They accepted the lesser grant amount, despite their full compliance with the program conditions.

Because of their limited literacy, some do not know how much exactly they should be receiving from the program. I further asked the mothers if they have reported or complained about this. Rhea, a forty-year-old mother beneficiary with three children, answered: 'No, because we are ashamed to do it. We are only natives, we do not complain, we are just grateful that we received help'. Lita, also an indigenous grantee added: 'If you complain, that's not the characteristic of us, the natives.' Alice, a young mother with two children added: 'Our Parent Leader also said that if we complain, it's shameful and that we should just accept what is given to us.' The beneficiaries' stance on not complaining despite receiving less cash than what they should is indicative of the power relations prevalent within Philippine society, with the program implementers deemed of higher status especially when the beneficiaries are from impoverished indigenous communities. In one of the payouts received by Liberty, a young mother of four, a deduction had occurred. Liberty explained how she felt upon realizing that her cash grant was reduced. She stated: 'I do not know why I had deduction. They said that my child has some absences, but he does not absent, only if he is sick. But other than that, he goes to school every day. I also attend the FDS monthly.'

She then concluded: 'It is shameful. I am ashamed because we are just natives, and we cannot complain. Any amount that they give us should be enough and we are just thankful for this help. We are not allowed to complain'. I asked the underlying reasons for this inhibition to assert one's rights.

Liberty replied: 'Because we are ashamed. We just wait when they would release the money, we cannot complain. If we receive a lesser grant, for us it is okay. We just wait. It is okay to receive lower grant because it was just given. We also do not have a job.'

Other mothers also shared the same sentiments and inhibitions: 'We are ashamed and scared, Ma'am'. Dadan, who has six children said: 'If we complain, some will get mad. Some would tell us, "You always think of money. You are not working and then you still complain. It's better than having nothing." Of course, we agree to that'. Lesli, who tried asking about her reduced grant shared: 'Sometimes if you complain, the cash disburser would say something negative so we really do not complain; it is just shameful'.

The inequitable relationship between program beneficiaries and implementers aggravates this sense of powerlessness. Ironically, the program disempowers those it is supposed to empower. Fear of losing their cash grant, resignation to the inefficiency of releases, endurance in complying with conditions regardless of whether these are legitimate, and shame and restraint in voicing complaint at unjustified deductions definitely do not indicate empowerment.

Moreover, the emotional setback experienced by mothers due to unjustified deductions is further worsened by another form of injustice: the release of complete cash grants to other beneficiaries despite their non-compliance to program conditions. Raki, a mother beneficiary for four years said: 'Sometimes, our co-beneficiaries are absent but then they are still receiving money'. The program has a grievance redress system that aims to record and resolve complaints from the public about the program (Department of Social Welfare and Development, 2021). Beneficiaries can channel their grievances through this system and expect responses from the implementing institution. The program also seeks to obtain data on program vulnerabilities and use the information to make refinements to the program (Department of Social Welfare and Development, 2021).

However, this mechanism to address complaints does not suit the temperament of indigenous peoples who are too shy or scared to report their grievances. This is brought to the fore by their low self-esteem and sense of inferiority inculcated by attendant discrimination in the society and even reinforced by a government program that lets them experience powerlessness vis-a-vis the state and its representatives. Even the thought of asserting their right to receive the correct amount of cash grant after they have painstakingly complied with the requirements elicits a fear of being deemed ungrateful. The injustice of not receiving full cash entitlement does not even enable women to complain about the imposition on them by the local officials. As a beneficiaries stated: 'We always follow what they tell us'. Obedience is observed no matter how burdensome or time-consuming. Simply, mothers follow models of appropriate motherhood that are set and imposed by people from outside their community who neither respect nor understand the ways of indigenous people. This hierarchical relationship between indigenous peoples and those not belonging to their community is unchallenged and even fortified by the CCT program: a paradoxical situation indeed for a program that purports to capacitate the poor.

The disempowerment of poor by social programs that aim to empower them is not uncommon. Work by Huq (2004), Milgram (2005) and Karim (2008), for example, found that the microfinance program that target women enable the government's control over women participants in the same way that the CCT program facilitates the state's control of mothers from indigenous people's communities. In Bangladesh, a non-government organisation used the ideal of rural women as responsible housewives as collateral against their loans. Since the honour of the family is at stake, women tend to avoid being publicly shamed and bringing dishonour to the family (Karim, 2008). One way of doing this is to responsibly manage money and to repay loans on time despite the absence of profit. These initiatives achieved little in changing women's lives and instead drove them to deeper poverty. Using fear and shame to control women disempowers them.

A woman who has no autonomy to use her cash or organise her time and mobility speaks of a questionable impact on empowerment that is contradictory to what the technical proponents of CCT's claim. Abiding by program conditions forms part of a mother's moral responsibility as a parent, while conforming to obligations in the community and the state forms part of her responsibility as a citizen. Simply, women obey out of a sense of moral responsibility and indebtedness to others.

4. Long-term costs on women

The CCT program's main objective is to improve the health and education of indigenous peoples, yet its models of motherhood and reproduction hold indigenous mothers as culturally inferior. In addition, the program increased the unpaid care work that mothers had to perform (Gil-García, 2016; Molyneux, 2006). Restricting a woman

to domestic roles not only compromises her economic independence, but also her power to decide her own fate (Rodriguez, 2014). Indigenous women play an active role in household labour and in their communities. The primary livelihoods undertaken in the indigenous community in Kalinga are farming (rice, root crops, corn, fruits, and vegetables) and mining gold from a small mine in the adjacent village. A minority of people work in the town centre or provincial city for paid short-term work in road construction and house repairs. While men work outside the village for paid labour, the mothers usually stay at home to take care of the children and do housework. Some of the mothers would occasionally work on the mine site during summer vacation when their children are on holidays. During these times, the older daughters would be left in charge of their younger siblings. Men in indigenous communities spend most of their days on the farm while mothers take care of the household chores and the children.

The CCT program's beneficiary selection system operates according to this gender separation of roles by targeting women with school-aged children as primary recipients. Mothers primarily spend their cash grant for their children's education and health. This behavior is what the program encourages women to do. In effect, the CCT program empowers women by providing them cash to manage and control some household expenses. However, it forces them into domestic roles by requiring them to keep a clean house, cook nourishing meals and use the CCTs for their children's health and education. The mothers are fulfilling these roles. As they put it, they spend their money 'entirely' on their children. Molyneux (2006, p.43) argues that this could create 'dependency on a subsidy which confirms mothering as a woman's primary social role, one which may enhance their social status and self-respect, but nonetheless, it does little to secure sustainable livelihoods and puts them at risk of remaining in poverty for the rest of their lives.'

In her ethnographic study of CCT beneficiaries in Uruguay, Corboz (2013) argued that rather than producing responsible and empowered subjects, the program had paradoxically limited some women's participation in civic and public life and reinforced their dependent relations with men. This was attributed to the program's failure to help poor women be independent, and instead, made them rely on men for security, thus strengthening dependent gender relations. Indeed, the program did not enable women to move beyond their role as home keepers and careers.

In the Philippines, ensuring women's compliance to program conditionalities affected their ability to work in the formal labour sector. This reduced their bargaining power, both within the household and in the labour market, worsening the gender inequality in both spaces. In the labour sector, the responsibilities enforced by the program served to 'reduce[d] women's supply of hours to paid employment and thus ... the overall supply of labour to the market' (Ludena, 2019). The National Household Targeting System recorded that two in three poor women in the Philippines do not work in the formal sector (Department of Social Welfare and Development, 2011). In a recent survey of employment status, women account for 66.8 percent of all 15-year-olds and over who are not in the labour force (Philippine Statistics Authority, 2019). CCTs reinforce the inequality between men and women by keeping the latter at home to comply with program conditionalities in order to receive the cash grants for the family.

Within the household, family members rely on women to attend to their care needs. Folbre and Heintz (2017) argue that 'families cope with dependency at both ends of the lifecycle (infancy and senility) and during unexpected periods in between (ill health or disability)'. The requirement that mothers comply with program requirements like taking care of children and meeting their health and education needs, reinforced the expectation in rural households that women must fulfill these roles. This can be observed in the indigenous communities where family members rely on mothers not just for the assigned program roles of ensuring child health and education, but also for the reproductive roles of childbearing and rearing as well as the basic domestic duties of cleaning, food preparation and care of elderly family members.

Women do the reproductive work, which forces them to be unemployed or to work in the informal sector where working time is flexible but prone to lower and irregular income. Gender discrimination and weak labour legislation in the Philippines have furthered the unemployment and pushed them into the informal sector. Mother beneficiaries of the program who hail from indigenous communities tend to have lower levels of education and are, thereby, more likely to be absorbed into the lower tier of the informal sector, which is poorly rewarded and unregulated (Ludena, 2019). Moreover, these women typically bear children at an earlier age. When this happens, women commonly stop school or work and start taking on the responsibility of raising children, thereby limiting their chances of formal sector employment.

Moreover, the CCTs exacerbated the time poverty of these poor indigenous women. Time poverty is defined by Kes & Swaminathan (2006) as 'the burden of competing claims on an individual's time that reduce their ability to make unconstrained choices in how they allocate their time leading to increased work intensity and to trade-offs among various tasks' (ADB, 2020, p. 38). In a context where women's unpaid care work is not supported by quality institutions and basic infrastructure, a well-intentioned CCT program unintentionally increases women's time poverty and the burden of her care work (Cookson 2016). Evaluations conducted for CCTs in Latin America showed how women who were faced with time and labour demands under the program, lack the time to pursue other income-generating activities (Adato, 2000; Armas, 2005; Escobar & González, 2009; Molyneux, 2006). This is particularly so in Mexico's Oportunidades program, where between a third and a half of the beneficiaries found that the program's demands were difficult to fulfil and conflicted with their many other responsibilities as mothers (Molyneux, 2006).

In the Philippine context, time poverty is particularly evident among indigenous mothers. Since their village is geographically isolated, their compliance requires walking and spending time that could otherwise be devoted to farming to feed the family. Lisa, an indigenous mother who works as a farmer explained: 'If we were not able to weigh our children [as required under the program], we will be deducted 500 pesos'. I then asked, 'Why do you sometimes miss the child weighing sessions?' She explained: 'Because we sometimes forget or we're very busy working'. Program and work responsibilities became challenges for mothers who have to make a living, while also complying with the program conditions in order to receive cash.

The indigenous peoples' case in the Philippines reflects the experiences of women beneficiaries of programs in Latin America and South Asia where compliance to conditionalities takes up the scarce time they have available. Conversely, spending time to fulfill compliance would not be problematic if the indigenous mothers had ample time to spare. Since most indigenous mothers do not have formal employment, policy makers assume that they have time to make trips to distant schools and health centres. Based on my observations and field interviews, indigenous women, on average, spend 15 to 18 hours a day on productive and reproductive tasks. They take care of their children, their husbands, and juggle multiple household chores while also doing farming. The value and contributions of their labour are crucial to the reproduction of the household, yet CCT policy makers expect women to suspend these activities to meet conditions.

The time that these mother beneficiaries spent to be marked as compliant was time taken from their activities on subsistence farming, teaching children their traditions and culture, engaging in conversations with other community members and participating in community activities that are essential for cultivating human capital and child wellbeing – a major program objective. The irony of this situation is that CCTs were deployed to reform women beneficiaries' caring labour in a way that development experts – who lack understanding of rural women's predicaments – deemed preferable (Cookson, 2018). This lack of awareness of indigenous women's needs limited the effectiveness of anti-poverty policies, putting women 'at risk of remaining in poverty' (Molyneux, 2006, p. 440).

5. Conclusion

Indigenous women are expected to carry out their tasks as mothers and as CCT beneficiaries, regardless of whether compliance-enabling facilities and services are present in their communities. Moreover, even if when services are made more accessible, indigenous beneficiaries are still made to feel inadequate when accessing those services. Mothers have to wait, adjust, and correct their behaviours in favour of what the implementers deem appropriate. These mothers often prove unable to distinguish what is required of them as beneficiaries and anxiously follow tasks that are not under program official requirements. These misunderstandings highlight the huge gap in understanding between providers and beneficiaries and expose the unnecessary burdens that CCTs place on already disadvantaged people. In these cases, objectives on 'empowerment' subjects women to disadvantaged position.

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