

# Institutionalizing Segregation: Women, Conditional Cash Transfers, and Paid Employment in Southern Ecuador

MARÍA GABRIELA PALACIO LUDEÑA

CONDITIONAL CASH TRANSFERS (CCTs), the flagship modality of targeted social protection in Latin America, have become the tool of choice in poverty reduction throughout the global South, promoted as effective in enhancing human capital while smoothing consumption levels among the poor. Mainstream economic thinking has favored targeted social protection, further promoting CCTs as effective crisis response mechanisms and as a means of welfare provision in contexts with low levels of formal employment. More recently, however, both scholars and practitioners (Bergolo and Galván 2018; Levy 2010; Levy and Schady 2013; López Mourelo and Escudero 2017; Moffitt 2002; Skoufias and Di Maro 2008) have raised concerns about the influence of CCTs on labor market outcomes among recipients.

In Ecuador, the cash transfer program Bono de Desarrollo Humano (BDH) has been associated with improvements in children's cognitive achievement (Paxson and Schady 2007; Ponce and Bedi 2010; Schady and Araujo 2008), household food expenditures (León and Younger 2007; Schady and Rosero 2008) and with a reduction in child labor (Cecchini and Madariaga 2011; Dobronsky and Moncayo 2007; Gonzalez-Rozada and Llerena Pinto 2011; León, Vos, and Brborich 2001). However, the program's overall effect on labor supply of adult BDH recipients is subject to some controversy. The BDH has come under attack by those claiming that the program merely creates welfare dependency and reduces economic self-sufficiency among its recipients. Women of working age who receive BDH payments are being stigmatized for not making sufficient efforts to work or find better employment, allegedly motivated by their desire to remain eligible for the program. A number of studies seem to support this view, suggesting that the BDH has led to: (1) a drop in paid labor, as visible in either longer duration of unemployment and/or higher rates of inactivity among recipients; or (2) an increased probability of remaining in or even

transitioning toward employment in the informal sector (Gonzalez-Rozada and Llerena Pinto 2011; Mideros and O'Donoghue 2015).

As originally conceived, CCT programs did not aim at directly affecting employment outcomes; however, in practice, they nonetheless have had an impact. The BDH's targeting mechanism fits within broader processes of gender segregation: recipients are usually mothers with underage children. These recipients' labor market participation is therefore limited by the gendered roles they play during the life cycle. The BDH deliberately targets women as CCT recipients, expecting that they will spend the money on their family's needs and hence best serve the program's development objectives. However, the program might also *reinforce* traditional gender roles: it takes an essentialist view on women's capacities without providing (additional) sufficient support to reconcile care and paid work in an equitable way, which may lead many recipient women to "choose" part-time informal work, the most mother-friendly option available to them. Informal labor is characterized by flexible hours, albeit irregular income, which may seem more compatible with childrearing, due to the lack of affordable child care and observance of statutory maternity leave. Thus, BDH recipients are more likely to participate in gendered occupations in the informal sector.

The specific mechanisms through which targeted social protection affects labor market outcomes are contingent on the broader institutional factors pushing poor women into flexible informal work—namely, unequal access to child care and elder care, low compliance with antidiscriminatory labor regulations, and occupational sex segregation. Unequal access to care reinforces the gender bias, as paid care is not an option for the poorest women, contributing to self-selection into part-time flexible employment. Weak enforcement of labor legislation aimed at reducing gender discrimination has led to a continuation of informality, mostly affecting women—conditional on their education, background, and age. As recipient mothers tend to have lower levels of education, they are more likely to be absorbed into the lower tier of the informal sector—poorly rewarded and operating beyond the state's reach. Moreover, BDH recipients tend to have children at a younger age, compounding the aforementioned constraints to entering formal employment. As a result, female BDH recipients, needing to balance paid work and care, are more likely to remain in traditionally "female" occupations, mostly in the informal sector, while child care is often left to mothers and grandmothers, given a lack of support from fathers.

Thus, although women have recently gained significant access to social protection, mostly via the BDH, their inclusion has not resulted in more equal gender outcomes—that is, greater access to formal and secure paid work. The question remains: to what extent has social protection supported women in reducing inequalities in the labor market? This is not to suggest that no gains have been made over the last two decades, but rather to question the nature of institutional responses to women's relative position in the

design of social protection systems. This article situates the BDH in broader labor market structures in Ecuador for the period 2007–2017, drawing insights from national surveys and localized research conducted by the author. It stresses that the recent emphasis on targeted modalities of social protection has played only a marginal role in the struggle against gender segregation—a structural configuration of the labor market—and has had a limited transformative impact on the conditions that perpetuate occupational segregation among female recipients. A closer look at the Ecuadoran cities of Loja and Machala sheds light on the more specific aspects of segregation among the target population, often associated with the family system. The positioning of women in the family is seen as relational, in the intersections of gender and age. Other individual qualifiers, such as age, are also considered in the analysis, as they further segment the labor market and social protection systems.

This article explores issues in the Ecuadorean policy context that parallel the broader debate over the impact of CCTs and evaluates such claims by presenting alternative accounts on the BDH cash transfer program. This approach goes against the grain of most research on CCTs, which is typically evaluative and concerned with their effect on developmental outcomes, such as poverty reduction (de Haan 2014). It adds to a diverse body of literature that examines the normative aspects of motherhood that inform these interventions (Molyneux 2007) beyond their stated objectives. This article's main contribution is to explore relationships between employment structures and cash transfers, situating the BDH in the broader social policy context and in relation to debates on dependence. Drawing from feminist economics and sociology of gender, the article questions the validity of individual choice models for the analysis of women's labor supply in a highly segregated context. It then revises the sociological and idiosyncratic factors associated with occupational sex segregation. Such factors are further explored by means of a mixed-method strategy. The article then discusses segregation as a result of dependence, evaluating the role of dependence in perpetuating segregation. Finally, it closes with a general discussion on the transformative role of social protection in addressing gender inequalities.

### **Policy context: Bono de Desarrollo Humano**

In its basic set-up, the BDH program mostly builds on existing CCT models popular throughout Latin America. CCTs were positioned as a technical tool for poverty alleviation and thus seen as insulated from the hazard of political misuse. (For an extended discussion of the “model power” of CCTs, see Peck and Theodore 2015.) Modeling its cash transfer program after the Mexican program *Oportunidades* (previously *Progresas*, and currently *Prospera*), Ecuador created Bono Solidario (BS) in 1999, in the midst of an economic crisis (Schady and Araujo 2008). During its initial years, the

program was an unconditional cash transfer: no conditions were imposed, and it was aimed at compensating the poor for loss of income caused by the elimination of a subsidy on cooking gas. BS transfers were made to women only. Beca Escolar (BE, or School Grant), an addition to BS, was implemented in 2002. Designed as a conditional cash transfer program, it aimed at preventing school dropout amongst the poor. It awarded school-age children (aged 6 to 15) a bimonthly stipend of 125,000 sucres (about US\$12). In 2003, the BS and BE were merged into a new scheme, Bono de Desarrollo Humano (BDH).

The BDH was designed as *conditional*, with requirements pertaining to the health (regular medical check-ups) and education (school attendance) of children in recipient households. Yet proof of meeting these conditions was “only needed for initial registration and not for continued participation” (Ray and Kozameh 2012, 15), making the BDH an unconditional cash transfer scheme after enrollment. In 2007, the size of the transfers allocated to the elderly and disabled population was raised to meet the conditional component, reaching an amount of US\$30 per month (and increased to US\$35 in 2009 and to US\$50 in 2012); in addition, the eligible population was expanded from households in the lowest income quintile to those in the two lowest quintiles. In 2013, by Executive Decree No. 000197 (Registro Oficial, 2013), an accelerated process of “graduation”—that is, a reduction in the number of recipients—was implemented, decreasing the number of recipient households from 1.2 million in 2012 to 430,000 in 2016. The stipend had been fixed since 2013 at US\$50 per household.<sup>1</sup> By 2017, it was increased to a maximum of US\$150 per household, conditional on the number of dependent children.

Since its inception, the BDH has been strongly criticized for allegedly supporting “poor people’s laziness” at the cost of the middle class’s contributions. Following contested increases in payroll taxes and inheritance taxes and changes in contributory social security implemented in Ecuador after 2008, the reproach to non-work-based welfare provision intensified and further divided public opinion. With unemployment insurance *de facto* nonexistent, it is difficult to argue that cash transfer recipients have an incentive to remain idle, considering that the US\$50 monthly stipend is not even one-fifth of the minimum wage (US\$375, as of 2017). Until 2016, the central government responded to these criticisms in part by emphasizing the program’s contribution to development outcomes (such as increases in school attendance) and by tightening its targeting, accelerating the process of graduation, and promoting affiliation to contributory social security. The result was a sizable drop in the number of recipients over recent years. Hence, the response to dependency concerns and normative debates has been to emphasize the design of social protection in such a way as to minimize this perverse incentive and its possible distorting effect on labor markets.

## BDH and employment choices

Few studies have dealt with the impact of BDH on labor market outcomes, as compared with the attention given to studying education- and health-related outcomes. For instance, León, Vos, and Brborich (2001), in their evaluation of the BS, found that the program had a mixed impact on work effort. The main negative effect was found in the hours of work: BS recipients reduced their number of weekly hours of work. In other words, without this program, work effort among recipients would have been higher—and arguably their earned income would have been higher also. Yet the authors found that this effect was discontinuous: for some households, the cash transfer did not translate into negative work incentives. The authors suggested that this could be due to dissimilarities in the composition of households and differentials in bargaining power. Furthermore, they argued, the documented reduction in the number of working hours among recipients could have delivered some long-term benefits, due to a reduction in work effort among women in response to child care duties or a reduction in child labor, accompanied by increased school enrollment.

An evaluation of Ecuador's cash transfer program by Gonzalez-Rozada and Llerena Pinto (2011) adhered to moral hazard arguments widely used in the unemployment insurance literature, in which government transfers distort otherwise efficient employment choices. Using data from the Encuesta Nacional de Empleo, Desempleo y Subempleo Urbano (ENEMDU, or Urban National Survey on Employment, Unemployment, and Underemployment), they found that the BDH increased recipients' probability of remaining unemployed or separating from their formal occupations, especially for the period between 2005 and 2006, with the effect fading out for the period 2007–2009. Although they observed no evidence that BDH transfers increased the probability of finding informal work, they suggested that such transfers might play a role in financing the job search process, given recipients' extended duration of unemployment. It should be noted, though, that unemployment rates were relatively low (5.5 percent) in the reference period, below regional average (8 percent), and that ENEMDU data on BDH recipients were rather scarce.

A study by Mideros and O'Donoghue (2015) applied a unitary discrete choice labor supply model, using quarterly employment data from the Encuesta Nacional de Empleo, Desempleo y Subempleo Urbano y Rural (ENEMDUR, or Urban and Rural National Survey on Employment, Unemployment, and Underemployment). The authors acknowledged that employment choices—for example, occupation and working hours—are constrained among the poor. In their analysis, they found that the BDH generated negative incentives for paid work. Yet the authors associated this with structural elements derived from gender inequality and family demands. For instance, they argued that participation in the BDH program

decreased the marginal utility of paid work for single adults and female partners but had no effect on household heads' labor participation. The authors noted that BDH only generated a negative incentive on paid work among partners, albeit contingent on other factors pertaining to the family system. In sum, the labor supply of secondary earners (that is, wives) was more sensitive to incentives than was the labor supply of primary earners, contingent on family demands. In this context, the BDH might have served to finance child care, since the distorting effect faded out among women with access to public nurseries (*ibid.*, 19).

From a sociological angle, a study conducted by the Observatorio de Igualdad de Género de América Latina y el Caribe (OIG 2013), discovered evidence of higher inactivity rates among BDH recipients. The study relied on time use survey data from the Encuesta de Uso del Tiempo—conducted by the National Department of Statistics of Ecuador (the Instituto Ecuatoriano de Estadística y Censos, or INEC) and released in 2012. Yet the authors highlighted the burden of responsibility that care needs and state policies placed on female recipients, finding that cash transfer recipients spent more time on unpaid work. As of 2010, on average, recipient women with children younger than 15 spent 41 hours a week in unpaid work, compared with 33 hours among nonrecipients. This gap prevailed even when the authors controlled for poverty: nonrecipient poor women spent 33 hours a week, on average, in unpaid work, compared with 38 hours a week for recipient poor women (OIG 2013). In a more recent study, Vásquez Rodríguez (2014) suggested that among the total working-age population, women in rural areas averaged 50 hours a week in unpaid work, while women in urban areas spent 38 hours. The burden in hours of unpaid work was particularly heavy when children were young and when the women were in the early stages of motherhood, regardless of their status as BDH recipients.

## Regendering labor in the era of CCTs

The standard assumptions about households' unity used in the microdata analyses discussed above are problematic, as they tend to simplify familial structures and essentialize woman's (intrinsic) motives behind job search and integration into the labor market. From a critical angle, the literature on feminist economics and sociology of gender questions the validity of the choice models, particularly in regard to some assumptions concerning labor supply and household analysis. Instead, it looks at the specific conditions that determine the positioning of women in the labor market, including those associated with care needs. The analysis of labor markets needs to touch upon the constraints that women face, as gender norms often affect the economic and social conditions under which they engage in employment. Norms dictating the amount, type, and valuation of women's



work are translated into employment outcomes, such as occupational sex segregation or differences in income. For instance, women's experience of informal employment differs from that of men. Informal employment continues to capture a larger proportion of women's nonagricultural employment than of men's (Pearson 2007; WIEGO 2017). Women continue to be overrepresented in the lower tier of informal employment (e.g., domestic work, home-based work, and street vending) and perform most of the unpaid care work (Razavi 2011; Razavi et al. 2012), with no access to work-related social protection.

Such situations bring into question assumptions about women's paid employment. Early theories about women's participation in the labor market, as per the work of Mincer (1962), also assumed that women had a choice between leisure and work, differentiating paid work and unpaid "housework" (using the author's terminology). The actual outcome (in terms of women's paid work) was seen as dependent on the husband's income. A key assumption behind this is that income is pooled within the household (or shared among household members). Thus, an increase in one household member's income may result in a decrease not only in his/her hours of work, but also in those of other family members (*ibid.*). Feminist scholars have warned about the reduced visibility of women's positions within such household analysis (Mies 1982; Folbre 1986; 2012; Orloff 2009). Nevertheless, most quantitative studies pertaining to CCTs depart from a joint household utility function. BDH evaluations are no exception: Schady and Rosero (2008), Schady et al. (2008), and Mideros and O'Donoghue (2015) all used a family collective model, built on altruism, with all household members pooling their resources, regardless of their participation in the production and distribution of family income.

Following Folbre (1986), a household collective utility function poses several problems. First, it requires the aggregation of household members' tastes and preferences—note that Arrow (1950, 1963) proved such aggregations unrealistic. The idea of unity (and cooperation) within the household obscures market and nonmarket channels through which women contribute to the household, as well as the economic and societal benefits and/or restrictions derived from their position as care providers. Second, a joint utility function assumes that altruism prevails within the household, contradicting the core idea behind utilitarianism, that of self-interest. Under this logic, care providers (mostly women) must derive their utility from another household member's well-being, which in strict terms can lead to coordination problems, overlapping individual efforts (Folbre and Goodin 2004). Moreover, such logic does not allow for motivational complexity; instead, it contributes to an essentialist view of gender and care provision within the household.

In the definition of productive activities and conceptualization of social protection systems, the positioning of women in the labor market is caught

between the economic and moral spheres. The economic sphere seeks labor market integration of the working-age population in general, as wage labor takes place in the market and thus belongs to “the public.” Early conceptualizations of productive work assigned women to the family, and thus to the private sphere, while men’s role was ascribed to the market, disregarding and externalizing social reproduction and care work “outside the market and without economic value” (Wichterich 2015, 69). In the confinement of women<sup>2</sup> to reproductive work, there is a “moral elevation” (Folbre 1991) of home duties coupled with a devaluation of care work. In categorizing and assigning value to women’s work, the divide between the private (i.e., family) and public (i.e., market) spheres remains, rooted in a specific categorization of women as dependent. Tensions between women’s paid work and the private sphere challenge the assumption that the empowerment of women comes from their integration into paid employment. This view resonates with the “Engelian myth,” by which “women’s empowerment, or emancipation as it used to be called, lies in their incorporation into the paid workforce” (Pearson 2007, 202), as any kind of work is seen as expanding their life choices.

Yet, does incorporating women into paid employment expand their life choices? As noted by Blofield and Martínez Franzoni (2015, 41), in Latin America “tensions at the intersection of paid work and family responsibilities are dealt with in highly stratified ways (...) embedded in highly informal labor relations.” Families react to the challenges of balancing motherhood and labor market participation in a stratified way. Care needs are interpreted through fragmented schemes: poor families usually rely on the extended family or on cohabitation in search of support for care provision, while affluent families are more likely to accommodate paid care or regulate this by having fewer children. This is especially true for women at the bottom of the wage distribution, who cannot afford child care but nevertheless have to provide for their household. Due to a lack of care support, poor women tend to leave the labor market earlier than the rest of the female population—if there is another provider in the household—or opt for flexible occupations.

In the absence of meaningful countervailing policies, gendered labor market outcomes can result in a gendered structuring of social protection systems, as indicated by women’s limited and weak access to social insurance schemes or their overrepresentation in social assistance programs—e.g., CCTs. State-provided social protection in Latin America has remained segregated along the axes of registered employment (in terms of access to formal jobs) (Amsden 2010), conditions of poverty, regional bias (e.g., urban vs. rural), and ethnic inequalities (Molyneux 2007). The wider population, the informally employed, were by design excluded from contributory social protection schemes. Social security was provided to wives (and their children) as long as they were legally married to a formal



worker. Women have been integrated later and differently into social assistance, with entitlements related to their condition as dependents and/or mothers and framed as an empowering tool: by giving women more direct control over resources, dependency (on their partners) should be reduced. (For an extensive discussion on female empowerment via CCTs, see Adato and Hoddinott 2010.)

As noted by Molyneux, in most Latin American countries, “[w]here women’s needs were specifically acknowledged, entitlements were gained principally by virtue of their place within the family as wives and mothers whose main legally enforceable responsibility was the care of husbands and children” (Molyneux 2007, 5). It was not in their condition as workers, but due to their position within the family, that integration took place. This is a key observation because, as she notes, “women were grouped, along with children, as those who required protection rather than the full rights of citizenship” (ibid). As expected, “[w]omen’s unpaid care work continues to form the bedrock on which social protection is subsidized, with erosions in state provisioning impacting [women] most strongly” (Razavi and Hassim 2006, XV).

### **Sex segregation by occupation: rational response or socialization?**

In orthodox economic theory, segregation is seen as a rational response. Supply-side explanations consider that women choose “mommy tracks” in their attempt to maximize earnings, conditional on intermittent and flexible employment, a by-product of their role as care providers. While many women may opt for mother-friendly jobs based on family demands, others, due to their education level and experience, simply do not qualify for formal full-time employment—arguably their preferred option—which would guarantee them maternity leave and fixed schedules. Demand-side explanations account for discrimination during the hiring process. Women are not considered for employment by many employers who hold arbitrary notions about who is appropriate for a job, in particular if they offer on-the-job training, as women’s career breaks (for example, for childbearing) are perceived as increasing costs for the employer (England 2005; 2010).

Segregation is also discussed as a product of socialization: individual preferences and aspirations are transmitted culturally, driving men and women to apply for different jobs (England 2005; 2010; 2016). More recently, England (2016) has criticized the emphasis that sociologists of gender place on “the social,” inattentive to individuals’ agency. This differs, however, from the argument made in orthodox economics, which tends to divert attention from structural forces and considers gendered work to be the result of women’s choices—for an extended review, see Folbre and Nelson (2000), Folbre (2012), and England (2015). These are better explained

as mutually reinforcing processes leading to the devaluation of female work. Work traditionally done by women—for example, nursery, domestic work, and so on—is deprecated by cultural ideas that underestimate women’s contribution and feed the bias against hiring and/or placing them and rewarding their work. Grouped under the label of care-related occupations, these jobs are often subject to the care penalty, “which reduces the remuneration that workers in such occupations receive vis-à-vis comparably skilled occupations, [and] derives from three factors: care occupations have historically been seen as extensions of naturalized female roles; they are perceived as intrinsically rewarding; and, as ‘sacred activities,’ [they are] less appropriate for financial recognition” (Blofield and Martínez Franzoni 2015, 45).

At the institutional level, these beliefs are often reproduced in the workplace, perpetuating segregation and income inequality: “[i]mperfect competition creates an environment in which wages are partially determined by bargaining power” (Folbre and Smith 2017, 4). This is also noted in earlier literature analyzing welfare regimes, which indicates that when “sexual equality seems to exist in terms of formal job definitions [ ... ] behind similar occupational labels hides a powerful internal career-segmentation” (Esping-Andersen 1990, 208). Intermittent employment and occupational sex segregation affect not only women’s labor income, but also their access to work-related benefits: “[t]he way in which pension systems distribute rights, resources and risks can affect men and women differently and serve to mitigate, reproduce or amplify the gender inequalities emerging from the labor market” (Arza 2012, 9). Last, Blofield and Martínez Franzoni (2015), in their discussion of work-family policies in Latin America, stress the role that state policies could play in occupational sex segregation by reinforcing the notion that care work is women’s sole responsibility.

## Methodological approach and analysis

In light of the various theoretical approximations to sex segregation in the labor market discussed above, this section explores the extent to which social protection in Ecuador, in particular the BDH program, has supported women in overcoming differences and creating a fairer labor market. This article<sup>3</sup> couples the analysis of national social protection systems with local research to trace the various paths leading toward diverging employment outcomes. The cities of Loja and Machala in southern Ecuador were selected as part of a diverse case study design (Gerring 2006). The choice of contiguous locations allowed for the control of some factors, such as peripheral location, yet enough variation in variables of interest (e.g., employment), while having roughly the same level of participation in the BDH program.

A descriptive quantitative analysis—namely, a comparative static analysis based on repeated representative samples of ENEMDU (2017) data collected by INEC pertaining to the analysis of main trends in employment and

social protection in Ecuador for the past two decades (when available)—is used to contextualize the case study analysis. The macro analysis of employment structures signals the structural constraints that recipients face in accessing formal employment. Next, it zooms in to more localized research to further explore the interactions between social protection, employment, and the family system, focusing on the gendered and generational aspects of welfare provision in southern Ecuador. The author conducted a survey and held a series of interviews between 2013<sup>4</sup> and 2015 in three extended field visits in the provinces of Loja and El Oro in southern Ecuador. The survey used the Registro Social survey, a large national database on BDH beneficiaries, as the initial sampling frame. Registro Social is the database used by the Ministerio de Inclusion Social (or Social Inclusion Ministry MIES) to record and identify information on poor households for the allocation of transfers under the BDH scheme. The design purposely oversampled working-age women close to the poverty line set for the BDH program—a SELBEN index of 36.59 (MIES 2012)—as they are more likely to “graduate” (see Table 1); national employment statistics (e.g., ENEMDU data) on this population are limited. The author was able to acquire direct data from the household head or his/her partner for 84 percent of the households listed in the sample obtained from Registro Social. The remaining 16 percent of survey data collected represent information from comparable individuals who were not part of the Registro Social survey, adding 221 observations. Migrant families, itinerant vendors, newly married couples, and single mothers were among the various groups of interest included among these respondents, who were otherwise excluded from the random sample constructed from Registro Social listings. Thus, the sample is neither generalizable to the rest of the female population nor representative of the totality of the labor force. However, it focuses on a marginal population (that is, female informal workers in a condition of vulnerability) that national data do not sufficiently account for.

The article makes use of multiple correspondence analysis (MCA) for the visualization of collected survey data, allowing for a multivariate exploration of categories and simplifying complex structures (Ferragina, Seeleib-Kaiser, and Tomlinson 2013). MCA is an application of correspondence analysis, as pioneered by Bourdieu (1979). The method is applied to explore the relationships among several categories (and categorical variables), allowing for incomplete *a priori* expectations as to the nature and direction of such relations. The approach is not probabilistic, so it is not aimed at predicting any value. It is tailored to examining the relations between categories of variables, by means of using contingency tables, represented in two-dimensional maps. Yet it should be noted that this choice of method is suitable for small-N studies only, for the systematic analysis of a limited number of cases (Asselin and Anh 2008) and is presented as complementary to large-N regression methods often used to evaluate the impact of development

**TABLE 1 Selected variables from fieldwork survey data for respondents aged 16 and older, 2013**

	Total		Loja		Machala	
	%/ mean	Std. Err.	% mean	Std. Err.	% mean	Std. Err.
% female	98.6	0.002	98.8	0.002	98.6	0.002
<b>Age-group (in years)</b>						
10–17	1.2	0.0054	1.2	0.0081	1.3	0.0075
18–24	12.4	0.0134	13.0	0.0195	12.1	0.0186
25–44	53.6	0.0204	56.1	0.0297	51.3	0.0284
45–64	25.4	0.018	25.8	0.0263	25.1	0.0248
≥65	7.4	0.0101	4.0	0.0113	10.2	0.0163
<b>Education</b>						
None	7.9	0.011	8.1	0.017	7.8	0.015
Literacy center	5.1	0.009	3.9	0.012	6.2	0.014
Vocational training	0.7	0.004	1.1	0.007	0.3	0.003
Primary education	63.7	0.019	80.7	0.024	49.0	0.029
Secondary education	20.3	0.016	5.4	0.014	33.2	0.027
Higher education	2.3	0.006	0.8	0.005	3.4	0.010
<b>Ethnic group</b>						
Indigenous	2.9	0.007	5.1	0.013	1.0	0.005
Afro-descendant	1.6	0.005	0.4	0.004	2.6	0.009
Black	2.0	0.006	-	-	3.8	0.011
Mulatto	6.1	0.010	-	-	11.5	0.018
Montubio	0.7	0.003	0.8	0.006	0.7	0.004
Mestizo	82.1	0.016	93.3	0.015	72.0	0.026
White	3.9	0.008	0.5	0.005	7.0	0.015
Other	0.7	0.004	-	-	1.3	0.007
<b>Marital status</b>						
Single	27.2	0.018	23.1	0.025	30.9	0.026
Married	40.7	0.020	52.2	0.030	30.4	0.026
Living together	20.3	0.016	7.8	0.016	31.2	0.027
Widowed	4.5	0.008	6.2	0.014	3.1	0.009
Divorced	7.3	0.011	10.7	0.019	4.5	0.012
<b>Employment status</b>						
Employed	60.2	0.019	80.4	0.023	41.7	0.028
Unemployed	7.2	0.011	3.2	0.010	11.0	0.018
Inactive	32.4	0.018	16.4	0.022	47.1	0.028
Mean household size	4.6	0.093	4.7	0.121	4.6	0.141
Mean no. of children	2.1	0.062	2.3	0.092	1.9	0.084
<b>Current BDH status</b>						
Nonrecipients	19.9	0.016	14.4	0.021	24.4	0.024
BDH recipients	40.9	0.020	48.7	0.030	34.6	0.027
Graduated BDH recipients	39.2	0.020	37.0	0.029	41.0	0.028
% not covered by social security	89.2	0.014	87.8	0.020	90.7	0.019
% of workers in the informal sector	56.6	0.019	78.0	0.025	37.1	0.028
No. of observations	679		325		354	

NOTE: Dummy variables expressed as yes = 1/no = 0.

SOURCE: Author's calculations, based on fieldwork data, 2013.

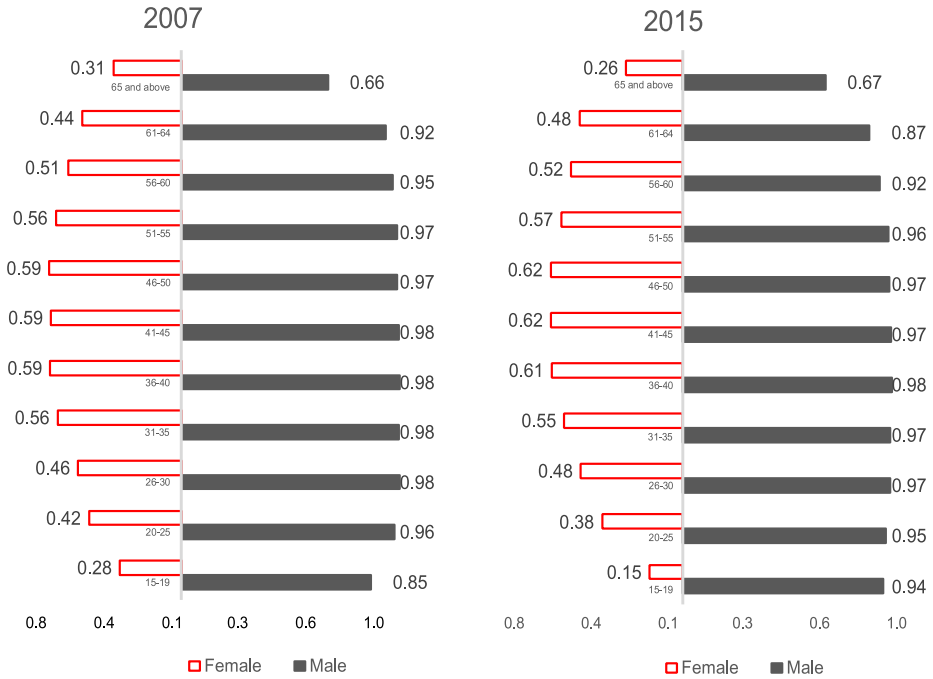
interventions, such as cash transfers. MCA aims at identifying and exploring systematic relations between variables, helping to visualize the complex family-work relations operating and reinforcing each other. Adopting this approach for survey analysis makes it possible to explore patterns and trends without having to fully sacrifice the complexity of households.

### **Macro analysis: women in the employment structure in Ecuador**

In Ecuador, overall labor force participation rates are higher for men than for women. On average, 1.5 males were employed in the formal sector for every female between 2001 and 2017, with this ratio increasing to 1.8 by 2014 (INEC 2017). Labor force participation rates among women of working age from the two lowest-income quintiles remain on average 42 percent below that of women from the highest-income quintile. Low-income women's employment in the informal sector, on the other hand, remains 72 percent above that of women in the highest-income quintile (*ibid.*). Contributory social security schemes are available to formal-sector workers only. While the pension system does not differentiate between men and women previously employed in the formal sector in equal proportions, an important gender gap in access to contributory social security remains, due to lower female participation rates in formal wage employment. Extensive informal employment makes the care-related social protection policies stated in legal documents and regulations almost trivial. The vast majority of the female labor force has no access to child care, and a very low percentage is entitled to maternity leave, a minimal measure for reconciling paid work and care. Instead, the informal sector seems to offer many women an alternative mother-friendly track. It follows that informal work is the norm among BDH recipients—far from the norm of protected and regular employment with concomitant benefits such as social security. Of the total active population enrolled in the BDH program in 2015, 75 percent were employed in the informal sector and only 7.5 percent in the formal sector. The remainder were unclassified workers (10 percent), domestic workers (5 percent), and unemployed individuals (3 percent) (INEC 2017).

Similar to the rest of the region, social protection is fragmented in Ecuador: men are overrepresented in contributory social security, as a result of their higher participation in formal employment. In the period between 2001 and 2017, there were on average 1.5 males for each female contributing to social security (either the general regime [IESS], the police regime [ISSPOL], or the army regime [ISSFA]), with the gender gap slowly decreasing after 2014. Social assistance programs such as the BDH cash transfer program mostly reach women, although relative participation by male recipients increased from 2009 onward, due in part to a recent emphasis on the old-age pension component geared toward providing the poor elderly

**FIGURE 1 Participation rates across age cohorts disaggregated by sex**



NOTE: Participation rates account for employed and unemployed population. Calculations exclude full-time students.  
 SOURCE: Author’s calculations using ENEMDU data from the National Centre for Statistics and Censuses (INEC) 2007–15.

population with some income support, as well as to the decline in the maternity component of the BDH, which is aimed at providing funds to poor mothers, as per the more traditional CCT design (Vásconez Rodríguez 2014).

By design, social security had excluded single mothers, informal workers, and unmarried couples. According to data from the 2010 Ecuador national census, of a total population of 14.5 million people, 7.3 million were women. About half of Ecuadorian women (3.6 million) were mothers, with 71 percent living with a partner and 29 percent single mothers. Nearly half (44 percent) of mothers had their first child between ages 15 and 19 (INEC 2016). The percentage of adolescent mothers has increased in recent decades, even while total fertility was falling consistently. Over the past decade, teenage birthrates have increased from 91 to 111 per 1,000 females—the world average is 49 per 1,000 (INEC 2017). Reports have associated teenage pregnancy with low income, indigenous background, and poor education (Salinas Mulder, Castro Mantilla, and Fernandez Ovando 2014). Such demographic patterns have consequences in labor attachment, as shown in Figure 1. There is an important gap in labor force participation across all cohorts, and the broad patterns have remained unchanged in the period between 2007 and 2017. Middle-aged cohorts of women (those aged



**TABLE 2 Selected indicators of fertility and family arrangements among Ecuadoran women aged 12–48, by BDH participation (national urban sample)**

	Never a recipient	BDH recipient
Mean age of women at first child	21	19
% of women who were mothers by 18 years of age	15	47
Mean no. of children	2	3
% of women managing households on their own with children aged 18 or younger	7	34
% of women cohabiting with men with children aged 18 or younger	7	16

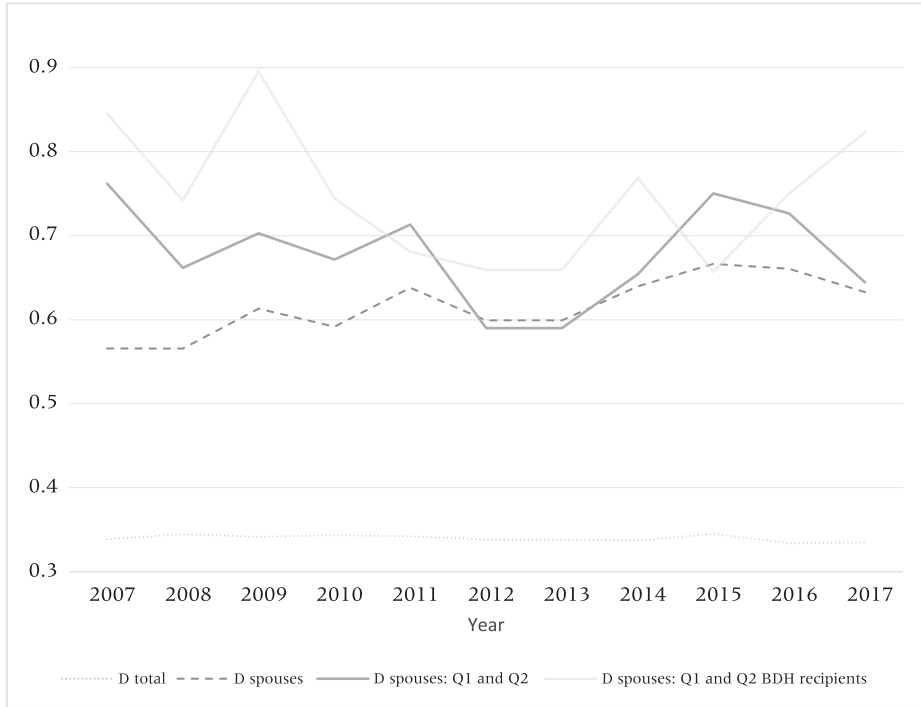
SOURCE: Author's calculations, based on ECV Living Standards Survey data, INEC (2013–2014).

36 to 50) have higher participation rates, whereas younger cohorts (those aged 15 to 25) have lower levels of labor attachment, markedly lower than those of their male counterparts. Labor attachment of the youngest cohort of women (aged 15 to 19) has decreased during this period, from 27.5 percent to 15.5 percent.

The notion of a male breadwinner (assumed for social security) is less and less common among younger age cohorts: in the last decade, the number of divorces increased by 119.1 percent, while the number of marriages dropped by 8.9 percent (INEC 2016). Analysis of household surveys reveals that patterns of marriage and fertility differ distinctly across income groups: rates of female-headed households and cohabitation are higher among the poor. Thus, it is at the lower end of the income distribution that the male breadwinner model which informs social security not only is inapt but has its most detrimental effect. A closer look at fertility indicators and their differences across recipient and nonrecipient women reveals key aspects regarding labor attachment constrained by familial needs. Recent trends show that women have postponed childbearing—among the lowest income strata, the fertility rates have fallen at a lower rate—adjusting their labor market prospects instead. Recipient women have, on average, higher and earlier fertility (see Table 2). They are more likely to be in “atypical” family arrangements—for example, single mothers or cohabiting. Single motherhood complicates their continuous attachment to paid work, with no partner providing income support and major obstacles to accessing full-time formal employment. If they are not in a legal partnership, women are more likely to remain excluded from contributory social security, with limited access to pension funds. As such, the problem of gendered differentials in the employment trajectory becomes larger at retirement age. (A similar argument is explored by Filgueira, Gutiérrez, and Papadópulos 2011 for the Uruguayan case.)

Together with the responsibility for childrearing, employment segregation contributes the most to gender-based inequalities. The employment structure in Ecuador is stratified, with few activities at the top of the income distribution and a large and precarious bottom. Agriculture, forestry, and

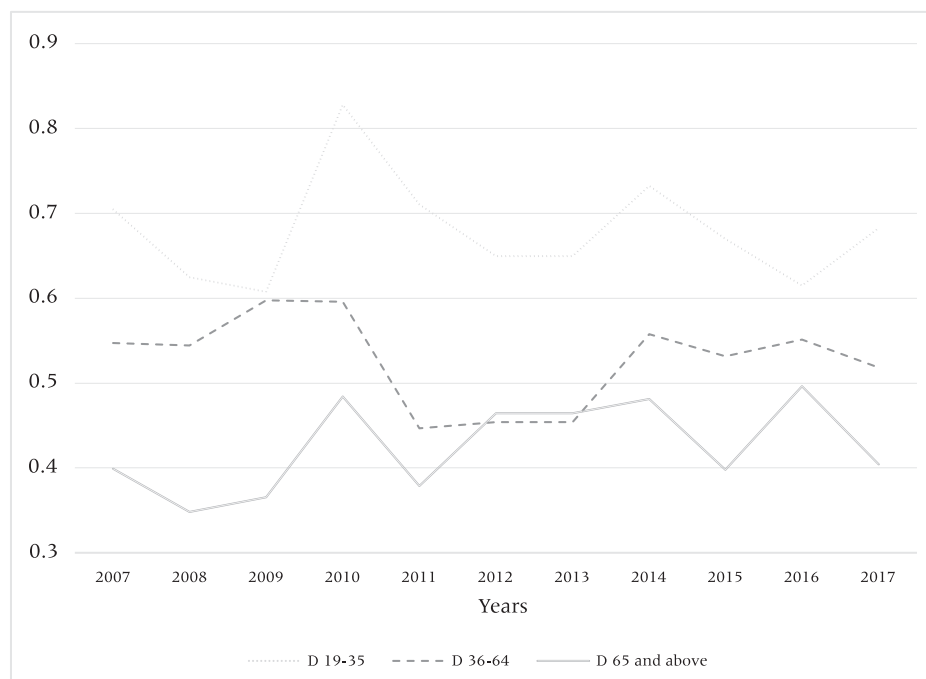
**FIGURE 2 Sex segregation of occupations by marital status, income quintiles, and BDH reciprocity (total labor force)**



SOURCE: Author's calculations using ENEMDU data from the National Centre for Statistics and Censuses (INEC) 2007–17.

fishing, together with household employment (which includes domestic service), are among the activities where workers report the lowest mean pay. Service work remains the most frequent occupation among women, followed by sales, clerical, and related work (ENEMDU 2017). The labor market is polarized around a job dualism where not only is the quality of work highly unequal between men and women, but so are the wages and benefits. As women tend to be employed in lower-paying occupations, this speaks to the ways in which the labor market fails to reward what are considered feminine attributes that contribute to care services and the informal economy.

Figure 2 shows trends in occupational sex segregation from 2007 to 2017 for the total workforce. The dissimilarity index (D) is used as a proxy to capture sex segregation by occupation, showing the percentage of both men and women who would have to change occupations to make the gender distribution equal. The scale shows 1 for complete segregation and 0 for complete integration. Calculations suggest that the D index has remained unchanged if the total economically active population is considered. Controlling by marital status and referring to the subpopulation

**FIGURE 3 Sex segregation of occupations among BDH recipients (subpopulation of labor force in quintiles one and two)**

SOURCE: Author's calculations using ENEMDU data from the National Centre for Statistics and Censuses (INEC) 2007–17.

of spouses only, occupational sex segregation is significantly higher and has intensified over the last years. Restricting the observations to the two lowest-income quintiles, patterns of segregation among spouses are greater, though there seems to be a recent change in the trend (from 2015 onward). That is not the case for the subpopulation of BDH recipients in the same quintile groups, as the levels of occupational sex segregation not only are higher but have increased after 2015.

Concentrating on BDH recipients only, the D index was again computed across different age-cohorts starting after age 18, the legal age of majority in Ecuador, which is used to determine eligibility for the BDH program. Figure 3 shows that for the period 2007–2017, occupational sex segregation is most intense during regular childbearing years (ages 19 to 35) and lessens along the life cycle, decreasing on average by an amount equivalent to 15 percentage points for the cohort aged 65 and above.

### Cash transfers, the family, and women in southern Ecuador

Survey data collected by the author in Loja and Machala imply sex- and age-specific employment patterns among BDH recipients. In Loja, 78.1

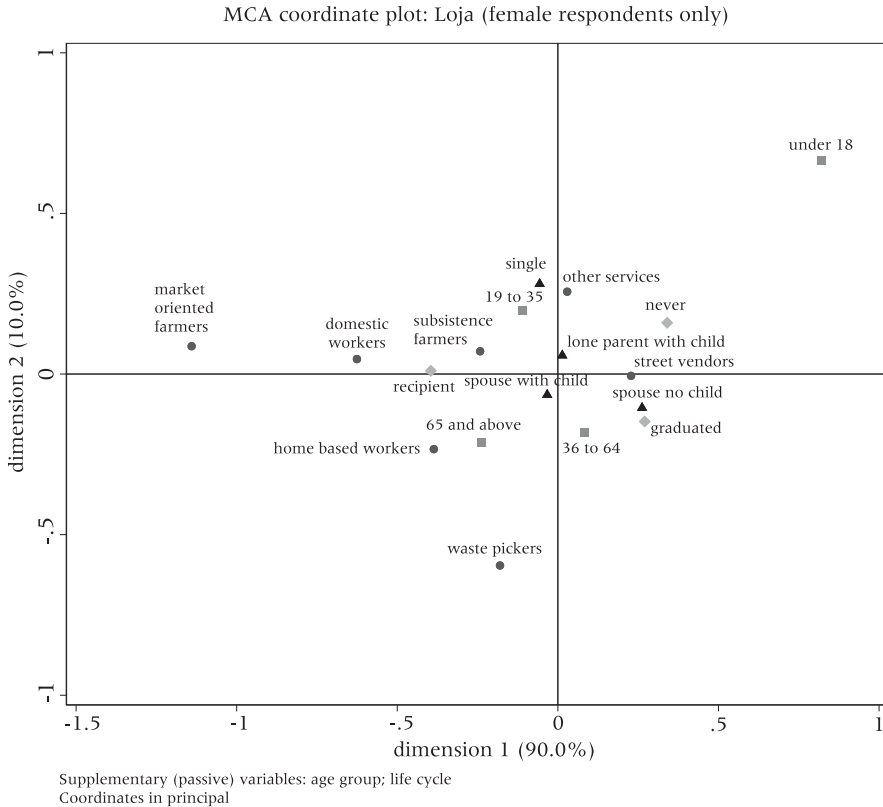
percent of female respondents were performing paid work at the time of the survey, with higher employment rates among women aged 19 and younger and those aged 46–65. In Machala, where employment rates were lower (44.5 percent), marital status was significantly associated with higher inactivity rates, especially for the cohort aged 20–35. Participation in paid work among BDH recipients was conditional on the presence of a partner—that is, labor attachment was more likely in single-parent households, or, alternatively, labor inactivity was higher in two-parent households.

Marital status determines care needs as much as the number of dependent children in the household. Yet interviews indicated that not only do familial arrangements vary across Loja and Machala, but these are also undergoing continuous change.<sup>5</sup> When data on employment and participation in the BDH program were examined, Loja presented higher participation rates among recipients in the 46–65 age-group, with 84 percent employed and nearly 2 percent actively seeking employment at the time of the survey. In this age-group, most of the employed respondents were either former BDH recipients, had graduated, or were recipients of Human Development Credits (Crédito de Desarrollo Humano [CDH]).<sup>6</sup> As expected, labor inactivity increased after retirement age (after age 65), but this does not necessarily imply that people exited the labor force, as many reported working. In sum, labor inactivity rates were associated with life-cycle stage and marital status, regardless of participation in the BDH program.

The different types of dependency that women experience (e.g., solo mothers with children vs. single women with no children) vary across life-cycle stages and to a large extent according to family context. Adolescents, young (19–35) adults, middle-aged (36–64) adults, and older (65 and above) people are sorted into a variety of occupations that seem to fit different care needs, conditional on the presence of a partner and dependent children, as reported in the survey. Note that the presence of dependent children, with or without a spouse, seems to push adolescents into employment, mostly as street vendors (as is the case for the majority of single teen mothers) or domestic workers. In the case of young adults, there is evidence of an expanded choice, exemplified in the share of women of this age-cohort employed in “other services,” which includes a variety of occupations, from retail sales to minor office jobs. That is the case for single women with no children. In the presence of dependent children, women seem to opt for street vending, an occupation with low barriers to entry. Middle-aged adult women show a more balanced distribution across occupational categories, regardless of the presence of a spouse and/or children, although street vending still predominates. After retirement age, the presence of dependent children in the household drives women’s domestic work. The presence of a partner allows women to “retire.”

As a means of mapping the different familial, social, and working spaces, this section makes use of MCA analysis. As a relational technique,

**FIGURE 4 Multiple correspondence analysis of occupational groups, by age-cohort and life-cycle stage, for female household heads or spouses (female respondents only), conditional on participation in the BDH programme, Loja**



NOTES: The figures display the rows and columns of cross-tabulated data. The coordinates of each category illustrate the proportion of the variance of the axis due to that point category.  
SOURCE: Author’s calculations based on fieldwork data, 2013.

it assists in exploring the associations between sets of categorical variables, such as access to BDH transfers, age cohort, and employment status, by displaying these associations graphically. The analysis was implemented only for female respondents who at the time of the survey neither were full-time students nor had a permanent disability. Figure 4 presents the results of an MCA for Loja. The first dimension highlights the relative positions of former recipients, current recipients, and never-recipients and various occupational categories. In the interaction of these categorical variables and supplementary variables—marital status and age-cohort—three profiles can be identified: (1) recipients who are young, are lone parents with children, and are employed in home-based work (e.g., domestic work and subsistence farming); (2) graduated BDH recipients who are older spouses (36 and above) without dependent children; and (3) underage mothers,

who, following BDH inclusion criteria, specifically do not qualify for BDH income support. Domestic work, as repeatedly mentioned in interviews, is the most common destination for women who migrate from rural to urban areas—especially if they are single.

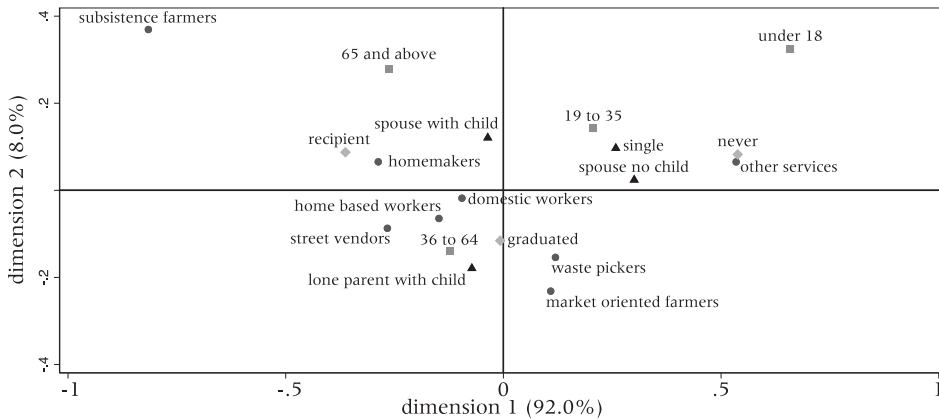
A key element of urban employment is access to accommodation for migrants. In Loja, a sizable number of women had migrated from rural areas and were engaged in domestic work or combined it with seasonal agriculture (thus the association with subsistence farming). Most women who migrate to the city try to find a job as a live-in domestic, as a means to guarantee shelter. The job search period requires enduring dangerous and demeaning working and living conditions in the city. Fewer and fewer households are willing to employ such women full-time, as many urban families can no longer afford a live-in helper.

Domestic workers' backgrounds further affect their position in the hiring process, devaluing their work, as migrant women are seen as meriting less pay. As noted by Blofield and Martínez Franzoni (2015, 45), domestic work "has long been devalued and is associated with a servant culture." The author had the opportunity to witness a "job interview" of two young teenagers for roles as domestic workers in Loja, during which they were reminded of their rural background (*del campo*) and how the woman who intended to employ them would have to invest time in teaching them "city manners" (*como lo hacemos en la ciudad*). Such behavior is deeply rooted in cultural and institutional mechanisms operating on a broader scale. Domestic work is segregated to poorly educated women from rural areas and with an indigenous background. Hiring families tend to keep domestic work wages low, arguing that they already provide food and shelter—valuable extras for migrant workers.

Figure 5 presents MCA results for Machala. In this city, homemakers are more common among BDH recipients. Yet there is another layer in the analysis of lower participation in paid employment: marital status. Homemakers (officially recorded as inactive) are mostly spouses with dependents. In this city, door-to-door sales and street vending outweigh other occupations available to mothers of middle age (36–64) who had returned to employment after childrearing (mostly single parents). Full-time and live-in domestic work is less of an option for most single mothers with young children, who have no access to formal or informal care networks in Machala. Many women mentioned in interviews that they are discriminated against at the hiring stage for domestic work if they mention that they have underage children. Lacking care options, many opt for flexible jobs. Women who had to take "breaks" for childrearing were likely to choose jobs such as street vending, which have a lower decrease in income due to periods out of work, when they return from home time. The activity offers mothers flexible hours, although their income depends on daily sales, making street vending a very volatile source of income. Street vending also



**FIGURE 5 Multiple correspondence analysis of occupational groups by age cohort and life cycle stage for female household head or spouses (female respondents only) conditional on participation in the BDH programme, Machala**



Supplementary (passive) variables: age group; life cycle  
Coordinates in principal normalization

NOTES: The figures display the rows and columns of cross-tabulated data. The coordinates of each category illustrate the proportion of the variance of the axis due to that point category.

SOURCES: Author's calculations based on fieldwork data, 2013.

presents low barriers to entry, facilitating women's return to work after and/or during childrearing. Many women find a substitute for day care in the public space by taking their children with them during the working day—something not allowed in other occupations, such as domestic work.

Home visits to BDH recipients—most of them women with young children—revealed that a large number of them were engaged in home-based work, producing goods within their own homes (preparing food, stitching garments, or selling goods such as cosmetics) or providing services (laundry or hair cutting and beautician services), among other activities. Some women highlighted the value of home-based work, which provided them with the opportunity to combine paid and unpaid work on a flexible schedule. However, pay for home-based work is rather low and was often described as unreliable. In addition, workers absorb all production risks, which are directly affected by housing policies, transportation, and relocation programs in case of change in the production structure.

Through these examples, field research in the cities of Loja and Machala helped identify processes of "housewife-ization," as coined by Mies (1982)—a normative category defining women in poverty as *de facto* housewives, dependent on the income of a husband or state support via cash transfers. Policy documents and reports address BDH recipients as mothers (*amas de casa*) or homemakers, contributing to this categorization. Some women might appear as nonworking homemakers in statistics, even though they perform sporadic paid work, just not with the frequency that would

be recorded as actively seeking a job. Others are simply not working for remuneration at all but are still performing vital care work and managing the household. This view contrasts with the stated objectives of CCTs, framed as empowering tools: by giving women more direct control over resources, dependency (on their partners) should be reduced. The question of dependency comes to the fore. In employment aggregates, women appear as inactive more often than their male counterparts. In more disaggregated employment analysis of informal occupations, however, women appear closely connected to the labor market, but in arrangements and spaces that cannot be neatly separated from the domestic sphere. These processes are illustrated by archetypal cases found across the cities of Loja and Machala: the “inactive” dependent homemaker (most frequent in Machala); the domestic worker (most frequent in Loja); and the home-based worker, present in both cities, though under different arrangements.

Returning to the previous example of domestic workers, the normative use of *amas de casa* may hinder workers’ chances to claim better employment conditions. Even if providing care and income support are core ideas of the BDH, the program can play a critical role in subsidizing irregular and poorly paid employment among recipient women. In the case of domestic workers, this is often to the benefit of employers (that is, households), who are free from the social pressures from below to increase wages, even if their work makes it possible for the women who employ them to enter the paid employment. It was often mentioned in interviews that domestic workers had been told by employers that affiliating them to social security would threaten their permanence in the BDH program. Others admitted that the pay was rather low, but since the BDH secured them some basics, such as groceries and uniforms, they would accept the employment conditions at a lower rate. A similar dynamic was found among home-based workers in Machala, who would take sporadic jobs, such as door-to-door sales or food preparation, and even use the BDH to finance their economic activities, and then return to idleness when the season ended, without adding pressure to their providers to be compensated accordingly.

In this context, the BDH, although residual in terms of income support (note that the monthly stipend is not adjusted for inflation), still represents an important source of income for the lowest segment of the income distribution, even though these payments are viewed as too small and temporary. According to the survey data, the US\$50 monthly transfer exceeded the labor income received by 23 percent of BDH recipients, who reported earning less than US\$20 per month; it was nearly equivalent to the labor income reported by the 34 percent of respondents located in the earnings interval between US\$20 and US\$60 per month, and it could be said to play a significant role in cushioning income among the 41 percent who reported earnings between US\$60 to US\$400 per month. Note that only 2 percent reported monthly earnings above US\$400 per month.

## Segregation as a result of dependence

Discussions on dependence tend to focus on state-society relations, as per the perverse rhetoric that alleges welfare recipients cling to state-provided benefits. However, another manifestation of dependence pertains to the family context. As noted by Folbre and Heintz: “[f]amilies cope with dependency at both end[s] of the lifecycle (infancy and senility) and during unexpected periods in between (ill health or disability)” (2017, 108). In the era of CCTs, families depend even more on women’s traditional roles, as the fulfilment of family responsibilities is needed for the functioning of the program (e.g., taking children to medical check-ups). Such dependence, as has been noted, “reduces women’s supply of hours to paid employment and thus ... the overall supply of labour to the market” (ibid.). What is more, women’s specialization in care activities reduces their bargaining power within the family and their income in the labor market, further constraining the possibility of achieving gender equity within the family and in the labor market and failing to ensure equal respect and valuation for feminine life trajectories—as flagged in the analysis, age-cohorts have differential needs.

In fact, many single mothers live in (or are vulnerable to) poverty because the fathers of their children are absent or have failed to provide for them. This further complicates single mothers’ work prospects, as they often have a hard time finding formal employment that allows them to reconcile work and care needs. As they have restricted choices in terms of employment conditions, they are more prone to exploitation (e.g., lower pay and precarious working conditions). The role of CCTs is key in affecting these unequal relations, as they can provide enough support for women and their children, enhancing their bargaining position vis-à-vis employers. However, for CCTs to have this effect, the size of the transfer should be enough to provide an alternative source of income—i.e., increase the reservation wages to a level that will deter women from accepting exploitative work conditions and be provided “as a matter of right” (Fraser 1994, 597), instead of keeping the temporary and targeted design prevalent to date. In other words, cash transfers do not introduce dependency but can perpetuate it, unless they are revised to play a role in mitigating “exploitable dependency” (ibid.) within the household and the polity. It could be argued that by feeding into the logic of dependence along the lines of gendered care work, the cash transfer reinforces “the view of such work as women’s work and consolidates the gender division of domestic labor” (ibid., 608). Following the categorization of Blofield and Martínez Franzoni, the BDH thus falls under the category of maternalist interventions, as it recognizes the importance of caregiving while exalting “women’s capacity to mother” (Blofield and Martínez Franzoni 2015, 47) and keeping it as women’s exclusive responsibility. With its strong focus on

women as caregivers, the program reinforces the association of care with femininity, further marginalizing (poor) women in the labor market.

Interventions could instead be aimed at reducing gender inequalities in the labor market via the provision of employment-enabling services (e.g. child care) that free women from unpaid caring responsibilities. In such case, CCTs would need to be complemented with services that create, regulate, and protect formal-sector employment for women, recognizing women in their condition of workers and granting them the same rights. What is more, if the path to follow is to increase the coverage of social security (and formal employment) and decrease targeted social assistance (as seems to be the direction of change in the Ecuadoran case), policies would have to tackle deep-rooted inequalities derived from unequal labor attachment, as poor women continue accessing work-related social security with lower and sporadic contributions.

Alternatively, social protection could be tailored toward providing caregiver allowances that value and support informal care work (e.g., covering care work on the same basis as full-time jobs), under a policy of “comparable worth” (Fraser 1994, 602) that tackles the undervaluation of gendered occupations and provides enough “to promote gender equity by leveling the playfield rather than reinforcing the sexual division of labor” (Blofield and Martínez Franzoni 2015, 47). Social protection for which women could qualify on the basis of citizenship—not on the basis of formal employment or motherhood—could have a greater impact on social equity (Devereux & Sabates-Wheeler 2004; Blofield and Martínez Franzoni 2015; Molyneux, Jones, and Samuels 2016). Both alternatives demand radical changes in the design of social protection systems, as a means to sufficiently influence the fallback position of women within the care economy.

## Conclusions

Many narratives of dependence are associated with cash transfers. One is anxiety related to welfare dependency: the idea that receiving cash will work as a disincentive for entering formal paid work. This concern is largely misplaced: as shown for the BDH case, the stipend is less than one-fifth of the minimum wage and thus cannot be seen to have this effect. Another is the gendered narrative of dependency underpinning the cash transfer’s design. While social security is modeled on the idea of a male breadwinner in which women are seen as dependent, cash transfers are based on the logic of women as mothers, which makes them (normatively) more “deserving” recipients than men. This logic is problematic, as it feeds into essentialist views of women’s capacities, rights, and duties.

Cash transfers provide income support to an otherwise less visible, unprotected, and marginalized segment of the labor force. Although a monthly stipend cannot on its own guarantee economic autonomy and

security, it is a means for accessing state-provided benefits for low-income informal workers, in particular for working-age women with dependent children. However, the question remains: have women's strategic care and employment needs been addressed by the current social protection system? The analysis of the Ecuadoran case suggests that the social protection system has not affected the employment structure or sufficiently accounted for the familial structure to an extent that can tackle the sources of gender inequality. On the supply side, the system is built on traditionalist, conservative principles: women and caregiving belong to the domain of the family. Hence, it fails to provide the kinds of services that would permit women to take full-time secure employment or change the norms to provide and guarantee social protection. Social security is designed to provide support for those who can meet strict eligibility conditions (e.g., a long and stable paid work career), a disadvantage for many women in informal employment or sporadic formal jobs.

If social protection policies and programs are intended to decrease structural disparities, policy makers need to acknowledge that redistribution of resources and opportunities is largely conditioned by categories of social difference, which operate at a more systemic level. The institutionalization of segregation denotes social processes that either generate or deepen differences (e.g., between men and women, but also between women across the life cycle). As the configuration of the social protection system allows for the grouping of populations that are subject to marginalization in the labor market under the category of BDH recipients, sole income support has not tackled and might have maintained gender-based inequalities related to care needs. Income support provided to caregivers should acknowledge that (family) dependence requires work. The pressure exerted by the family system upon women should be valued and compensated for within the care economy, instead of being sanctioned as lower (paid) work effort among recipients.

In sum, if social protection can be used to push the boundaries of redistribution, there is a need for a critical reflection on the broader context within which it operates. The challenge for scholars and policy makers alike is to locate this reflection in current discussions in the field of social protection. The transformation of social protection systems is meeting with growing concerns, among both critical scholarship and civil society organizations, about the social and economic inclusion of marginalized groups, women in particular, and the guarantee of their social rights.

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## Notes

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1 Data presented in this article do not account for the most recent increase in the stipend.

2 As noted by Folbre (1991), this tension can be traced to early discussions among political economists during the nineteenth century regarding women's role in productive work. Although women's care work was considered productive (*ibid.*) during the nineteenth century, by the 1900s it was relegated to the private sphere.

3 The article builds on the findings of a doctoral project (2012–2016) that explored the trajectories and narratives of women in the BDH target group, then aged 16 and above, in two cities in southern Ecuador. In-depth interviews were conducted with younger and older women whose households had received BDH transfers, to explore

further the impact of cash transfers on relations of gender, age, and labor attachment.

4 In 2013, by Ministerial Decree No. 000197 (Registro Oficial, 2013), a reduction in the number of recipients took place.

5 Divorce rates have doubled in Machala, from 0.729 in 1997 to 1.55 per 1,000 in 2014 (author's calculations, based on official registries, INEC 2016). Divorce rates in Loja are lower (1.2 per 1,000) than in El Oro (1.9 per 1,000). In Machala, marriage rates are lower than in Loja (21 percent, compared with 46 percent), but are higher in the case of mothers in informal unions (*i.e.*, cohabiting), especially among the youngest, with 50.5 percent of teenage mothers in Loja reporting to be married, compared with 23 percent in Machala (author's calculations, based on Encuesta de Condiciones de Vida, or ECV data, INEC, 2013–2014).

6 CDH provides BDH beneficiaries with the option of an annual loan of up to US\$600 for micro-enterprise start-up, or up to US\$350 to support existing productive activities.

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