Conditional Cash Transfers, Community, and Empowerment of Women in Colombia

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Colombia: A Country of Contrasts

By many metrics, Colombia is rich: South America’s fourth-largest country by land area and second-largest by population, Colombia has the third-largest economy in the region as measured by gross domestic product (Central Intelligence Agency, 2013). The country’s geographic diversity provides it with plentiful and varied natural resources, including petroleum and rare earth minerals, and its rich soil yields valuable cash crops. Yet for all of Colombia’s natural wealth and human resources, poverty is widespread: 15 million citizens, or 37.2 percent of the population, live in urban slums or rural poverty (Central Intelligence Agency, 2013).

Colombia’s long-running violent conflict, and the ensuing IDP crisis, is a root cause of this pervasive poverty. Though historians differ in the terminology used to describe Colombia’s conflict, there is a consensus that the conflict is “one of the worst conflicts of the 20th century” (Ardila Galvis, 2000, p. 9). Whether it is a “war” (Ardila Galvis, 2000, p. 7), a “dirty war” (Ardila Galvis, 2000, p. 8), or simply “violence” (Echavarría Alvarez, 2010, p. 7), the conflict has resulted in the displacement of 3.8-5.4 million people from their homes, equivalent to 10-15 percent of the country’s population today (CODHES, 2011). Many of these families, Colombia’s most vulnerable, are among the target population of Familias en Acción. The program, then, was created in part to address the marginalization of the poor and newly poor as a result of violence.

The origins of Colombia’s present conflict stretch at least as far as the 1940s, but it was during the 1960s that an assortment of radical, rural, left-wing guerrillas, supported by respected urban intellectuals, began using violent tactics to occupy and attack large plantations.¹ The

¹ Space does not permit a complete explanation of Colombia’s FARC-paramilitary-government conflict. For an engaging and comprehensive account, see Robin Kirk’s excellent More Terrible Than Death (Kirk, 2003).
biggest and most powerful of the guerrilla groups, the Revolutionary Armed Forces of Colombia (FARC), claimed as many as 17,000 members at the close of the 20th century (Shifter, 1999). In the face of continuing attacks, and without adequate support from the Colombian military, influential elites banded together to create their own paramilitary forces to combat land incursions, sometimes with the tacit support of the government. An influx of illicit cash from drug cartels contributed to increasingly violent tit-for-tat reprisals which forced tens of thousands of villagers from their homes as Colombian homicide rates skyrocketed. By the end of the 1990s, “violence-related organizations” like the FARC and paramilitary groups were perceived to be the most important membership organizations in Colombia (Moser & McIlwaine, 2004).

Finally, beginning in the early 2000s, an American-funded military buildup and crackdown contributed to declining rates of violence in major urban centers, but mass displacement continues.

The late-1990s spike in guerrilla and cartel-linked violence coincided with a continent-wide recession, and families struggled to cope with the combined financial and security losses. The displaced population, among the poorest of the poor, was particularly hard-hit by the recession. Humanitarian sources and the US Department of State blame paramilitary groups for three-quarters of Colombia’s political killings in 1998, and the trend has continued: fighting among the guerrillas, paramilitaries and government forces has turned rural areas into battlegrounds, forcing residents of those areas to move to cities (Shifter, 1999). The cities, now home to 93 percent of Colombia’s displaced population, absorb dozens of newly displaced families each day. Crucially, 98.6 percent of IDPs live below the national poverty line, and 82.6

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2 In some cases, the connections were direct, while in others the military turned a blind eye to paramilitary operations which brutally hunted as many as 4000 “disposables” and political enemies each year: “In 1998, of the 2,104 serious violations of international humanitarian law… 1,479 were carried out by various paramilitary organizations, the different guerrilla groups accounted for 531 and the army were responsible for 92” (Ardila Galvis, 2000, p. 8).
percent live in extreme poverty; on average, IDPs in Bogotá receive wages which are 27 percent lower than the city’s non-displaced poor population (Albuja & Ceballos, 2010). Thus, IDPs – often bystanders caught in the conflict who are forced to leave their homes in a matter of hours – suffer the most: having left behind any accumulated wealth and assets, they arrive in Colombia’s unfamiliar major cities with few resources.

Even under normal circumstances, organization of the urban poor is a difficult task, and displacement complicates this further. Impoverished neighborhoods lack community because “the unemployed, emigrants, refugees, or street vendors are groups in flux; they are the structurally atomised individuals who operate outside the formal institutions of factories, schools, and associations” (Bayat, 1997, p. 58). Because “major conflicts of interest among the poor… [make] mobilization unrealistic” (Gilbert & Ward, 1984, p. 774), local community groups are highly uncommon in many new urban settlements. Displacement to Colombia’s urban slums creates communities which have both wide diversity among neighbors, and thus a lack of perceived commonalities; as well as a distrust stemming from the country’s violence. As one beneficiary explained, her neighborhood does not resemble a community because of the very limited interaction among its members; this is consistent with previous studies, which characterize comunas, barrios and favelas (urban slums) as lacking “unity” and “social fabric” (Moser & McIlwaine, 2004).

As the conflict evolved into a brutal war among the government forces, paramilitaries, and guerrillas, the displacement of bystanders continued. Today, the population displaced as a result of the country’s war joins the newly poor casualties of the recession of the 1990s. It is these individuals – an unlikely mix of conflict victims from diverse regions of the country, and
Colombians who lost what little they had during the recession – who now call each other neighbors in the slums of Bogotá, Cali and Cartagena.

**Familias en Acción, Capabilities, and Social Action**

It was against the backdrop of the 1990s recession that Familias en Acción was established. Conditional cash transfer programs like Familias en Acción are premised on the idea that a small nudge in the right direction can give a poor family the opportunity to escape the consequences of long-term poverty (Levy, 2006). In the lives of members of the huge informal sectors of many of Latin America’s large cities such as those studied here, there is little expectation of higher future earnings, either for the individual, or for the household. Rooted in the concept of economic and social rights as fundamental human rights, CCT programs interrupt the intergenerational cycle of poverty by both providing short-term relief and increasing the chance that children reach adulthood in good health and having received a sufficient education. Education provides one of the best chances to increase future household income: the private return to schooling for low- and middle-income groups is about 25 percent – which could be the difference between escaping the poverty trap and not (Psacharopoulos & Patrinos, 2004).

Yet many parents of school-age children significantly discount the returns to education, and, to a poor family, the cost of sending a child to school is high (Banerjee & Duflo, 2011). The high costs of sending a child to school break down into explicit and implicit costs. First, there are the absolute costs associated with school attendance: a uniform, transportation, books, and supplies. Second, and perhaps more importantly, there is the opportunity cost of a lost day of work for every day a child spends in school.³ Designers of conditional cash transfer programs

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³ The opportunity cost is the cost of an alternative that must be foregone to pursue a given course. While employment is legally prohibited among children below 15 years old, it is widespread in the informal sector.
believe that “time inconsistency is what prevents our going from intention to action” (Banerjee & Duflo, 2011, p. 70). Because investing in the future requires spending money now, poor families may choose not to invest in that future when they do not believe the returns to be sufficiently great.⁴

The second problem that CCT program designers seek to solve is the issue of the mismatch between parents’ interests and those of their children. By conditioning the transfer on schooling, the program ensures that parents only receive the cash if the interests of the child, as determined by the state, are fulfilled by the household. While children’s welfare will likely be improved by investing in their human capital development, their parents’ welfare will not necessarily follow suit, because short-term household income declines if students attend school instead of working.⁵ Thus the conditionality allows the parents’ interests to more closely align with those of the child.

Through educational attainment and health, beneficiaries of CCT programs acquire what economist Amartya Sen calls “capabilities”: the “freedom to achieve various lifestyles” (Sen, 1999, p. 75). Sen’s definition places a premium on individual freedom in determining what kind of life to value; the capability approach, then, is a question of providing the resources necessary to allow that individual to achieve a valued life. Sen identifies capabilities as the final outcome of an alternative approach to development, in contrast to the more traditional use of gross domestic product as a measure of the development of a country. By characterizing wealth as merely “a means to the end of well-being” (Sen & Rawls, 1985, p. 19), Sen shifts the debate to

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⁴ Indeed, when the information asymmetry problem is eliminated, there is evidence that the poor are more willing to invest in education: a study in the Dominican Republic found that eighth grade students underestimated the returns to education by 65 to 75 percent. When informed of the real returns, “those who underestimated it in the first place increased their secondary school graduation rate by 6 percentage points” (Fiszbein et al., 2009, p. 54).

⁵ “Parents may under-invest in education because they have a higher discount rate than their children, at a private cost to them” (De Janvry & Sadoulet, 2005, p. 4).
incorporate less quantifiable aspects of development, including education and health, which, he argues, are more in tune with individual agency, and thus the realization of rights in their broadest sense. While Sen does not delineate a full list of capabilities on which to focus, he mentions education and health as possible ends (Nussbaum, 2006). A teenager without a primary school education may be unable to live the life he values; a child without adequate medical care will be unable to realize her potential. Both of these outcomes demonstrate incursions into the real freedoms of those individuals, because they were unable to fulfill their basic capabilities. A social program which follows Sen’s approach prizes the realization of capabilities above augmenting income.

Beyond capabilities, empowerment can happen at the individual or the community level. *Familias en Acción* requires beneficiaries to attend communal meetings every two to three months, an aspect of the program which is integral to the realization of rights and capabilities. Crucial in the understanding of how the required meetings affect individual empowerment is the concept of “social capital,” a key determinant of individual and societal success. Social capital, formed via communal participation, affects local networks, trust, and civic engagement. Influential political scientist Robert Putnam identifies social capital as the connections and networks among individuals which lead to trust and reciprocal relations (Putnam, 2000). This can benefit both the community – through cooperation – and the individuals within the community, who may find people more willing to aid them in the future. Further, in poor communities in which citizens are sometimes isolated, integrating those citizens into the public sphere enhances their self-perceptions. The effects of social capital accumulation are manifold,

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6 Sen criticizes those who treat commodity command as an end in itself as falling “into the trap of what Marx called ‘commodity fetishism’ – to regard goods as valuable in themselves and not for (and to the extent that) they help the person” (Sen & Rawls, 1985, p. 19).
including economic returns and communal solidarity and sympathy. Putnam summarizes some of these effects:

[The networks formed through communal participation] facilitate coordination and communication, amplify reputations, and thus allow dilemmas of collective action to be resolved. When economic and political negotiation is embedded in dense networks of social interaction, incentives for opportunism are reduced. At the same time, networks of civic engagement embody past success at collaboration, which can serve as a cultural template for future collaboration. Finally, dense networks of interaction probably broaden the participants’ sense of self, developing the “I” into the “we,” or… enhancing the participants’ “taste” for collective benefits (Putnam, 1995, p. 67).

Social planners and program designers have reached a unique balance with CCT programs: they have integrated actor-centered rational choice theory with population-level human rights theory. The mechanism of the transfer, individual preferences, contributes to the enhancement of beneficiaries’ capabilities without restricting their agency. Individual capabilities, freedom, and agency form the foundation of human rights. Incentives to augment communal engagement build on these individual benefits, boosting individual self-confidence and networks. The individual and the collective come together and are improved by the CCT program.

Meeting Requirements, Displacement and Community Organization
The required group meetings for *Familias en Acción* participants, facilitated by an elected beneficiary “Leader” chosen by her fellow beneficiaries, convey information about the program’s workings to beneficiaries to help them comply with program-related deadlines. The Leaders also collect any documentation – like proof of attendance or completion of other requirements – to bring back to the central administrative office. Meetings, including those observed for this study, deliver information on basic health, hygiene, and child development, and, in some cases, include messages about events happening in the community. In addition to the goal of sharing information about the program, the meetings seek to help beneficiaries feel that they are part of a larger community, encouraging them to share best practices, needs, and abilities (Acción Social, 2010a).

The often-inexperienced beneficiaries who become Leaders must receive trainings themselves. These biweekly meetings include tools to help Leaders run their own trainings: facilitation techniques, energizing games, and program details. Further, the trainings bring mothers together to participate in lectures on civic engagement, avoiding abuse, building confidence, and resources like free or inexpensive skills-centered classes that they can take at local universities. The groups are sometimes visited by local experts or mid-level municipal employees, providing information directly to those mothers. Last, the meetings provide an outlet for shared sympathy and compassion on issues with which many are familiar: divorce, unemployment, and poverty, among others. The meetings are “spaces where all are equal” and places to relax, learn and sympathize with common experiences (Acción Social, 2010b, p. 547); to beneficiaries and government functionaries alike, these meetings are as integral to the program’s success as the cash transfer itself. The attention to community organization indicates
administrators’ and beneficiaries’ belief that by facilitating community-based solutions to poverty, the program can have an even greater impact than originally anticipated.

The program, then, has not only provided income, health and education, but enabled participants to gain agency through participation. By enhancing individuals’ agency, the program inherently boosts citizens’ human rights by helping those individuals “protect themselves against injustice… [and] define for themselves what they wish to live and die for” (Ignatieff & Gutmann, 2001, p. 57). This study’s observations of Familias en Acción in three cities suggest that the program’s community liaisons, and, increasingly, program beneficiaries, operate by the principle that the program’s job is partly to restore a degree of civil society lost as a result of communal atomization. The program seeks, as one beneficiary told a Familias en Acción interviewer, to teach women that “poverty, sometimes, is nothing more than a belief that we are poor, that we can’t overcome it” (Acción Social, 2010b, p. 373) – and to give them the confidence to organize, make demands, and seek employment.

Empowerment Effects

Famous for its mix of Afro-Colombian, indigenous and mestizo cultures, Cali is a major city in the southwestern part of the country. The infrastructure of Colombia’s third-largest city demonstrates the city’s wealthy past. During the 1980s and early 1990s, Cali was home to the second-largest drug cartel in Colombia, which funneled contraband and illicit cash to the city. From 1990 to 2010, the population doubled, largely due to a growing displaced population which settled illegally in the Aguablanca district, an area precariously situated in a floodplain. Today, Aguablanca is home to one-third of the Caleño population. In Cali, research for this study included observation of three meetings of Leaders at the municipal office in the city center.
One meeting, attended by 50 women and three men, exemplified the workings of these meetings. This segment was facilitated by a Leader, though the ease and eloquence with which she directed activities were more suited to a professional facilitator. Nevertheless, the last activity of her segment – after the primary lesson, on what makes a woman independent – was a participatory evaluation of her performance which invited feedback from the beneficiaries in the room. After she concluded, a woman from the municipal health secretariat instructed the group on the municipal services available for displaced women. Beneficiaries were quick to offer feedback and critiques of the municipal processes for completing requests and getting benefits, including concerns about the length of time to receive late payments. During the last segment of the meeting, the municipal *Familias en Acción* liaison offered information on inexpensive technical training classes.

A week later, the municipal *Familias en Acción* office hosted another meeting, focused on building confidence and leadership capacity. The workshop was facilitated by a motivational speaker who emphasized the values behind the women’s actions. Specifically, he encouraged them to “be more than you have,” act decisively, and think clearly to master negative emotions and actions. Finally, to build camaraderie and help women collectively heal, he asked them to share stories from their past – often difficult accounts of displacement and violence. In closing the meeting, the municipal liaison told them that they would be responsible for running their own meeting next time. As in other meetings observed for this study, the group was energetic and often boisterous. Mothers were friendly and encouraged each other’s participation. Indeed, as in Bogotá and Cartagena, the Cali mothers clearly admired each other and were proud of their efforts to overcome common difficulties.

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7 These men were probably single fathers in households in which the mothers were not present; *Familias en Acción* only transfers the money to men when transferring to women is impossible.
At the meeting, the mothers told me about the changes they had experienced as a result of Familias en Acción. Not only had the program helped them buy necessary food, books and uniforms for their children, but they also now knew how to see indicators of their children’s development, like height and weight, and what to feed them to keep them healthy. But the changes were not restricted to the mothers’ understanding of child growth and development: the mothers indicated that the exercises intended to boost their independence and self-esteem were a critical part of the trainings. One woman explained that before joining Familias en Acción, she had behaved violently toward her family and friends, but that as a result of sharing her experiences with other women, she had changed. Another woman recounted that initially she hadn’t wanted to be a Leader – a position which, she said, required a significant time commitment, but for which there was no monetary compensation. She was also too shy, she explained; but after her community elected her against her will, she understood the need to rise to the challenge, and she became comfortable speaking in public – an experience echoed by other women in the room. Five of the women were active in other community organizations, assuming leadership positions in church and neighborhood groups. Two women regularly gave trainings to interested community members: one in artisanry, the other in preparation of healthy foods. “Before this program,” concluded another, “I didn’t know anyone. But now people talk to me. People ask me questions in the street as a knowledgeable community member.” The social impact of the program extended to the family: a woman explained that because of the support she received from the group of Leaders, she had left an abusive husband. “We are now independent of our husbands,” another woman told me, crediting the program with restoring her dignity. The meetings were such an important part of two women’s lives that they continued to attend even
after their households had graduated from the program. The women had entered the public sphere, and that change was permanent.

The empowerment trainings had financial benefits, too: several women had opened small businesses to augment their families’ incomes, growing their independence at the same time. One of the women, who continued to attend the trainings despite the fact that her family had graduated from the program, made jewelry, which she sold within her community and to tourists in the city center; she credited the program with helping her to “find her voice.” The formation of small businesses was consistent with the actions of other Leaders in Cartagena, several of whom had opened beauty salons. As the mothers became wealthier and more confident, “even our appearances, and our houses, have changed.” One Leader had taken what she had learned in *Familias en Acción* and opened a community foundation dedicated to helping women avoid teen pregnancy through education. In an impressive program victory, a former Leader is now a paid municipal liaison who works for the Cartagena *Familias en Acción* office; now living in two worlds, she remains friends with the other Leaders and beneficiaries, but her job places her in an upwardly-mobile position.

The enthusiasm for the program, and the same empowerment effects, were on display in Bogotá. When one mother asked if another had attended a recent workshop on nutrition, she responded, without missing a beat, “how could I miss it?” More than once, women told me that they had been present when President Uribe had delivered a speech to Leaders convened in a Bogotá stadium; in the presence of the president, they felt important, valued, and listened to. The beneficiaries, integrated into civil society via the *Familias en Acción* meetings, thus witnessed their roles grow as members of the public sphere. Leaders in Cali had indicated a

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8 Program graduation occurs when the last of a beneficiary’s children turns 18 years old.
similar feeling when they were visited by local politicians and public officials – people whom they might normally never meet. In Bogotá, this feeling of importance translated to assuming power in local organizations: one Leader, in charge of a local religious group, organized local recycling efforts; another opened a kitchen in a local school. Further, the program provided them with resources to realize their passions: one Bogotá leader had successfully worked with her community to solicit funds and build a neighborhood greenhouse. Said one Leader: “We are the community leaders. It is our job to fight for our community.”

The empowerment effects of the program on beneficiaries contrasted starkly with non-beneficiaries in El Pozón, Cartagena. There, focus groups were conducted with three separate groups of seven mothers, all assembled by Familias en Acción liaisons: Leaders, non-Leader beneficiaries, and non-beneficiaries. The divergence was remarkable. As in Cali, the Leaders – including one who had been president of the neighborhood association – were dynamic, well-dressed and confident, expressing appreciation for the program’s trainings. In contrast, the non-beneficiaries were quiet, shy, largely unemployed, and answered questions in monosyllables. The non-Leader beneficiaries struck a balance, although they, too, were generally talkative; they were friendly with each other and were quick to come up with stories about their experiences in the program.

While these differences in behavior could have been context-specific, the differences still suggest empowerment as a result of the program. Leaders and non-Leader beneficiaries, for example, were probably more talkative because they were comfortable with each other, and the Leaders could have been a self-selecting group. Still, assuming that the survey groups were representative of their broader populations, any of these effects demonstrates that the program is providing a space that allows poor women to realize their capabilities. According to Sen,
poverty is not simply a state of low income; instead, the effects of poverty are to inhibit individuals’ realization of their potential – or, “the development of basic capabilities” (Sen, 1999, p. 20) “to lead the kind of lives they value” (Sen, 1999, p. 18). In turn, if individuals are not provided with space and opportunities to achieve their capabilities, as demonstrated through illiteracy, malnutrition, and other symptoms, then they are unable to develop the human capital necessary to escape poverty and unfreedom. Conversely, when, as in Familas en Accion, such space is provided, one can expect those with the capacity and desire to realize their capabilities to do so, and fill the newly opened social space with the assistance of the program’s resources. Thus, the program allows for the heterogeneity that Sen describes; it does not guarantee an outcome, but simply provides the possibility and public space to realize one’s capabilities.

At the very least, by helping women to find a community of people who share common characteristics, the program has helped its beneficiaries to gain confidence and agency. Further, by introducing Leaders to outside experts, politicians and others of different socioeconomic characteristics, those women become acquainted with self-presentation, negotiation, and conversation – and they gain a window into a world different from their own. As such, even if Leaders are a self-selecting group, the fact that that group of women is given the opportunity to achieve that leadership is a case study in the realization of capabilities.

Even with the evidence of empowerment as a result of Familias en Acción, a comprehensive analysis of the program begs a critical eye. Ultimately, the remaining questions are whether the trainings matter for the women in the broader fight against poverty. Are the skills useful? Where will the trainings lead poor women? How successful are the trainings? While the skills acquired from the trainings might be useful on a personal level, the trainings usually do not lead to employment in the formal sector, because they are not accredited. Indeed,
even the low-cost trainings available to poor women, sponsored by a national education program, provide very basic skills, like massage techniques and word processing. The state-sponsored trainings that one community liaison pejoratively called “cursitos” – the scornful use of the diminutive form of “course” indicating her negative feeling toward the program – are not a path out of poverty, but instead a means of subsistence and maintenance of the status quo. To the contrary, the trainings provided by Familias en Acción yield value – people skills, confidence, and supervision and facilitation ability – but nevertheless provide neither a recognized degree nor the social networks necessary to get a job in the formal sector. While it is not within the purview of Familias en Acción – nor should it be – to provide accredited training, employers’ negative perception of Familias en Acción beneficiaries limits their ability to become employed. Thus, many of the Leaders are still classified within the lowest stratum on the poverty spectrum, despite years of participation.

Conclusions

This paper identifies a little-studied but potentially important impact of Familias en Acción on some mothers: empowerment as a result of meetings of community members. The program, modeled on similar CCT programs in Brazil and Mexico, was initially formed to combat the parallel trends of rising poverty and underinvestment in health and education. Yet through its meeting requirement, it has inadvertently addressed, in part, Colombia’s history of violence and displacement by creating communities of beneficiary mothers – many of whom are IDPs. Conversations with these mothers revealed that the networks formed through these community groups helped members improve their self-confidence and work together. Poor beneficiaries have become local leaders within their communities, in Familias en Acción, church groups, and other community groups. The “networks of social interaction” (Putnam, 1995, p.
which so many lost as a result of displacement, and which are rarely rebuilt in urban slums, have begun to materialize through *Familias en Acción*. This enhanced social capital, coupled with reduced vulnerability to financial shocks as a result of the transfer itself, contributes to many beneficiaries’ increased freedom: they are more able to live the lives they choose.

Of course, even with the meaningful opportunities that have emerged as a result of *Familias en Acción*, the challenges remain enormous. *Familias en Acción* can only be one component of a broader poverty reduction strategy. In June 2012, Colombian President Juan Manuel Santos announced a plan to award 100,000 high-quality apartments at no cost to help alleviate the country’s acute housing crisis (Semana, 2012), and to help reduce the burden on displaced families, the government plans to compensate each victim about $3000 (Colprensa, 2013). If it is to have success, the poverty reduction campaign must extend further: *Familias en Acción* should work hand-in-hand with the Ministry of Education to ensure adequate school quality, the Ministry of Health must provide satisfactory medical care, and job-training and employment programs will provide the sustainable future and program draw-down which is necessary for a successful program.

Progressive realization of human rights as described here takes time and requires financial investment with limited short-term returns. Yet after speaking with hundreds of Colombians, from the recently-arrived displaced single mothers voicing opinions to their peers, to the program administrators at all levels who are determined to aid them, one cannot help but be optimistic about the prospects for the marginalized communities in Colombia who benefit from *Familias en Acción*. The program has worked as a springboard for people to become more engaged with public life, politics, and their communities. While the Colombian context is unique, this finding deserves further study. If the impacts identified here are confirmed in other...
studies, social program designers could add an element to the toolkit which integrates beneficiaries into the public sphere, improving the strategy in Colombia and elsewhere.
References


Harlan Downs-Tepper received his B.A. in Social Studies at Harvard in 2013. Awarded the Hammond Prize for the best Harvard undergraduate thesis related to Latin America for his work on the effects of Colombia’s CCT program, he has also worked in India, Honduras, Costa Rica and Mexico. He is currently a development practitioner at IDinsight, an international development consulting organization which helps policymakers make evidence-based decisions. The views expressed here are his own. Email: hdownstepper@post.harvard.edu.