



# The trouble with money: Argentina's conditional cash transfers

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## Abstract

Much work on conditional cash transfer programs (CCTs) focuses on the problem of conditionality. This paper, however, looks at the significance of the cash part of the equation for Argentina's *Asignación Universal por Hijo para Protección Social* in the coastal city of Mar del Plata, Buenos Aires Province. Unsurprisingly, beneficiaries of cash transfers welcome these payments which have made a real difference in their life circumstances. Yet putting cash, in this case via electronic bank transfer, into the hands of Argentina's poor mothers has a range of effects over and above the obvious material benefits. Building on the insights offered by scholars of money, in particular thinking about the qualities of fungibility and anonymity, the article shows how CCTs empower while constraining; they constitute women as economic citizens while requiring their incorporation into the bank system, under the gaze of state regulation; they fail, in this instance at least, to liberate mothers from the stigma of welfare.

**Keywords** Argentina · Conditional cash transfers · Money · Welfare · Mothers

## Introduction

Money is supposed to be “fungible,” that is, a neutral instrument for converting one thing of value into another. Yet, as social scientists and activists have long argued, that is not quite the case. Take for example the plea of Lula de Silva, former Brazilian President and member of the Worker's Party: “We have to stop thinking about money for social programs as spending,” he said, “and money for the rich as investment.” (Granovsky 2013) Clearly, not all money is created equal. It depends on who has it and what it is for. This article asks what happens when money is for poor Argentine children and placed into the hands of mothers.

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Over the last two decades, there have been increasing calls to replace more traditional social programs with cash payments. Conditional cash transfers (CCTs) offer one popular mechanism for doing so. Argentina's CCT, introduced in 2009 by the government of Cristina Fernández de Kirchner as a centerpiece of her "social inclusion" agenda (decree number 1602 2009), pays a monthly per child sum to low-income mothers on the condition that their children attend school and receive regular health checkups and vaccinations. The AUH is a very large social program; in May 2019, it covered 4 million children under 18 in 2.23 million families (Bermúdez 2019), about one-third of Argentine children. The payments were 2652 pesos per child, per month up to a maximum of five children. For context, a family with five children receiving the AUH would earn about the minimum salary; however, the majority of families only receive the AUH for one child, and only 20.4% of families have three or more children receiving the benefit (Bermúdez 2019). Similar benefits are paid for pregnancy, and a significantly higher amount is paid for disabled dependents.

Much of the research on CCTs focuses on the problem of conditionality, examining questions of efficacy, power, patronage, bureaucracy, social control, and so on (cf. Olivier de Sardan and Piccoli 2018). By contrast, this article looks at the significance of the cash part of the equation for Argentina's *Asignación Universal por Hijo para Protección Social* (AUH). As other scholars of CCTs have noted, it is unsurprising that recipients value these payments which have made dramatic changes for the better in the lives of impoverished Argentines, radically reducing the proportion of the population living in extreme poverty (Roca 2011). Clearly, the money is welcome and sometimes life changing. Yet, it is worth considering how this particular strategy of social inclusion might also have brought with it new risks, introduced new moral imperatives, realigned relations of power, and expanded the reach of both the state and financial capital. I argue here that the AUH empowers while constraining, it constitutes women as economic citizens, but of a certain sort, while requiring their incorporation into the banking system and under the gaze of state regulation. It opens the door to credit and to debt. As Saiag (2020) has noted in writing on the AUH and financialization, these transformations create a jump in scale which is double-edged. People move from survival strategies embedded in local social, economic, and political networks, to systems of anonymous credit and anonymous care. Perhaps the most conspicuous risk for mothers who receive the AUH is that of disapprobation; they have to contend with the moral regulation of their behaviour and with disdain.

## Situating the AUH

Conditional cash transfer programs (CCTs) arose in response to some of the more dire effects of the region's internationally mandated structural adjustment programs—specifically, growing inequality and extreme poverty. In the first instance, states responded with "safety net programs," but these were narrowly targeted, temporary and seen as fodder for patronage politics (Sugiyama 2011, p. 252–4; see also Olivier de Sardan 2018). The CCTs that replaced them make cash payments to poor households; usually, this is for children and on the condition that they attend school and receive health attention. Seen to interrupt the social reproduction of poverty, CCTs spread rapidly. The pioneering Mexican and Brazilian programs date from the

mid-1990s. By 2008, all but three Latin American countries had some variety of CCT (Sugiyama 2011).<sup>1</sup>

As one of the more recent iterations of the CCT model, one introduced on the heels of the 2008 world financial crisis and with the explicit objective of generating *inclusión social*, the AUH avoids many of the pitfalls for which earlier programs have been roundly criticized. Qualitative work on CCTs has described the overbearing micro-management of motherhood through quite direct interventions (Molyneux 2006; Dygert 2017; Sanchíz 2010; Moore et al. 2017). In some jurisdictions, mothers are required to display party loyalty, manifest characteristics of suitable poverty and/or maternal care, live in a designated locality, belong to a particular ethnic group, and so on. They are also often required to do extra skills-building workshops or activities. Some of these interventions are predicated on the assumption that poverty is an individual or cultural rather than a structural problem; others are more tied to matters of political patronage and control (Lo Vuolo 2016; Tabbush 2010). The Argentine case is remarkable for diverging from this pattern. Some of the important characteristics distinguishing the AUH from its sister programs include the way that enrollment is managed impersonally by ANSES, the agency that manages the national pension plan, among other things. Forms are completed attesting to school attendance and annual medical checkups. Beneficiaries told me that after some difficulties, these processes are now quite routinized and straightforward. Money is deposited automatically into bank accounts. There are no social workers, and no one visits recipients' homes. Everyone who meets the criteria is supposed to receive the AUH, and by and large, this seems to be the case.

The AUH is different not just because it is a later iteration of the model, but because of its place in Argentine political culture. From the vantage point of 2020, the introduction of AUH now appears as a crucial moment in the back and forth between hyper-neoliberal<sup>2</sup> regimes on one hand, represented by Presidents Menem (1989–1999) and Macri (2015–19), and on the other, less neoliberal Peronist governments, represented by Presidents Nestor Kirchner (2003–2007), Cristina Fernandez de Kirchner (2007–2015), and Alberto Fernandez (no relation, 2019–). The AUH, together with the radical expansion of the pension system and many other initiatives, was part of a Keynesian strategy to reactivate the economy by putting money into the hands of low-income people. The AUH was a centrepiece of the second Kirchner government, a government which built on and celebrated its Peronist history—for example, Eva Peron found her way onto the 100 peso bill—and embraced that older left-popular-nationalist language in championing what Argentines call “the popular classes.” At the same time, the Kirchner government was at loggerheads with other sectors which saw themselves to be on the losing side of fiscal policy initiatives: *el campo* (the countryside) where large agricultural producers were outraged by very high export taxes and important sectors of middle class who understood themselves to be left behind by the new spending (Piovani and Salvia 2018).

<sup>1</sup> Although Sugiyama includes Argentina in this list because of its *Programa Familias* dating from 2004, the much more significant AUH discussed here was introduced in 2009. Guyana, Haiti, and Venezuela were the exceptions for Latin America and the Caribbean (Sugiyama 2011, p. 259). Similar programs now exist on every continent (Olivier de Sardan and Piccoli 2018).

<sup>2</sup> I use here Harvey's understanding of neoliberalism as a political philosophy which advocates particular political and economic programs (2005).

## Conducting research on the AUH

The research on which this paper is based took place over multiple visits to Argentina between 2013 and 2017. Data was collected by the author and also by a graduate student and research assistant who conducted 4 months of intensive research from June to October of 2016 (see Correia 2017). Most of the fieldwork was conducted in Mar del Plata, although some brief field visits to Jardín America, a town tied to yerba mate and tea production in Misiones Province, provided informative comparative data. Mar del Plata was chosen because of its tourist and fishing economies which produced dramatic seasonal fluctuations. Unexpectedly, I discovered that the AUH recipient rate did not reflect the poverty statistics (according to information provided by the Mar del Plata ANSES office). One reason, it was explained, was that casual fish processors, who represented a large proportion of the working poor, were disqualified from the AUH because of the terms of their employment; technically, they were contract workers. When I asked officials about this situation in 2015, I was told that they were aware of the problem and alternative programs were being developed to cover this population. Mar del Plata was also of interest because it has received remarkably little research attention relative to other urban centres, and especially Gran Buenos Aires. As is typical with ethnographers, I selected the site because it promised to be fruitful, rather than representative—a good location from which to explore larger processes which play out in particular ways in specific locations. By maintaining a relatively tight focus, the ethnographic approach allowed us to attend to the complex range of factors at play, only a few of which I can consider in this article. Partly because the AUH was itself so ambitious, it begs questions about how social policies affect not just economic well-being and inequality, but also education, health, labour, and family dynamics. I have been particularly interested in how these material changes affect people's political subjectivities.

Mar del Plata is a coastal city of about 619,000 people (INDEC Argentina 2010) in the province of Buenos Aires, located approximately 300 km from the country's capital. In the summer, people flock to the popular beach city from across the country. For example, in 2017 officials reported that the city had received almost 4.3 million tourists (Diario La Capital). Both tourism and the fishery, the other main industry, are seasonal, producing dramatic fluctuations in employment prospects over the course of the year. In the winter, the season in which most of our fieldwork took place, the city feels quite empty. The many high-rise apartment buildings bordering the coast to accommodate the summer people remained mostly vacant. El centro is dramatically different from the *barrios periféricos*. These so-called peripheral neighbourhoods form an arc around the city centre, which sits squarely on the impressive white sand beach. They are home to most of the working-class residents. In 2017, 23.8% of individuals lived below the poverty line, and 6% of the population was living in extreme poverty (Municipalidad General Pueyrredon),<sup>3</sup> this latter term is defined in Argentina as having insufficient income to meet caloric needs. The evident economic divide between the two zones is expressed in the construction of homes, the quality of the roads, and the state of public buildings. It was through our time in these neighbourhoods that we met many AUH recipients open to sharing their insights with us. We conducted many of our interviews and observations with AUH recipients in three of Mar del Plata's *barrios periféricos*. Community centres and churches in these neighbourhoods were the basis for our initial recruitment, but as we became

<sup>3</sup> In Argentina, poverty and other economic statistics have been the subject of heated and ongoing debate and should be treated with caution.

known in the neighbourhoods, we were gradually invited into people's homes to chat and drink mate.

To investigate the AUH in Mar del Plata, we employed ethnographic participant observation and interviews. I, Lindsay DuBois, spent a total of 6 months in Mar del Plata between 2013 and 2017. Between June and October 2016, Justine Correia conducted research full-time, living in Mar del Plata, spending many hours with impoverished families, most of whom were AUH recipients. Correia also joined a women's group that met weekly in one of the neighbourhoods outside of Mar del Plata's city centre. She conducted 41 formal interviews with recipients of the AUH (40 women and one man; another two male spouses of recipients were also interviewed). The timeline is significant here, because the AUH was established under the Kirchner government and was therefore in many ways a creature of that left(ish) Peronist regime, but many of these interviews were conducted after the election of Mauricio Macri, an arch neoliberal. These contrasting political models should be kept in mind and remind us that state policies carry with them a history not entirely within the control of the government de jour.

In total, 115 interviews were conducted. In addition to mothers (and three fathers) who receive the AUH, we interviewed educators, health workers, employees of ANSES, people involved in designing the program, and people involved in implementing it. As noted, the bulk of the research was conducted in Mar del Plata, but the brief research trips to the town of Jardín América, about an hour from Misiones' capital of Posadas, was illuminating. As a national program, one might assume that the AUH was the same everywhere, but regional differences became apparent after only a brief time in Misiones. These differences are shaped by how the AUH connects to other forms of social assistance, including local and provincial ones, and by differing economic, political, and social contexts. It is worth noting that because interviews are countable and quotable, it is tempting to privilege these as a data source. However, ethnographic data garnered from hanging around has been just as important in informing our understanding of what the AUH means to Argentines in various social locations. That said, although it would be desirable for a topic such as this, I do not have access to reliable information about how people actually spend their AUH money, nor where it fits into their larger economic strategies. Such data would depend on a degree of intimacy which we were unable to achieve. My focus is instead on how people talk about the AUH, a policy which has become a lightning rod for Argentines' views of the state, poverty, and inequality. Whenever Argentines, struck by my fluent but accented Argentine Spanish, asked me what I was up to, my reply that I was investigating the AUH almost always elicited a spirited commentary—pro, con, or more typically, “It's good, but...” What came after that “but” was usually directly or indirectly a commentary on poverty, inequality, charity, and rights.

## Giving money to the poor

“Just give money to the poor,” one particularly popular book proclaimed (Hanlon et al. 2010), advocating cash transfer programs. This strategy has become increasingly endorsed as a way to address poverty in the global south. Proponents argue that more traditional forms of social assistance and emergency aid are inefficient, prone to corruption and/or patronage, and paternalistic (Hanlon et al. 2010; Ferguson 2015). Cash, on the other hand, allows people to buy what they need, when they need it. In the case of the AUH, distribution requires registration, but then becomes almost automatic. This is, after all, money's much lauded

quality as a generalized means of exchange (Simmel 2004; Bloch and Parry 1989). Think of the difference between cash and a food box like those that used to be so ubiquitous in Argentina (Britos et al. 2003, p. 23) and which reappear in times of crisis. In the case of the food box, someone had to decide what was to go into the box, taking into account cost, availability, perishability, presumed needs (surely, a process susceptible to pressures from suppliers), and tastes (likewise vulnerable to assumptions about what poor people need and want). In the wake of the economic devastation of Argentina's 2001 crash, I recall witnessing a heated debate about whether soy milk could be provided instead of cow milk in food boxes. This argument quickly moved from questions of nutrition to ones of national character and mission given the massive expansion of GM soy in a country known for the quality of its cattle (see Lepegna 2016). After such matters are settled, the goods had to be purchased, sorted and redistributed, processes also subject to inequities and pressures of various kinds.

In other words, it makes sense in light of the scholarship on money that cash payments are more efficient than in-kind aid. But as this literature also tells us, money is profoundly social. Vivian Zelizer (2017 [1994]), for example, contends that money is often thought to be a, "seamlessly fungible medium in which each unit is identical to each other unit," such that money, regardless of where it comes from and how it is used, is all the same (p. 89). In practice, however, money comes to have varied social meanings, and its use often contributes purposefully to establishing relationships (Zelizer 2017 [1994]). For Argentina, Ariel Wilkis (2018) follows Zelizer and Pierre Bourdieu in describing the complex variety of "pieces of money" which the people he worked with (residents of Villa Olympia in La Matanza, Gran Buenos Aires) employed in making a living. Dapuez et al. (2017) working in Paraná, Argentina, usefully analyse what AUH recipients actually do with their money by collecting detailed data on how recipients allocate their AUH funds. They argue that, because the AUH money is not (directly) a product of market transactions, it "de-mercantalizes" money (2017:72).

This brings us to a second quality of money tied to its fungibility: money is generic and anonymous. As David Graeber argues "at least in principle, [money] is absolutely generic, any one dollar bill is precisely the same as any other. As a result money presents a frictionless surface to history. There is no way to know where a given dollar bill has been." (2001: 94) Concretely, for our Argentine case, this means that once money goes into state coffers one never knows where it goes and the source of specific spending. Does the AUH money come from the very high and hotly contested export duties (*retenciones*) imposed on large agricultural firms? Does it come from pension funds which the middle class paid into? Does it come from sales tax paid by consumers? The answer to this question is remarkably complex in part because ANSES, the organization that pays out the AUH, is responsible for a variety of programs of which the AUH is by no means the largest. In 2015, the AUH represented about 4.1% of social spending (En 2015 se financiaron 2016) and 0.55% of GDP (Castiñeira 2019: 4). Regardless, the fact that money is the medium makes it possible for a variety of Argentines to imagine that it is *their* money being redistributed.

Ethnographically, then, we can see how money, rather than a neutral medium, has a variety of social qualities and effects beyond the most immediate material ones. In what remains of this paper, I want to address a few different ways in which the cashness of Argentina's conditional cash transfer payments matters. Specifically, what follows considers two fundamental characteristics of AUH money: that it is understood as a handout rather than an entitlement and that it goes to women but is for children. Finally, I discuss the way cash



payments involve recipients in new opportunities and challenges resulting from new kinds of relationships to the state and financial institutions.

## Living with the AUH

### Handout or entitlement?

In a modest church hall located in one of Mar del Plata's working-class neighbourhoods, a group of women of varying ages waits politely for the meeting to begin. People have their coats on because the room is unheated, and the concrete construction holds the morning chill. One church worker (assisted by an anthropologist) brings them mate cocido (yerba mate steeped like tea) and sweets. The meeting is an obligatory precursor to the monthly food box they will pick up from the parish hall, a program provided by Caritas, the charity arm of the Catholic Church. A social worker, well known to these women, asks after their children by name. The meeting includes a check-in with those present, some announcements and suggestions from the Caritas workers, and ends with a prayer. This encounter, in addition to distributing food to needy families, provides the Caritas workers an opportunity to link people to not only other resources that they might need, including donated clothing, furniture, or rarely some building supplies, but also government plans and programs for which they may be eligible. Most of these women already receive the AUH, but sometimes there are problems about which they might consult the familiar social workers. For these mothers and grandmothers, the supplementary food is another piece of the jigsaw puzzle of work, social payments, and charity which they combine to put food on the family table and a roof, however impermanent, over their heads. It is not surprising then, that those I talked to in this group saw the AUH as *ayuda*, ("a help"), a word we heard frequently, another program in what some Argentines call "the world of plans."

The people at this meeting are evidently poor, and they probably fit the image of AUH recipients held by middle-class Argentines. However, they represent only a portion of that large and diverse population of people benefitting from the AUH, a population which includes many part-time and low-income self-employed people. Contrary to popular understandings, the AUH was not originally framed as welfare. Rather, it was said to be the extension of rights already held by workers in the formal economy, to those in the informal economy (Bertanou and Maurizio 2012).

One of the most important peculiarities of this Argentine CCT is the way it connects to other forms of child benefit. The AUH was preceded by a similar program for low- and middle-income families working in the formal labour market: the *Asignación Familiar*—often referred to by Marplatenses as the *Salario Familiar* (high earners received a tax credit.) The contrast between *salario* (salary) and *asignación* (allowance) as terms is noteworthy—the former connoting waged labour. The connections, and disconnections, between the AUH and the *Asignación Familiar* shape understandings and experience of the AUH in important ways. The *Asignación Familiar* was an extra per-child sum paid by employers starting in 1957 and later taken over by the state. As a Canadian, the idea that some people were paid more because they had children was difficult for me to comprehend when I first learned of it decades ago. The friends who told me about it were equally bewildered by my surprise; people with children needed more money than those without. I imagined, then, that these prior practices would have paved the way for the broad acceptance of the AUH; many were accustomed to the principle of

the state making per-child payments to families. Furthermore, it might seem uncontroversial to extend such payments to low-income families who most needed it. Interviews with people involved in designing and implementing the program suggest that this was part of the original conception of the AUH (personal communication, see also Roca 2011). The original decree employs the language of rights: especially the “rights of the child.” The notion of universality, the “U” in AUH (*asignación universal* por hijo), implies that it is an entitlement. That the AUH was an entitlement was something I heard repeatedly in interviews and conversations with people close to the Kirchner government, for example, people working at ANSES, or party loyalists (see also Alayon 2015).

Ethnographically, however, we found that except for such partisans, people did not think about the AUH as a version of or extension of the *Asignación Familiar*; they were much more likely to see it as a new version of earlier and much more limited CCTs such as *Plan Jefes y Jefas to Hogar*.<sup>4</sup> Like for the women in the church hall, they saw it as *asistencia* or *ayuda* (assistance or help). This fact was as true of recipients of the payment, who would have had a stake in a more rights-based characterization of the benefit, as it was for middle-class interlocutors.

What made this idea that the AUH was *ayuda*—a handout—so tenacious? Subjectively, as the above scene at the parish suggests, it seemed to fit into the world of plans. Furthermore, in practice, there were marked distinctions between the *Asignación Familiar* and the AUH. The conditionality of the AUH was much more evident; more rigorous procedures and controls were applied to AUH families. More important than this, however, are ideological barriers linked to the fact that the AUH is a cash transfer.

In Argentina, as in capitalist societies in general probably, people are supposed to get paid for work. With its history of strong labour unions and a relatively large industrial working class—a working class whose identity was shaped in important ways by the Peronism of the 1940s and 1950s—Argentines are particularly invested in the idea of the dignity of labour (James 1988). Many of those I spoke with made a point of asserting that it would, of course, be better to have a job and not need the AUH. It was, I think, difficult for people to understand the payment as anything other than a handout because it did not fit into this idea of where people’s money should come from. The apparent asymmetry of the exchange was a problem. Advocates of the AUH often pointed to the conditions—the obligation to ensure that children attended school regularly and received medical checkups and vaccines—as *contraprestaciones* or counterparts of the AUH payment, implying that the social reproductive labour of mothers helped to justify it. However, Argentina is not yet a society where the fact of social reproduction as labour has gained much traction among the public. Therefore, the problem of imbalance persists. If people were not getting paid for work, then where was the money coming from? Here we can see why money’s anonymous quality, discussed above, is important. It could be anyone’s money. Anyone who felt as if they were losing out, or not getting ahead as quickly as his or her AUH-receiving compatriots, could imagine that it came out of their pocket.

<sup>4</sup> In addition to Programa Familias mentioned in a prior note, many people connect the AUH to the Programa Jefes y Jefas de Hogar introduced in the midst of the 2001 economic crisis (Zibecchi 2014). Space does not permit, even in a footnote, an explanation of the many other programs that grew up around the AUH, to compliment or supplement it—including additional benefits (such as special fares and rates) or complimentary programs for older youth.



Nevertheless, there are practical continuities between the Asignación Familiar and the AUH. When a parent or guardian associated with a specific child was registered in the formal labour market, the efficient ANSES system automatically removed them from the AUH list, enrolling them in the other child benefit. Moving between statuses inevitably produced gaps in coverage (2 or 3 months was often mentioned), although the return to the AUH did eventually kick in. One mother told us that she was perplexed when her AUH did not arrive as scheduled. On investigation, it turned out her husband's employer had registered him in the formal labour force for financially motivated reasons of his own without notifying the employee. In Mar del Plata, where many people have seasonal employment, the lag was particularly vexing as people moved in and out of the formal labour market regularly.

Perhaps in an attempt to make visible the continuity between the two benefits, toward the end of Cristina Kirchner's presidency in 2015, I noted a change in the way the programs were presented on the ANSES website. Where formerly they were identified as two different programs administered by ANSES, they were newly grouped together under the category "Asignaciones Familiares" as "Salario Familiar" and "Asignación Universal por Hijo para Protección Social." After the neoliberal PRO government took over, the larger category became *hijos* (children), under which were listed "Asignación Universal por Hijo," "Asignación Familiar por Hijo" and a number of other programs ([anses.gov.ar/hijos](http://anses.gov.ar/hijos)), reverting to the prior distinction.

Notoriously, in the early days of the PRO government, the difference between the two programs was starkly racialized by two contrasting photographs of families posted on the ANSES website's payment calendar: one a darker-skinned very young woman with two children for the AUH and the other a fair triad, apparently mother, father and infant for the Asignación Familiar (see Fig. 1). The images were removed quite quickly after being widely



Fig. 1 Images of payment calendars for Asignación Universal por Hijo and Asignación Familiar (Critican a ANSES 2016)

criticized as “discriminatory and stigmatizing” (Rubios vs morochos 2016), but they say quite a lot about underlying racial, class, and gendered assumptions and stereotypes.

Although there was a lot of anxiety about the likely fate of the AUH in the new neoliberal government, it was, presumably too big to eliminate. However, the change in discourse was significant and important. During that campaign, I was handed flyers for the PRO with coded language like “enough subsidized vagrancy!” (*basta de subsidios a la vagancia!*). I often heard similar comments about people being paid not to work and about the way poor people were “misspending” (*malgastando*) the money. Although from the point of view of the program’s architects, AUH parents were presumed to be in the extensive informal labour market (domestic workers were especially identified as a target population), and the money itself was tainted by the presumption that it was a handout rather than an entitlement. As a handout, its provenance in the space of anonymous money permits middle-class and elite Argentines to imagine it might have been their money.

### Gendered money

As the image above suggests, AUH money is gendered. The literature on CCTs examines how putting money in the hands of poor women reshapes power and especially gendered power relations in the family. The decision to make the AUH payable to mothers by default was not part of its initial design. It was an adjustment made in order to address concerns that fathers were not spending the money on their children. The CCT literature demonstrates the overwhelming assumption, at least by Latin American states, that mothers are more likely to use cash payments for the benefit of their children. Maxine Molyneux’s pioneering article (Molyneux 2006) described how the Mexican CCTs present “both risks and possibilities” (2006, p. 441) for women. Molyneux observed that, although they might empower women by putting money in their hands, CCTs also located women as mothers “at the service of” the state, reinforcing and re-inscribing traditional gender roles. Much has been written about the gender dynamics of CCTs and the AUH in particular (Tabbush 2009, 2010; Pautassi et al. 2013; Rodriguez Enriquez 2015). As noted above, here I limit my discussion to the implications of the cash payments, not commenting on the myriad ways the conditions are also gendered. In this vein, Sally Cole (2013) looked at recipients of Bolsa Familia, Brazil’s well-known CCT. She found that for families where men were earning some income, the Bolsa payment gave women new power to make financial decisions and could bring greater equality to the household. For more impoverished families, however, where Bolsa was more crucial to survival, husbands had a bigger stake in exerting even greater control over their wives, so that the Bolsa could intensify conflict and even violence.

In marginalized zones of Mar del Plata, women agreed that they were more likely to spend the money as they ought. Sylvia, a 16-year-old mother, was eager to turn 18 so she could receive AUH money directly. Meanwhile, she preferred her mother to be the designated recipient. Sylvia’s mom likely received two payments, one for Sylvia, and the other for her grandchild. “Or,” Sylvia explained, “my boyfriend could get it, because he’s not a minor. But I don’t want him to get it. I want my mom to receive it. Because maybe he’ll spend it on cigarettes or this or that. Later, when I ask him for money for the baby, he won’t have it.” Anyone who has custody of a child, fathers or grandparents, for example, can request to have the benefit paid to them, but about 98% of recipients are women (Observatorio de Seguridad Social, ANSES 2017).

Women described enjoying greater control over the family budget thanks to the AUH. As noted above, the AUH and Asignación Familiar are linked programs. When someone gets a job in the formal labour market, ANSES immediately removes their children from the AUH rolls. Although mothers typically receive payments for the AUH, they usually lose control when it shifts to the Asignación Familiar. When they move into the formal labour market, payments go to the main breadwinner, usually a man, and are incorporated into regular paychecks. Some mothers reported that their husbands readily handed over the “children’s money,” but others described a much more tense negotiation to try to hold onto to control of these funds.

Time and again, women explained how AUH money was earmarked (Zelizer 2017) for the use of children; mothers thought to be reassigning it were harshly judged. Distinctions among AUH recipients are evident in the differences between those able to find a way to reserve the money for their children, and those forced to spend it on the family’s most basic needs, like cooking fuel, food staples, and housing costs. As Mariana who lives with her partner and three children between the ages of 3 and 12 explained, “I handle this money. And it’s for my children, obviously, no? At times, for a month, or a day, [we use it] to eat. Sometimes I have had to take it to eat.” When her husband is working with a decent job, however, “the money is protected; we don’t take it for ourselves, that is, to feed ourselves. Sometimes, I don’t have enough to buy sneakers, and just then I get paid! And, well, I buy sneakers. That’s how it is.”

Mariana expresses a logic echoed by almost every beneficiary with whom we spoke. The purpose of the AUH is for children exclusively. Exceptions, like putting food on the table for the whole family, have to be explained and framed as something one does in emergencies. Mariana has to justify using the AUH money for food—and note here that she quickly corrects herself when she says, “we don’t take money for ourselves, to feed ourselves,” lest we imagine she might use the money for something less essential. She thereby expresses her awareness of how the choices mothers make are highly morally regulated; the inability to earmark AUH funds for children is a moral failure.

Such arguments about how the poor should spend money have a long history (Fraser and Gordon 1994). In casual conversations (and even in an academic article or two), I heard many assertions about bad parents using AUH money to gamble or to buy alcohol or drugs or a cell phone above their station. My impression is that the actual incidence of this misspending was low. Although it would be hard to confirm or deny these allegations of immoral spending, there is evidence to contradict another common assertion about the AUH: that people have many children in order to get rich from collecting the benefit. Mothers we spoke with agreed this was implausible given the amounts paid out. Furthermore, as noted above, only one-fifth of families received AUH for 3 to 5 children (the maximum). In some locales, such as South Africa (Ferguson 2015), it seems to be well understood that social payments will and should move through families to where they are most needed. For example, pensions are seen to be a good investment, because elders can be counted on to share them with their families. What is so striking in the Argentine context is how beneficiaries themselves were hypervigilant about earmarking funds for children.

Scholars of moral regulation and governance have pointed out that the work of governing involves ideas about what constitutes moral, right, or good behaviour (Hunt 1999). They also note that this is not just a top-down process; rather, “moral regulation can be generated from a variety of different social positions” (Hunt 1999, p.5), including “from below.” This is helpful in thinking about the AUH and similar policies, because it reminds us that policies need to enlist a variety of social actors to function. Making policies work in specific ways involves

regulations that are not necessarily built into the policies, but are adopted and operationalized by the people who make them real, including recipients. As people struggle to be and present themselves as moral persons, they run the risk of re-inscribing the same kind of logics that position them as somehow less than in the first place.

Thus, for AUH mothers, the money is hardly fungible at all. When money is tight, strategic spending becomes especially critical. For AUH mothers, they are particularly concerned to find ways of providing for their children, giving them treats when possible so as to heighten, rather than undermine, their moral status. Recipient mothers seek to make their children feel like they belong to the realm of childhood, a space free from the pressures and struggles of adults. As a social payment then, AUH money has a predetermined destination: for one's children. Whether recipients deviate from this script—a deviation determined by other economic resources and expenses—influences the mothers' moral status as mothers.

### Financial inclusion

Another effect of the AUH is to make people more visible to the state and to capital. As noted, the AUH was framed by the Kirchner government as instrument for “social inclusion,” but it also produced “financial inclusion” (Luzzi and Ariel 2018: 396). As an extension of the already existing family salary and tax credit, the AUH is for everyone who is not already in that system. One does have to register, however, which requires that children have a DNI, a national identity document. The introduction of the AUH was one of the reasons for a radical change in the facility with which people could acquire these documents. Notoriously complicated and Kafkaesque (Auyero 2012), acquiring the necessary personal documentation became routine and straightforward. The women we spoke to explained that documents were required, but getting them was rarely characterized as a challenge. Many new offices opened specifically to issue DNI, and processes became significantly less onerous (Calvelo 2016). This initiative was framed by the Kirchner government as “the right to an identity” (*derecho a la Identidad*)<sup>5</sup> which it no doubt was. Clearly, many people experienced it as such. But James Scott (1998) would certainly observe that it also made large numbers of Argentines and immigrants newly and more clearly visible to the state.

To sign up, children need an identity card, but to receive funds, their responsible adult needs a bank account. Getting a debit card was an important moment for many recipients. It promoted a kind of economic citizenship. A common element of people's stories about first getting the AUH in its earlier years was the first trip to an automatic teller machine. Women described how a more experienced female relative or friend usually accompanied them on that first visit. Learning to use the cash machine felt like a way to be part of the contemporary world. Introduced in 2009, the AUH was always paid via electronic transfer, it thus helped move a whole swath of people at the bottom of the economic structure into the banking system. It targets precisely those in the informal labour market—most of whom are working casually or under the table. In a chapter on “bancarization” in Argentina, Luzzi and Wilkis point to the dramatic growth in the number of *cuentas sueldos* (salary accounts), the most basic

<sup>5</sup> This concept has an additional political potency in the wake of the dictatorship in which children were stolen from their parents (Nosiglia 2007). From a very different angle, Gordillo (2006) describes the profound significance of identification for Toba and Wichí people in the Argentine Chaco.

kind of bank account required for social payments, noting that they increased from 10 to 15 million between 2005 and 2013 (Luzzi and Ariel 2018: 392).

Requiring people to use debit cards dovetailed nicely with the Kirchner government's larger project of formalizing the economy—registering workers and employers; requiring pensioners to have bank accounts; insisting that street vendors register as businesses; renewing efforts to collect taxes, in sum, using all means available to move money through financial institutions. These practices have the double function of increasing government surveillance of financial transactions—which might be seen as a progressive move in a country where tax evasion has been common—and increasing the access of financial institutions to new customers. Luzzi and Wilkis also note, however, that there was very uneven access to the additional services which having a bank account might offer.<sup>6</sup>

For some people, *la tarjeta* (the card) is a synonym for the AUH payment. For example, when we asked Daniela what she had to do to get the AUH, she explained: “They gave me the card; I go to the cash machine with the card, and I take it out.” However as low-income Argentines become increasingly tied in to various forms of electronic cash, cards can be lots of things. There are credit cards, to which many have access for the first time. Increasingly, different kinds of social supports come in the form of *tarjetas*. There was quite a lot of confusion about this matter in some of the interviews, while others could clearly explain what was what. One mother patiently explained the difference between the bank debit card she uses for the AUH, the green card (for food only), the blue card (a municipal benefit), and another special card from the national Ministerio de Desarrollo Social (social development, a different agency from the one in charge of the AUH).

Indeed, one of the consequences of the AUH most valued by recipients is that it created access to the world of credit. Recipients found they could buy things that had been inaccessible—from grocery store food, to appliances, to shoes, to building materials and cell phones. The fact of a guaranteed monthly payment suddenly made participation in the world of middle-class consumption possible. (No doubt another irritation to some non-AUH recipients.) Many people were able to take out credit cards. Even without them, however, storekeepers and businesses were willing to allow installment purchases, confident that their customers had a reliable source of income. Mothers explained that they could take the printout from the cash machine to a store to show they were AUH recipients and thus worthy of store credit. More recently, during the PRO government, ANSES itself started offering credit to AUH beneficiaries<sup>7</sup> (ANSES 2019). After the return of the Peronist government, newspapers were reporting that 1.9 million AUH recipients had taken out the loan to make ends meet, payments of which come out of monthly AUH deposits (Barón 2020).

The expansion of social payments thus opens the door to myriad instruments of credit and consumption, often at exorbitant rates in light of Argentina's unstable exchange rates. Saiag (2020) notes how these opportunities to participate in the consumer economy impose new rhythms and new rules. People encounter fixed payment deadlines, with penalties and interest charges. These borrowers quickly find themselves “enslaved to their debts,” as they put it. In other words, they become subject to new disciplinary regimes and subject to new forms of exploitation. Most poignantly, Saiag describes how the spread of financialization means that

<sup>6</sup> The dramatic increase in bank accounts was accompanied by an increase in bank machines, but not of local banks which were, furthermore, very geographically unevenly distributed (Luzzi and Ariel 2018: 392–5).

<sup>7</sup> The credits were available through a simple online process under the proviso that the debt will be paid off by the time the child's benefit terminates and that the monthly payments not exceed 30% of the benefit (per child) at interest rates around 50% (because inflation is so high; ANSES 2019).

where money once moved through local circuits of people who were known to each other, such as the local shop owners and their customers, borrowers now contended with charge and credit cards. Where once people could pay off debts as money came in, they now are held to rigid and regular payment schedules. Personal, albeit unequal, relationships are replaced by obligations to impersonal financial institutions, many of them international banks disguised behind Argentine brands. This is not necessarily a move from one system to the other. Both Saiag (2020) and Wilkis (2018) describe how the poor use a variety of strategies, types of work, and now types of credit, in their effort to make it to the end of the month.

A similar, although less dramatic, change in scale from local to national orders occurs in the kind of social assistance represented by the efficient and impersonal AUH. For those concerned about patronage politics and the excessive surveillance present in many CCT regimes (cf. Bradshaw 2008, Dygert 2017), this is a welcome change. The AUH, however, is also a kind of anonymous care. Anthropologist Lisa Stevenson (2014) uses “anonymous care” to describe a biopolitics (following Foucault) in which the state only cares about keeping people alive, not the quality and character of that life. Talking one afternoon with an Argentine social worker who was generally very supportive of the AUH, she mused, “I kind of miss the *manzaneras* though.” The *manzaneras* date from a more paternalistic version of social assistance, when each block (*manzana* in Spanish) in poor neighbourhoods had a community worker whose business was to notice who was struggling and in need of special help, to refer people to particular social programs, and sometimes to get out the vote (Auyero 2000). The *manzanera* for all her potential for interference, meddling, bias, and judgement, also presented a human face of the state. Her disappearance contributes to anonymized bureaucratic forms of power (Weber 1978).

## Conclusion

By making a conditional cash transfer program a cornerstone of its welfare regime, the government of Cristina Fernández de Kirchner partook of the international trend favouring cash payments over other forms of social assistance. In the decade since its implementation, the AUH has become a fixture of Argentine life, if not an uncontroversial one. This decision has a number of consequences, many of them planned, but some perhaps unintended. It might even be helpful to think of some of these “side effects” in James Ferguson’s sense (1990, following Foucault); that is, perhaps not part of the original design of the program, but a patterned consequence of it all the same. Given the growing support for a guaranteed basic income<sup>8</sup> (Standing 2008, Ferguson 2015, [www.basicincome.org](http://www.basicincome.org)) scholars, activists, and policy-makers can learn from CCTs, which offer many examples of what it means to “give money to the poor” (Hanlon et al. 2010). One might well argue, as Schild (2014) does, that CCTs fit neatly with the market orientation and responsabilization of neoliberal political approaches (see also Dapuez et al. 2017). Although a persuasive argument for the Chilean case, one might ask whether it is intrinsic to the model. In his work on South Africa, Ferguson (2015) prefers to think of cash transfers as rent or as citizens’ fair share of national wealth. Ethnographers are well placed to unpack the complex array of consequences of such policies.

In the case of AUH recipients in Mar del Plata, in principle, money grants more autonomy and freedom to spend social payments as best serves their families. However, many Argentines

<sup>8</sup> Sometimes the guaranteed basic income is called the “negative income tax.”



understand these conditional cash transfers as handouts. They do so, I have argued, in part because of the socially and culturally conditioned understandings of what money is, where it comes from, and what it is for. It is difficult for people to conceive of the AUH as an entitlement. Furthermore, the special quality of money as generic and anonymous, a quality which means no one is really sure where their contributions to the state coffers are going, leads to resentment on the part of non-recipients, even when, arguably they are likewise beneficiaries of per child payments via the Asignación Familiar or tax credits (UNICEF 2019). In this context, there are collectively held views on how the AUH money should be spent and social costs to violating those rules. The AUH, therefore, allows women to participate more fully in the wider world of consumption, but there are strings, and new risks, attached as marginalized Argentines become more visible to the state, to capital, and to the judgement of their fellow Argentines.

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