From Structural Adjustment to Social Adjustment

A Gendered Analysis of Conditional Cash Transfer Programmes in Mexico and Nicaragua

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ABSTRACT The article explores the implications for gender roles and relations in Nicaragua of implementing a Conditional Cash Transfer programme aimed at improving the situation of the extreme poor. Nicaragua's programme, the Social Protection Network/Red de Protección Social (RPS), is modelled on the Progresa/Oportunidades programme of Mexico and shares many features in common. Evaluations of Progresa have suggested positive outcomes for women. However, examination of the findings highlight some cause for concern particularly around what inclusion on the programme means for the women involved. The article explores the consequences of translating this programme aimed at addressing the structural causes of poverty into a more overtly neoliberal and neo-conservative policy context such as that in Nicaragua. It highlights how a key feature of the RPS is the 'social adjustment' of women's behaviour for economic growth gains and discusses the possible consequences for the women included and excluded from the programme.

KEYWORDS *Central America*, *feminization*, *poverty*, *PRSP*, *social safety nets*

In recent years there has been a renewed interest by international development agencies in the role of social policy for bringing about poverty reduction and development goals. The high social costs of the World Bank and

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International Monetary Fund's (IMF) Structural Adjustment Programmes (SAPs) and continued high levels of poverty across the Third World have led to the re-emergence of social protection initiatives, particularly in Latin America. The International Financial Institutions (IFIs) have demonstrated an increasing interest in the role of social policy as a route to reducing poverty, to the extent that a recent internal World Bank evaluation suggested the need for the Bank to refocus on economic growth (PovertyNet, 2005). However, critics have noted that agencies such as the World Bank have tended to merely 'add on' social policies to existing macroeconomic policies rather than seeking to redesign them (Elson, 2004: 64). A general process to 'project-ize' and 'micro-tize' social policy has been noted (Tendler, 2004: 119) that moves away from universalizing policies designed to tackle the structural problem of poverty toward a focus on specific targeted actions (ECLAC, 2004). At the same time a 'feminisation of responsibility and obligation' has been documented where women are assuming greater liability for dealing with poverty and have progressively less choice other than to do so (Chant, 2006). World Bank research in the early 2000s highlighted the efficiency gains from channelling resources through women (World Bank Gender and Development Group, 2003) and the idea that investing in women is one of the most efficient routes to ensuring development aims has led to a 'generalised bid to alleviate poverty primarily, or even exclusively, through women' (Chant, 2003a: 27) or a 'feminisation of poverty alleviation' (Chant, 2008).

Conditional Cash Transfers (CCTs) have become a popular policy tool in this context. CCTs provide cash transfers, most usually to women, that are aimed at improving the health, nutrition and education of children within the household and are contingent upon gains in these areas. One of the most successful CCT programmes in recent years has been the Mexican government's programme Progresa (later renamed as Oportunidades). The Mexican government has made great claims in terms of the role of Progresa/Oportunidades in improving the well-being of the poor in general and the situation of women and children in particular (SEDESOL, 2004a, b). This has led the World Bank to promote Oportunidades as a model on which to base social safety net programmes in the countries in which it has a policy influence (SEDESOL 2003). The Oportunidades model has formed the basis for a key component of the social safety net provision within the World Bank and IMF sponsored poverty reduction initiative in Nicaragua. Nicaragua's social protection network – The Red de Protección Social (RPS) – has been cited as one of the most successful CCTs (Rawlings, 2004) and while the RPS is more expensive than Oportunidades to implement, it has been suggested that the results have been even more impressive (Maluccio and Flores, 2004: 65).

The article considers the implications of implementing an Oportunidades style CCT programme in the Nicaraguan poverty and policy context. In particular it examines the potential impact of such an initiative on gender roles and relations. It begins by providing a brief introduction to the policy context

that has led to the emergence of CCTs as a popular policy tool, before going on to examine the components of the Oportunidades programme and the claims for gender advancement made by the programme to date. The article then describes the Nicaraguan policy context and the role of the RPS within this. It subjects the Nicaraguan programme to a gender analysis that highlights the possible negative implications for both the women included and the women excluded from the programme. The article highlights the inherent gender bias within what is presented as a model for 'gendered' social protection programmes and demonstrates that such inherent biases can be magnified when a poverty alleviation programme designed in one policy context is translated into a distinct poverty and policy context.

Social Policy in the Development Context

The late 1970s brought cut backs in social expenditure across the developing world as part of the decade of World Bank and IMF neoliberal reforms designed to 'adjust' economies in the wake of the oil and debt crises. During the 1980s women were the invisible army who bore the costs of Structural Adjustment Programmes (Afshar and Dennis, 1992; Elson 1991; Sparr 1994). By the end of the 1980s, however, the need for a social element to ameliorate the worst effects of SAPs had been recognized (Cornia et al., 1987). This, coupled with the recognition of the need to integrate poor women into the market led a number of South American countries to adopt strategies targeting those groups most clearly excluded or victimized by SAPs, such as women and female-headed households in a programme of what Alvarez (1999) has termed 'social adjustment'. Recognition of the limited success of Structural Adjustment, even with a 'human face' (Cornia et al., 1987), and the continued high levels of both poverty and indebtedness in many countries saw poverty begin to move up the development policy agenda. During the 1990s, social policy was refashioned to reflect changing priorities and women became more visible (Molyneux, 2006). In recent years female poverty has received more policy attention, as has the role of women in poverty alleviation (Chant, 2008).

In recent years World Bank research has also begun to highlight the important role women can play in ensuring policy goals are met, recognizing the link between reduced gender inequality and economic growth (Dollar and Gatti, 1999; Klasen, 1999) and highlighting the efficiency gains from channelling resources through women (World Bank Gender and Development Group, 2003: 15). Chant (2008: 19) notes that dealing with poverty is 'arguably as onerous and exploitative as suffering poverty' and suggests that instead of development working for women, women are now working for development. This may help to explain why a recent study by ECLAC (2004) found that the percentage of women participating in

poverty reduction programmes was actually much higher than the percentage of women identified as poor.

Recognizing women as a more efficient transmission mechanism of resources, the majority of CCT programmes have targeted women as 'beneficiaries' of resources aimed at improving the health and education of the children in their care. This targeting rests on the explicit recognition of women's greater commitment to the well-being of their families by programmes such as Oportunidades (Gómez-Hermosillo, 2005; SEDESOL, 2004a). This suggests an implicit understanding also exists that men and male heads do not show such commitment. Research shows that women tend to use all their income to improve the situation of the household while men often withhold income from the household for personal consumption, which places women and children who depend on that income in a situation of 'secondary poverty' (Dwyer and Bruce, 1988). Targeting resources at women is designed to circumvent the problem of men misusing the resources provided to them and ensuring they are delivered to the intended, child, recipients.

CCT programmes seek to alter the behaviour of the poor in order that they are better able to care for themselves. Co-responsibility is a key feature of programmes such as Oportunidades and this reflects the fact that social security is no longer seen as residing solely with the state, and instead now involves a co-management of risk where the family too must play their part (Molyneux, 2006). Cash transfers are then contingent on the appropriate behavioural change of poor families, including greater investment in the health and education, the human capital, of their children. The 'good' behaviour of children is the responsibility of women as mothers, and as those targeted with the resources, to ensure. Despite recognition that such targeting exploits the social image of women and hides the displacement of public responsibilities to the private arena, ECLAC among others have suggested that women's involvement in these programmes may have 'empowered them and increased their self-confidence' (ECLAC, 2004: 55). While women's 'empowerment' may be a potentially positive byproduct of CCT programmes, the advancement of women is not a central aim. As such female participants in CCT programmes, as Molyneux (2006) suggests, may be at the service of this New Poverty Agenda rather than served by this agenda.

The Oportunidades Model

Mexico's economic crisis of 1995 and the resultant rise in poverty led the Mexican government to progressively change its poverty reduction strategy ending 'universal tortilla subsidies' and instead funding new investment in human capital (Wodon et al., 2003: 1). The programme was initiated in 1997 and by 1999 operated in 31 of the 32 Mexican states, in 50,000 localities and 2000 municipalities. In 2005, the programme distributed nearly US$3000m to

its 4,923,941 beneficiary families (SEDESOL, 2004b).[1] The president of the Inter-American Development Bank and the vice president of the World Bank coincide in their support for the Oportunidades programme (SEDESOL, 2003, 2005a). Evaluations undertaken to date by independent consultants in general also highlight how successful it has been (see Adato, 2000; Adato et al., 2000; CIESAS, 2002; Escobar and González de la Rocha, 2003, 2005; Parker and Skoufias, 2000; Schultz, 2001; Skoufias et al., 2001; Wodon et al., 2003).

The central component of Oportunidades is a cash transfer representing an average 19.5% of the income of the households in the programme (Hoddinott et al., 2000). The cash transfers are given to women and are designed to improve the health of young children, to ensure children enrol and progress through school and to improve nutritional levels generally. The 'food grant' is a fixed sum transfer but the amount received for education varies, increasing as the child progresses through grades 3 to 6 of primary school. In secondary school the amount not only varies by grade but also by sex, with girls receiving a higher grant than boys. Co-responsibility criteria mean cash is contingent on successful progress by the children enrolled in the programme in reaching health and education targets. Aside from ensuring school attendance and accompanying their children for health checks, cash is also contingent on the women beneficiaries attending workshops and talks on related health, nutrition and hygiene themes.

Studies of Oportunidades have noted the high time burden of participating in such programmes (Escobar and González de la Rocha, 2003: 46) and the fact that compulsory attendance criteria works against women engaged in income generating activities. A 2002 evaluation of Oportunidades found women who live in non-nuclear households, including households headed by women, and those women engaged in productive activities are less likely to be beneficiaries of the programme (CIESAS, 2002: 39), which is interesting given the often-assumed status of female-headed households as the 'poorest of the poor' (see Chant, 2003b, 2004; Jackson, 1998). A later evaluation highlights how productive and reproductive work of women can lead to their being thrown out of the programme for non-fulfilment of the programme's criteria (Escobar and González de la Rocha, 2005: 56).

There is no question that Oportunidades has produced some impressive results, for example, 85% increase in the number of young people enrolled in primary education in rural areas, an increase of 24% enrolment in secondary schools, a 16% increase in height and weight of children under three years of age and an 11% decrease in the maternal mortality rate (SEDESOL, 2004b). The wider implications of these results have also been noted as improving longer-term efficiency and equity of 'development'. In terms of the latter, the designers of Oportunidades claim that the programme brings about affirmative actions to prevent the violation of the rights of all the population, particularly women (SEDESOL, 2005b).

The programme highlights the increased enrolment of girls in secondary school and higher education as exemplifying its promotion of gendered rights.

This increased enrolment has been achieved through investing 100,000 Mexican pesos more in support of the education of young women compared to young men. This extra investment not only supports the higher number of girls in school, but also allows the programme to offer a slightly higher cash incentive to parents to keep girls in school. The assumption is that education is less valued for girls than for boys, in particular by men (Adato et al., 2000). This echoes recent World Bank reasoning that families' willingness to school, feed and provide health care to girls is far more strongly determined by income and the costs of providing these services than is the case for boys (World Bank Gender and Development Group, 2003). To counter this Oportunidades offers slightly higher cash transfers to parents to keep girl children in secondary school, targeting these payments at women. An early study of Oportunidades, however, demonstrated that women beneficiaries were unaware of the reasoning behind the higher grant, understanding the difference in the amount received to reflect the fact that there were more expenses associated with sending girls to school, such as those related to personal appearance and menstruation (Adato et al., 2000: 78). The incentive is thus lost, since costs related to girls' schooling are actually perceived to be higher. Moreover, the programme may inadvertently reinforce gender stereotyping by being seen to provide for additional gendered costs associated with personal appearance.

All transfers, not just those related to girls' education, are deliberately targeted to women and the programme's authors see this as important for challenging gender roles and relations (SEDESOL, 2004a, 2005b). Although the programme does not claim to be primarily concerned with women's empowerment it is suggested that by putting resources in the hands of women and by 'encouraging women not to turn over the money to their husbands' the programme can be seen to be concerned with empowerment of women, both beneficiary women and, via education, their daughters as future women (Adato et al., 2000: 52). As Molyneux (2006) notes, the current focus appears to represent a continuum with earlier Women in Development approaches that sought to 'integrate' women into development without tackling the underlying cause of gender inequality. Statements such as 'encouraging women not to turn over the money to their husbands' suggest the programme is constructing women, rather than inequalities of power, as 'the problem'. The promoters of Oportunidades, however, claim to address issues of power not only through monetary transfers to women but by requiring women to leave their homes to claim the transfers, by encouraging their participation in community meetings, and by requiring visits to health facilities and in this way they suggest Oportunidades has the potential to affect women's bargaining power within the household (Adato et al., 2000: 3). However, in line with theoretical thinking around household functioning (Agarwal, 1997; Sen, 1987, 1990), early empirical findings did not entirely support these claims, finding the monetary transfers to be crucial in bringing about any changes in patterns of decision-making within households (Adato et al., 2000: 16).

In terms of decision-making Wodon et al. (2003: 2) suggest that over time, women became more likely to decide by themselves on the use of their extra income from the programme. The study by Adato et al. (2000) found a decline in husbands alone making decisions in a number of areas; medical treatment for children, school attendance and the purchase of children's clothing, with some effect on food expenditure decisions and those around house repairs. That is, while men may make fewer decisions alone this is in terms of decisions around activities that are traditionally constructed as 'female'. While this reduced male influence may reflect a change in gender relations, at the same time it may reinforce traditional gendered norms and responsibilities, constructing women as those responsible for ensuring the financial as well as social care of children and children's needs.

It could be assumed that Oportunidades has led to increased tensions within households given these changes and its 'empowering' effect on women. However, all evaluations to date, where relations within households are considered, have tended to dismiss the notion of increased tension or violence, suggesting, for example, that there is no evidence of Oportunidades being the cause of violence within the home only that 'program requirements may provoke instances of it [violence] in households where it already exists' (Adato et al., 2000: 61). That is among the nearly one third of adult women who report having experienced violence at the hands of a partner at some time in their lifetime (Ellsberg et al., 1998; Heise et al., 1999). The study by Escobar and González de la Rocha (2003: 55) suggests that the greater solidarity between women in the programme actually allows them to respond better to situations such as instances of violence against women. Adato (2000: 23) similarly talks of increased solidarity within the programme, suggesting the Oportunidades/Progresa programme may to some extent create a new identity for beneficiaries as 'Progresa Women'. However, increased social cohesion within the programme may lead to increased social divisions outside the programme, as one doctor involved in the programme notes ' … friends or godmothers of each others' babies have stopped talking to each other, and since one is in the programme the other one throws garbage at her … ' (cited in Adato, 2000: 21).

Studies have attempted to show how tensions caused by the programme have been reconciled in communities and in the home. In terms of problems in the home, a health promoter working with Oportunidades notes, 'The men do scold them [their wives], but when they come home with the money, they are very satisfied'. Similarly a beneficiary of the programme notes ' … and he says to me, if you won't be here to give me the meal it is OK. You just prepare it and then go' (cited in Adato et al., 2000: 60). While men may 'scold' women they do allow women to participate, because of the monetary gains this brings. There appears to be no evidence, however, that they change their own behaviour to reflect the changing role of their wives. As long as women are fulfilling their commitments to men and in the home, and are bringing monetary resources to the household, then it is rational for men to support the programme as the

benefits of women's involvement in Oportunidades will outweigh any costs. While recognizing the increased workload the programme represents for women Adato et al. (2000: 53) conclude that this increase in time burden is 'clearly a price they [women] are willing to pay for domestic harmony' and see it as a 'strategic choice' on behalf of women. In contrast participants have highlighted how they felt discriminated against by the programme's demands on their time, that some activities they felt obliged to perform offended their dignity, and have questioned the rather one sided nature of 'co'-responsibility (see Molyneux, 2006).

ECLAC (2004: 57) suggest that one of the biggest problems with women targeted initiatives has been that actions have not recognized unequal power relations within households and rather that they assume that relations within the household are equitable. The problem with the Oportunidades model is not so much that it does not recognize issues of unequal power within households, but that this recognition is implicit rather than explicit. The targeting of resources at women is based on notions of how incomes are used within households, or misused by men within households. It also relies on the socially constructed altruism of women to make 'strategic choices' that better the welfare of the whole household rather than their own. Targeting resources at women means that men's behaviour is implicitly recognized as problematic but is not addressed, while the personal deprivation suffered by women through their altruism is not problematized but explicitly reinforced as the social norm. Rather than tackling the issue of secondary poverty and unequal power relations, therefore, to some extent Oportunidades presents a model of how to circumvent the problem. This is a model that has been used as the basis for a number of CCT programmes, including that of Nicaragua.

Applying the Oportunidades Model: The Red de Protección Social

THE NICARAGUAN POVERTY AND POLICY CONTEXT

In 1999 the World Bank and the IMF in the face of increasing criticism around the lack of success of Structural Adjustment programmes launched the Poverty Reduction Strategy Papers (PRSP) initiative. The PRSP process was said to mark a new era for the International Financial Institutions (IFIs) not only marking a new closer relationship between the two but also a new relationship between them and the countries with which they have continued policy influence under the Heavily Indebted Poor Countries (HIPC II) initiative. Countries accepted onto the HIPC must be both highly poor and highly in debt and have spent a minimum number of years implementing a SAP. Once accepted to be eligible for debt relief and further concessionary funding under the initiative countries must produce a PRSP. While production of a PRSP is a condition 'imposed' by the IFIs the content of a PRSP is not predetermined

but rather PRSPs are said to be country owned and designed though national participatory processes, with the assistance of the World Bank.

This change in the way of doing business is also reflected in what the World Bank at least suggests should be included in a PRSP. The core elements include labour intensive economic growth, human capital investment, good governance and social safety nets for the most vulnerable. Despite the addition of more 'social' elements external analysts have questioned the newness of the PRSP process suggesting it to continue with, rather than break from, past policy prescriptions (Booth, 2003; Bradshaw and Linneker, 2003a; Cammack, 2002). Amidst renewed debates around the ability of economic growth to reduce poverty and inequality directly (Dollar and Kray, 2000; Oxfam, 2000; Weisbrot et al., 2000), the inclusion of social safety nets suggests the World Bank does at least appear to have accepted that economic growth will not instantly 'trickle down' to the most vulnerable.

Nicaragua entered onto HIPC II in 2000 and after producing a PRSP reached full completion point in 2004 (see Bradshaw and Linneker, 2003a, b). The PRSP mirrors very closely the guidelines laid out by the World Bank and the policy focus of the IMF. The PRSP of Nicaragua has a strong economic growth focus, as its name, 'The Strengthened Strategy for Economic Growth and Poverty Reduction', highlights. A review of the PRSP by the Bank and the Government in 2001 revealed that many of the programmes analysed lacked a clear target group or poverty focus, and most had no evidence of outcomes or impact (Vermehren, 2002). The RPS is the project most clearly aimed at tackling poverty within the PRSP programme, yet it remains low on the Government's policy agenda being assigned only 0.6% of resources generated under the HIPC II debt relief (Overseas Development Institute [ODI], 2005: 4). Introduced in 2000 the pilot phase of the RPS predates the full PRSP, and, as with Oportunidades, the main source of funding for the RPS is the Inter-American Development Bank with only a small contribution from the Nicaraguan Government and now from the World Bank.[2] In order to reach all households in extreme poverty, approximately US$60m would be necessary per year (Vermehren, 2002). At present the RPS reaches only around 2.5% of the extreme poor.

The limitations in coverage of the RPS are compounded by selection criteria. The choice of localities for inclusion within the RPS is not only based on poverty criteria. Those areas deemed sufficiently poor are then screened according to a number of indicators with the final criteria being the relative 'productive potential' of the different areas (Government of Nicaragua, 2002). The economic growth focus even of this social safety net programme is clear, and stands in contrast to the poverty focus of the Oportunidades programme. An official of Oportunidades recently described Oportunidades related programmes as 'designed to deal with structural poverty. They are static programs. The question is how, when and even whether you should

take someone off a program' (IDBAmerica, 2005). In contrast in the RPS each beneficiary family is enrolled for a set period of three years. As such the RPS is clearly a targeted micro project within a wider set of economic growth policies, rather than a universalizing poverty reduction policy as envisaged by those who designed the Oportunidades programme upon which it is based.

However, despite these limitations, and although the RPS is more expensive than Oportunidades to implement, it has been suggested that the results have been even more impressive (Maluccio and Flores, 2004: 65). An independent evaluation of the pilot phase concluded that the RPS produced a 'massive' average net increase in school enrolment of 17.7 percentage points. In health, achievements included a 5% decline in the number of children whose growth was stunted, something that they note very few programmes have managed to achieve in such as short time (Maluccio and Flores, 2004: 64). The only existing qualitative evaluation of the programme also concludes that the RPS has made a 'profound' difference in the lives of the beneficiaries and their children (Adato and Roopnaraine, 2004: 97).

THE RED DE PROTECCIÓN SOCIAL

While coverage of the RPS is limited over both space and time, for those that do benefit from it, the benefits, both cash and in-kind, are quite substantial. The RPS provides three types of grants:

- Education grant, US$15 every two months, plus an additional US$25 dollars per year, for each child enrolled in school, for the purchase of school supplies.
- Food security grant of US$42 every three months, which is reduced to US$36 and US$32 dollars during the second and third year respectively.
- Health grant of up to US$90 per family per year to cover payments to private providers of health-related services (ODI, 2005: 2).

Pilot households initially received cash transfers of an average 18% of household income, an amount similar to the transfers received under Oportunidades. These transfers were linked to displaying 'good' behaviour, such as enrolling children in school and ensuring vaccinations are up to date. However, transfers were not linked to inflation and their value declined by 8% during the first two years of implementation (Maluccio and Flores, 2004: 8). Moreover, the perceived success of the RPS during the pilot phase led its designers and funders to conclude that targets could be reached in a more 'cost effective' manner (Inter-American Development Bank [IADB], 2003) finding that families would change their behaviour to suit the programme's objectives with very little incentive (International Food Policy Research Institute [IFPRI], 2005). Accordingly, during phase II the amount of the cash transfers received by a household declines over the three years they are enrolled in the programme, resulting in a loss of US$182 per household in

phase II of the project (compared to households in phase I) or a near 30% decline in cash transfers. Studies of Oportunidades suggest that the cash transfer might be key for bringing about changes in gendered decision-making in the household. The lower cash transfers in the RPS may therefore have important consequences in terms of bringing the changes in gender roles and relations alleged to have occurred through Oportunidades.

The Government's documentation around the RPS promotes explicitly the need to change the behaviour of families (Government of Nicaragua, 2002) and the need to promote a 'responsible attitude' among families (IADB, 2003). The finding that families would 'change' their behaviour with very little incentive calls into question the notion underlying the programme that families do not know how to behave and suggests not a lack of willingness to display 'good' behaviour but the lack of resources that enable them to do so. For example, studies from Nicaragua highlight how the poor do value education, including education for girls (Bradshaw, 2002a; CIET–CCER, 2001).

It is interesting to note that why poor women value education may differ from why the authors of safety net programmes value education. For the latter the focus on investment in education is on productivity gains to be had from a healthy and educated work force, that is, an economic growth focus. However, studies suggest education is valued by Nicaraguan women in social as much as economic terms. For young men it is seen as important in terms of what they will not become, rather than what they will be enabled to become, that is, education is seen as important to ensure young men do not become 'delinquents' or enter into gangs. In terms of young women the focus is on ensuring young women can 'look after' or 'defend' themselves in later life and not be 'taken in' or 'fooled' by others, most notably men; the notion that, 'When you know how to read and write you learn how to work and they [men] can't fool you' (Bradshaw, 2002a: 29). Adato et al. (2000: 74) similarly found that while women in Oportunidades ranked employment as the main positive outcome from educating girls this was seen as important not primarily for the additional income it would bring, but in the situation of marriage failure. Hence among women beneficiaries education is seen as important in relation to preventing the bad behaviour of boys and in relation to the future perceived bad behaviour of men, rather than necessarily as a good thing in itself.

Unlike Oportunidades, that seeks to promote the education of girls through providing higher scholarships for girls in secondary school, the RPS does not provide higher school grants for girls. The only 'gender' focus of the RPS comes from its focus on mothers as the 'beneficiaries' of cash transfers. Mimicking Oportunidades, it is women that have been targeted by the RPS as the receivers of the programme's resources, 'motivated by the evidence that resources controlled by women translate into greater improvements in the well being of children and the family' (IADB, 2003: 2, author's translation). RPS documentation is clear about why women are being targeted in the programme, noting that the aim is to promote the 'develop-

ment' of women in order to 'consolidate the family unit' (Government of Nicaragua, 2002: 27).

The Inter-American Development Bank who fund the RPS suggest that the programme 'directly empowers' its female beneficiaries (IADB, 2003). They go on to note that this is through building women's knowledge and skills so that they can be 'pro-active' in improving their families' health, nutrition and education. From the outset the RPS very explicitly constructs women as mothers, as objects of reproduction rather than as subjects of development. The RPS implicitly suggests that those women targeted need to learn to be better mothers, since transfers are dependent on their attending sessions focussed on better child care and family hygiene, as well as sessions on family planning. The RPS promotes a notion of what it means to be a 'good' mother, and does this within the context of promoting the family and family values. The Nicaraguan Government pledges to promote, strengthen and protect the family unit and family unity, re-establishing the values and morals of families (Government of Nicaragua, 2003). The focus on family and family values must be understood within the socio-political context of the country and the growing influence of the Church on politics and political decision-making. This power is witnessed by the fact the Church was able to ensure a recent sex education manual was banned from schools, despite the fact it was government sponsored, attacks on women's groups and members of the women's movements and by the recent vote by parliament to revoke the law allowing therapeutic abortion (see Bradshaw, 2006; Bradshaw et al., 2002).

As with Oportunidades the programme reinforces rather than challenges existing gendered divisions and any change that may come about for women will be within these gendered norms of behaviour. The independent evaluation has noted some extreme actions have been taken by some beneficiaries to comply with the behaviour requirements of the programme (see Bradshaw and Quirós Víquez, 2003). Cash transfers received by women are in part designed to ensure the improved nutrition of children in the household. In the pilot phase to continue benefiting women had to ensure a certain level of weight gain by their babies. Although this conditionality has since been dropped some women still appear to think that they must ensure a target weight is met in order to continue in the programme. There have been reported incidents of 'overfeeding' children just before a health visit in order to reach the set target, and high levels of stress for beneficiaries mindful of retaining related cash benefits (IFPRI, 2005: 3).

While targeting resources to women may increase their access to resources it may not increase their control over these resources. IFPRI (2005: 2) notes that men reported that with the transfers and related higher spending on food they ate better and had more energy to work. In terms of its impact on men, while the IFPRI study highlights that the RPS is not a disincentive to work, it notes that men have been able to spend more time working their own plots of land and working closer to home 'rather than having to travel long distances

in search of wage labour' (IFPRI, 2005: 2). This seems to suggest that the cash women receive through the RPS to some extent is being used to compensate for men's reduced waged labour. Women reported that the RPS allowed them more time to spend on childcare (IFPRI, 2005: 2) presumably also through reducing income-generating activities.

The household dynamics that occur when new monetary resources or a new source of monetary resources are introduced into the home are little studied and little understood in the present policy context. One study of Oportunidades noted that women had been using the cash transfers they received to buy things that in the past they would have asked their husbands to buy; however, the study concluded the prevalence of this was low and evidence anecdotal (Adato et al., 2000). Existing research from Mexico might call into question this conclusion (Chant, 2003b), as would recent research from Nicaragua (Bradshaw, 2002b). In the Nicaraguan study, in the communities surveyed 43% of women reported that their partner withheld earnings for personal consumption, which in 1 in 10 households represented 50% of his income. Perhaps more importantly women engaged in income-generating activities were more likely to report these high levels of income being withheld compared to women who did not bring money into the home. That is the study suggests that when women bring resources into the household rather than seeing this as complementing their own incomes, men may view this as substituting for them, withholding an equivalent proportion of their own income as a consequence. As such those within the targeted households may not be necessarily economically better off through participating in the programme as while overall household income increases, income available to women and children may stay constant or increase less.

Models of household functioning suggest monetary contribution to the household in part determines the ability to make decisions about the household (see Agarwal, 1997; Sen, 1987, 1990) and as such women's non-financial position may improve within the household through the access to resources participation in the programme brings. However, what is important in determining relative 'bargaining power' is not monetary contribution per se, but the value placed on this contribution by those in the household. Relative value or worth of each member, as they themselves and as others perceive this, is the key factor in determining bargaining power. There are very few studies that have considered how the way income is generated affects the relative value placed on that income within the household. A study of reconstruction projects post-hurricane Mitch in Nicaragua (Bradshaw, 2001) suggests that money received by women through participation in reconstruction projects was not valued highly by men or by the women themselves. As such the wider social benefits for women from their participation in projects was questioned.

Limited benefits for women from their participation in projects may be compounded in the case of projects like the RPS by the fact the provision of basic household goods is being constructed through the design of the programme as

the responsibility of women. This 'feminisation of obligation' may bring a decline in the value placed on its fulfilment relative to other household obligations that continue to be constructed as male and there may be little change to the relative position of women and men within the home. However, at the same time the programme's design implicitly constructs women within the programme as having and developing certain characteristics or behaviours distinct from and better than women outside the programme. These characteristics focus on behaviour associated with 'good' mothering, such as breast feeding or family hygiene. Those outside the programme may become understood by what they are not, or as 'bad' mothers and somehow lesser women. If those outside the programme are women involved in income-generating activities and/or female heads of household, such programmes may further reinforce existing divisions and notions of what is acceptable and, more importantly, what is not acceptable behaviour for women.

Conclusions

This article has examined two Conditional Cash Transfer programmes deemed highly effective by their authors and supporters. The Oportunidades programme in Mexico has been promoted by many as a blueprint for other interventions and has been used as a model for the World Bank backed Red de Protección Social in Nicaragua. Both have produced some impressive results in terms of school enrolment and child and maternal health and made some impressive claims about their empowering effect on women. Closer examination of claims around women's empowerment, however, suggests a need for caution.

The programmes do recognize internal household power relations in that the focus on women stems from an implicit understanding that at times men's socially constructed behaviour has a key role to play in producing and reproducing low levels of household welfare. Targeting resources at women means that men's socially constructed 'masculine' behaviour is implicitly recognized as problematic but is not addressed, while the personal deprivation suffered by women through their socially constructed altruism is not problematized but explicitly reinforced as the social norm. Women are presented as the 'solution' to the (male) problem. In order to circumvent the much harder task of changing men's behaviour, and society's view of this behaviour that allows it to be perpetuated, they are the ones targeted with resources and contingent responsibilities for behavioural change.

The criticisms economic restructuring received as a policy tool has led to a focus on combining the economic with the social, and a 'social restructuring' to change the expectations and behaviour of the poor. Women are being targeted as those responsible for ensuring these changes, both their own and those of the future generation. Behaviour change is the key to recent World Bank backed Conditional Cash Transfer programmes, which seek to provide

short-term poverty alleviation that brings about investment in human capital and allows long-term economic growth gains. Women have been given the responsibility to ensure these changes are achieved and the RPS in Nicaragua is a good example of how social policy interventions are being used to bring about a wider economic growth aim and how women are being used within these interventions. In the case of Nicaragua, however, women's responsibilities go further than ensuring household investment in human capital and must be understood within the wider socio-political context that promotes notions of re-establishing the values and morals of families and consolidating the family unit. As such the women beneficiaries are being constructed as mothers, as 'good' mothers and as modelling appropriate female behaviour. In a world of binary opposites this naturally constructs those not in keeping with the norms the programme is seeking to create as 'bad' mothers and somehow lesser or deviant women. The potential economic growth gains from this marriage of the social with the economic come at a cost. This cost is the present and possibly future well-being of women, as present day social adjustment policies reduce the chances for the equitable development of women in much the same way as the structural adjustment policies of the past did.

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NOTES

1. Data and documents available from: http://www.progresa.gob.mx/
2. The first phase (the pilot phase) of the RPS was implemented from 2000 to the end of 2002, and Phase II (the expansion phase) started in 2003. The first phase reached 10,093 families, in six municipalities, in two departments of the country (Madriz and Matagalpa). A positive evaluation of the pilot phase triggered the expansion of the programme reaching a further 12,500 families (IADB, 2003).

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RÉSUMÉ

De l'ajustement Structurel à l'ajustement Social: Une Analyse de Genre des Programmes de Transfert Conditionnel de Liquidités au Mexique et au Nicaragua

Ce papier examine les implications pour les rôles et les rapports de genre au Nicaragua de mettre en œuvre un programme de transfert conditionnel de liquidités, qui aurait comme objectif l'amélioration des circonstances des personnes extrêmement pauvres. Le programme au Nicaragua, la *'Red de Protección Social' (RPS)*, se base sur le programme *'Progresa/Oportunidades'* du Mexique, et les deux programmes partagent beaucoup de caractéristiques. Des évaluations réalisées sur le programme *'Progresa'* ont prévu des résultats positifs pour les femmes. Cependant, une étude de ces résultats souligne quelques raisons pour s'inquiéter, surtout par rapport aux implications pour

les femmes qui participent dans le programme. Le papier examine les conséquences de convertir ce programme (qui compte s'adresser aux causes structurales de la pauvreté) en un contexte de politique manifestement néolibéral et néo conservatif comme celui au Nicaragua. Le papier explique qu'une caractéristique principale de la *'RPS'* est l'ajustement social du comportement des femmes pour des profits de croissance économique, et il discute des conséquences possibles pour les femmes qui participent dans le programme ainsi que pour celles qui y sont exclues.

RESUMEN

Del Ajuste Estructural al Ajuste Social: Un Análisis de Género de los Programas de Transferencia Condicional de Dinero Realizados en México y Nicaragua.

Este documento examina las implicaciones de poner en uso un programa de Transferencia Condicional de Dinero para relaciones de género en Nicaragua, siendo ello un intento para mejorar la situación de las personas extremamente pobres. El programa en Nicaragua, llamado la '*Red de Protección Social*' *(la RPS)* se base en el programa *'Progresa/Oportunidades'* que existe en México, y ambos programas comparten muchas características en común. Evaluaciones realizadas sobre *'Progresa'* han sugerido que existe la posibilidad de resultados positivos para mujeres. Sin embargo, un examen de los datos destacó varias razones para preocuparse, especialmente sobre lo que significa la inclusión en el programa para las mujeres implicadas. El documento examina las consecuencias de convertir este programa – que intenta dirigirse sobre las causas estructurales de la pobreza – en un contexto de política abiertamente neoliberal y neoconservador, como en Nicaragua. El estudio muestra también que una característica principal de la RPS es el ajuste social respecto al comportamiento de las mujeres en las ganancias de crecimiento económico; discute además las posibles consecuencias para las mujeres que están implicadas o excluidas del programa.

BIOGRAPHICAL NOTE

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