

Can Conditional Cash Transfers Be Gender-Transformative? An Assessment of the Flourishing Outcomes Among Women 'Beneficiaries' Of Nigeria's Household Uplifting Programme (HUP)

Nnenna Okoli

Thesis submitted to the University of Ottawa
in partial fulfillment of the requirements for the
Doctorate in Philosophy degree in International Development

School of International Development and Global Studies
Faculty of Social Sciences
University of Ottawa

TABLE OF CONTENTS

LIST OF TABLES.....	vi
LIST OF FIGURES.....	vii
LIST OF ACRONYMS	viii
ABSTRACT.....	xi
DEDICATION.....	xii
ACKNOWLEDGEMENT.....	xiii
CHAPTER ONE: INTRODUCTION	1
Research questions, methods, and conceptual framework.....	4
Findings and contributions of the research.....	7
Structure of Dissertation	10
CHAPTER TWO: LITERATURE REVIEW.....	14
Understanding social protection: key analytical concepts frameworks	14
<i>Risks and vulnerabilities to poverty</i>	<i>16</i>
<i>Definitions of social protection</i>	<i>20</i>
<i>Classification systems of social protection</i>	<i>28</i>
<i>Importance of social protection in International Development.....</i>	<i>36</i>
<i>Universalism versus Targeting in Social Protection.....</i>	<i>38</i>
Conditional cash transfers.....	44
Implementation of CCTs: Program features and operational specificities.....	47
“Conditionality” in Conditional Cash Transfers	50
Human rights and ethical debates on conditionalities.....	52
Impact of conditional cash transfers on wellbeing	57
The Gender Dimension of Conditional Cash Transfers.....	63
Why is gender an important factor in conditional cash transfers?	63
The Impact of CCTs on Women’s Wellbeing and Rights	68
Theoretical Framework	73
Critical Feminist Theory	73
African Feminisms.....	79
Feminist Flourishing Lens.....	81

CHAPTER THREE: METHODOLOGY.....	87
Feminist epistemology and methodologies.....	87
<i>Feminist Epistemologies.....</i>	<i>87</i>
<i>Feminist methodology.....</i>	<i>90</i>
Data Collection.....	92
<i>Field Location</i>	<i>92</i>
<i>Sampling and recruitment.....</i>	<i>96</i>
<i>Research methods.....</i>	<i>99</i>
Data analysis.....	107
<i>Transcription process.....</i>	<i>107</i>
<i>Thematic analysis.....</i>	<i>108</i>
Ethical Considerations.....	111
<i>Reflexivity: Power and Representation.....</i>	<i>113</i>
<i>Positionality</i>	<i>115</i>
Limitation of methodology.....	122
<i>Response bias.....</i>	<i>122</i>
<i>Language</i>	<i>124</i>
CHAPTER FOUR: RESEARCH CONTEXT.....	126
An analysis of the political, economic, and social landscape of Nigeria.....	126
Conditional Cash Transfers in the Nigerian context: Past and present	129
Gaps and challenges in the social protection provision in Nigeria	132
CHAPTER 5: UNDERSTANDING THE SPECIFICITIES OF THE HOUSEHOLD UPLIFTING PROGRAM (HUP): PROGRAM ORIGIN AND OPERATIONS.....	136
The National Social Safety Nets Project (NASSP): The origin of the Household Uplifting Program (HUP)	136
The Household Uplifting Program (HUP) (<i>Beta don come</i>): Program objectives and structure	140
Implementation strategies and procedural specificities of the HUP	143
<i>The targeting process of the HUP.....</i>	<i>143</i>
<i>Enrollment of eligible households into the HUP.....</i>	<i>150</i>
<i>Payment infrastructure of the HUP.....</i>	<i>151</i>
<i>Co-responsibility: A means to “Top-Up” the cash.....</i>	<i>154</i>

<i>Livelihood, Savings, and Group Mobilization.....</i>	<i>158</i>
<i>The Grievance Redress Mechanism</i>	<i>160</i>
<i>Internal Monitoring and Evaluation.....</i>	<i>163</i>
<i>External Monitoring and Evaluation: Third-Party Independent Monitoring</i>	<i>164</i>

CHAPTER SIX: THE GENDER DIMENSION OF THE HUP: SENSITIVE OR TRANSFORMATIVE?166

The Nigerian state’s policy stance on gender equality and women’s empowerment.....	167
Gender considerations in the design and implementation of the HUP.....	170
<i>Why women?</i>	<i>170</i>
<i>Approach to gender mainstreaming in the HUP.....</i>	<i>172</i>
Discussion: A critical feminist analysis of the gender mainstreaming efforts in the HUP	178
Challenges and Opportunities in Upholding Gender Interests in the HUP.....	183
<i>Women are complicit in their oppression.....</i>	<i>184</i>
<i>Gender mainstreaming is not integrated to the grassroots level.....</i>	<i>185</i>
<i>Capacity building on gender mainstreaming for HUP staff.....</i>	<i>187</i>
<i>Increased community visits for Gender Officers</i>	<i>188</i>
<i>Increased sensitization of all stakeholders on gender issues.....</i>	<i>189</i>

CHAPTER 7: ‘BETA DON COME’: UNDERSTANDING FLOURISHING FROM THE PERSPECTIVE OF WOMEN BENEFICIARIES191

What does flourishing mean to poor women?	191
<i>Flourishing means economic security.....</i>	<i>192</i>
<i>Flourishing means peace of mind and happiness.....</i>	<i>193</i>
<i>Flourishing means physical health.....</i>	<i>194</i>
<i>Flourishing means having social relationships.</i>	<i>195</i>
<i>Flourishing means spirituality and religion.....</i>	<i>198</i>
The impact of the HUP on flourishing outcomes	199
<i>Economic empowerment and financial security.....</i>	<i>201</i>
<i>Improved mental state.....</i>	<i>208</i>
<i>Improved health outcomes.....</i>	<i>209</i>
<i>Expansion of social networks.....</i>	<i>210</i>
<i>Improved human capacity outcomes for children.....</i>	<i>217</i>
<i>Improved spirituality and religious participation.....</i>	<i>218</i>

<i>Improved relationship with the environment</i>	<i>219</i>
Challenges and opportunities of the HUP: The perspective of beneficiaries.....	220
<i>Relations with the program officials.....</i>	<i>221</i>
<i>Beneficiaries' experiences with conditionality fulfillment.....</i>	<i>222</i>
<i>The promptness of the cash transfers.....</i>	<i>224</i>
<i>Ease of accessing the cash</i>	<i>226</i>
Discussion: An analysis of the flourishing outcomes in the HUP	227
 CHAPTER 8 - BREAKING AND REINFORCING GENDER NORMS: THE TWO SIDES OF THE HUP.....	234
Existing norms on gender roles and household income management.....	234
“You are now a big woman”: Changes in households' financial dynamics.....	238
“Chores are my duty”: Distribution of unpaid care work.....	240
<i>Conditionalities and unpaid care work.....</i>	<i>242</i>
Decision-making and control over the cash.....	243
Discussion: A critical feminist analysis of the implications of the HUP on gender equality and women's empowerment.....	247
 CHAPTER 9: CONCLUSION.....	253
Summary of research findings	255
Empirical and theoretical contributions	257
Theoretical and methodological contributions.....	261
Programmatic recommendations: Opportunities for transformation.....	263
Areas of future research.....	267
 BIBLIOGRAPHY.....	269
 APPENDICES.....	311

LIST OF TABLES

Table 1: Types of risks and their degrees of covariance.....	17
Table 2: Social Protection categories and instruments.....	33
Table 3: Field Activities and Methods	102

LIST OF FIGURES

Figure 1: Process flow from social registries to beneficiary registries	35
Figure 2: A view of the architecture and surroundings in Itutaba community, Ibadan, Oyo state.....	95
Figure 3: Focus group discussion session and drawings in Itutaba community, Oyo state.....	106
Figure 4: Sample of data analysis using some domains of flourishing.....	110
Figure 5: Process flow of the HUP targeting mechanism.....	151
Figure 6: Illustrative images used to train beneficiaries on environmental sanitation and hygiene conditionality.....	158
Figure 7: Presentation of stationery to primary school pupils by Asejere Savings Group.....	214

LIST OF ACRONYMS

ASCA	Accumulating Savings and Credit Associations
BSS	Beneficiary Satisfaction Survey
CBT(T)	Community-Based Targeting (Team)
CCT	Conditional Cash Transfer
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CEWHIN	Center for Women's Health and Information
COPE	In Care of the People
COVID-19	Coronavirus disease 2019
CSO	Civil Society Organization
CSWYEPWP	Community Services and Women/Youth Employment Public Works Programme
CTF	Cash Transfer Facilitator
DAWN	Development Alternatives with Women for a New Era
EGP	Employment Guarantee Programs
EUROSTAT	Statistical Office of the European Union
FCT	Federal Capital Territory
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GEEP	Government Enterprise and Empowerment Programme
GNP	Gross National Product
GPUSP	Global Partnership for Universal Social Protection
GRM	Grievance Redress Mechanism
GRO	Grievance Redress Officer

HDI	Human Development Index
HUP	Household Uplifting Programme
IDA	International Development Association
IDB	Inter-American Development Bank
ILO	International Labor Organisation
IMF	International Monetary Fund
IPV	Intimate Partner Violence
LASOCU	Lagos State Operation Coordinating Unit
LGA	Local Government Area
LS	Life Skills
LSCTU	Lagos State Cash Transfer Unit
MDG	Millennium Development Goals
MIS	Management Information Systems
NASSCO	National Social Safety-Nets Coordinating Office
NASSP	National Social Safety Net Project
NBS	National Beneficiary Register
NCTO	National Cash Transfer Office
NHGSFP	National Home-Grown School Feeding Programme
NSIO	National Social Investment Office
NSIP	National Social Investment Program
NSR	National Social Registry
NSSP	Non-state social protection
OYOSCTU	Oyo State Cash Transfer Unit
OYOSOCU	Oyo State Operation Coordinating Unit
PMT	Proxy Means Testing

PSP	Payment Service Providers
PWP	Public Work Programs
ROSCA	Rotating Savings and Credit Associations
SBR	State Beneficiary Register
SDG	Sustainable Development Goals
SGMB	Savings Group Mobilization and Micro Business Development
SRM	Social Risk Management
SSR	State Social Registry
SURE-P	Subsidy Reinvestment and Empowerment Program
TPIM	Third-Party Independent Monitoring
UCT	Unconditional Cash Transfer
UN	United Nations
UNDP	United Nations Development Program
UNICEF	United Nations International Children's Emergency Fund
UNRISD	United Nations Research Institute for Social Development
WID	Women in Development

ABSTRACT

Conditional cash transfers (CCTs) are social assistance programs that are widely used to address the prevalence of poverty and vulnerability. By design, women play a central role in the implementation of these programs because women are selected as the primary recipients of the cash transfers, entrusted with managing the cash for their households in line with the programs' objectives, and expected to meet the conditions attached to the cash which are usually focused on development outcomes for children. While the development impacts of CCTs have been extensively evaluated, women's needs and experiences with the programs beyond their role as mothers, have been sidelined. The growing body of knowledge on the gender dimension of CCTs has debated the 'empowerment' effect of the programs but the evidence is divided, and women's perceptions of wellbeing resulting from CCTs require more careful investigation and documentation.

This dissertation examines women's perceptions - and perceived outcomes - of the Household Uplifting Program (HUP), Nigeria's main CCT program. Using critical feminist theory and a feminist flourishing lens, this study assesses the gender transformative capacity of the program's design and delivery, as well as its impact on the practical and strategic interests of women beneficiaries of the program. The dissertation employs key informant interviews, in-depth semi-structured interviews, focus group discussions and document analysis to understand if and how the program tackles the various gender-specific vulnerabilities that women face. Nigerian women's voices are prioritized in capturing the processes, complexities, achievements, and contradictions in the operationalization of this CCT program. The findings presented in this dissertation document the strengths and opportunities presented by CCTs as well as the limitations of these programs in relation to challenging gender inequality arising from the gender norms and stereotypes upon which the programs rely.

DEDICATION

This thesis is dedicated to the memory of my wonderful parents, George Okoli and Helen Okoli.

My adorable Adaora, this one is for you too. I love you all beyond words.

ACKNOWLEDGEMENT

Now all glory to God, who is able, through his mighty power at work within us, to accomplish infinitely more than we might ask or think (Ephesians 3:20).

This dissertation and my PhD journey in its entirety have been fulfilling yet tasking. I could only cross the finish line because I was fortunate enough to have an amazing support system that cheered me on when I needed it the most. I sincerely appreciate everyone who kindly offered me their time, advice, guidance, mentorship, encouragement, resources, and life stories at various points of the 4-year journey leading up to this dissertation – it is because of your generosity that this piece of work is completed.

I ascribe all the glory to God Almighty for His grace, strength, and divine ideas that He provided in abundance as I navigated my PhD program. Thank you, God for holding my hand through this journey and for another win under my belt.

To my siblings Ngozi and Uche, thank you for your constant words of encouragement and your obvious confidence in my dreams and goals. Making you proud is my greatest joy and this degree as much yours as it is mine. To Ozioma, you have been such a rock in my life. Your belief in me and my capabilities was a major driving force when I could not see the end of this process so sincerely, thank you. Onyeka, thank you for always listening to me, for your unwavering love and your support throughout this journey. Master P, you will always be a part of my success story because you always show up for me when it matters most. Thank you for your remarkable mentorship.

Professor Rebecca Tiessen, what an amazing human you are! I am immensely grateful that you took me under your supervision. Thank you for always being accessible, for your timely feedback on my work, for helping me push boundaries, and for all the amazing funding and publication opportunities that you brought my way during my PhD. I appreciate your genuine

interest in my academic work, career, and personal progress, and for making this challenging journey easier than I could have hoped for. Thank you for also setting up the '*Meeting of the Minds*' where I, along with other PhD students, could draw support and inspiration from each other. I could go on and on, but I just want to say thank you! I also appreciate the constructive feedback and thought-provoking questions received from other members of my thesis evaluation committee – Dr. Susan Spronk, Dr. Christine Gibb, Dr. Maika Sondarjee, and Dr. Julie Drolet. Your inputs were invaluable in improving my dissertation.

I would like to express my gratitude to the various institutions that generously funded my PhD program. First, thank you to the University of Ottawa for the generous PhD funding package I received which made this dissertation possible. I would also like to thank all the funding bodies for the scholarships I received including the International Development Research Centre (IDRC) Research Award, the Ontario Graduate Scholarship (OGS), the Arnold Smith Royal Commonwealth Society scholarship, and the Bank of Montreal (BMO) Financial Group Graduate Scholarship. I am highly privileged to have had the interest and support of these prestigious funders for my research.

I must also appreciate the support of both state and civil society organizations in Nigeria where I conducted my fieldwork. A big thank you to the National Social Safety-Nets Coordinating Office (NASSCO), the National Cash Transfer Office (NCTO), the Lagos State Operation Coordinating Unit (LASOCU), the Oyo State Operation Coordinating Unit (OYOSOCU), the Lagos State Cash Transfer Unit (LSCTU), the Oyo State Cash Transfer Unit (OYOSCTU), the Center for Women's Health and Information (CEWHIN), and UNICEF for accommodating my research requests during my fieldwork. I will always be indebted to the women of Igando Oloja and Alakun communities in Lagos state, and the women of Gbenla and Itutaba communities in Oyo state, Nigeria for sharing pieces of their lives with me during my data collection. I salute

your strength and perseverance through the difficulties that have characterized your lives, and
your optimism for a better tomorrow.

CHAPTER ONE: INTRODUCTION

Poverty constitutes one of the most pressing development challenges facing the world today, and its eradication is a top priority for achieving sustainable development (Padmakanthi, 2018; ul Mustafa, 2018; Lilenstein et al., 2016). Poverty refers to a multi-dimensional lack of the necessities for wellbeing such as income, healthcare, education, water and sanitation, nutrition, and housing (UNDP, 2016). Global poverty alleviation efforts over the decades have caused a drop in extreme poverty rates (defined as living below \$1.90 per day) from 36% in 1990 to 16% in 2010, and from 10.8% in 2015 to 8.1% in 2019. However, this remarkable poverty reduction has been uneven across and within regions, countries, and social groups. Evidence of the uneven gains in poverty alleviation can be found throughout sub-Saharan Africa, particularly among rural dwellers, women, and children (UNDP & OPHI, 2023). The sub-Saharan region is characterized by significant poverty and multifaceted inequalities that have placed most countries in the region at the bottom rung of the ladder on the UNDP's Human Development Index (UNDP, 2022). Also, the gradual progression in poverty reduction has been countered in recent times by compounding crises including the COVID-19 pandemic, ongoing conflicts, and climate change. These crises have pulled millions of people into extreme poverty, especially in low and middle-income countries (UNDESA, 2020; Abidoye et al., 2021).

In the campaign against poverty, governments and global stakeholders have concluded that comprehensive and inclusive social protection is key to addressing the social, environmental, and economic risks as well as life contingencies that initiate and sustain poverty (ILO, 2021). While social protection did not feature in the discussions that culminated in the Millennium Development Goal 1 to half poverty by 2015, it is specifically linked with the Sustainable Development Goal 1 to end all manifestations of poverty by 2030 (Hagemejer, n.d.; FES, 2018). The two fundamental classes of social protection – social insurance and social assistance

have been proven to provide basic income security, contribute to sustainable inclusive growth, improve access to essential social services like health and education, fight hunger and malnutrition, ensure equity and social justice, promote political inclusion and stability, and preserve human dignity in most contexts where they have been implemented (Cluver et al., 2016; Hidrobo et al., 2018; Babajanian et al., 2013; FES, 2018).

In sub-Saharan Africa, social protection is progressively being included on national policy agendas and its implementation has contributed significantly to reducing poverty and its associated ills (Satumba et al., 2017; Handa et al., 2022). The most prevalent type of social protection program in the region is cash transfers, and it accounts for about 51% of all social protection strategies (World Bank, 2018). Conditional Cash Transfers (CCTs) are the most funded social assistance programs in Sub-Saharan Africa, Latin America and the Caribbean (World Bank, 2018). This form of social protection involves the transfer of money at fixed regular intervals to targeted poor households on the condition that they conform to delineated behavioural conditionalities that promote human capital development (Scheel et al. 2020). They have been associated with positive development outcomes in poverty reduction, maternal and child health, household consumption, nutrition, education, and economic growth (Glassman et al. 2013; Arnold et al., 2011; Kandpal et al. 2016; Cecchini & Madariaga, 2011; Midgley, 2020). While these have largely been short-term positive outcomes of the program, impact evaluation studies are increasingly showing sustained longer-term benefits (Millán et al., 2019; Baird et al., 2018)

Among other factors, the success of CCTs is hinged on the skills, time, and labor of women because women function as the conduits between the state and their households (Molyneux, 2006). Women are entrusted with the cash as caregivers, encouraged to spend it on stipulated household needs, and charged with ensuring the cash's conditionalities are fulfilled. This is

achieved by drawing on traditional gender roles and responsibilities that place the burden of unpaid care and domestic work on women, and gender stereotypes that associate womanhood/motherhood with self-sacrifice and altruism when dealing with their households.

Beyond women's functions in the operationalization of CCTs, scholars argue that CCTs must strive for gender equality and, at least, be gender-sensitive to account for women's unique vulnerabilities and prevent the aggravation of their vulnerabilities (Holmes & Jones, 2013). In practice, however, gender considerations in most CCTs merely involve targeting women to receive the cash, encumbering them with the responsibility of fulfilling the transfer conditionalities for their families, and ignoring their needs as individuals (Handl & Spronk, 2015). On the one hand, it has been argued that this approach fails to improve women's conditions by challenging and transforming unjust gender relations and structures that oppress them (Molyneux et al., 2016) but on the other hand, it is claimed that CCTs promote gender equality and women's empowerment because CCTs increase women's self-esteem, autonomy, decision-making and bargaining power (Urbina, 2020). Not only have disparities in empirical evidence hindered a comprehensive grasp of the impact of CCTs on women's wellbeing and rights, but there is also a dearth of qualitative evidence that captures women's experiences with the operation of these programs on the ground (Fisher et al., 2017; Cookson, 2018), and even less evidence of the impact on gender equality outcomes (Sugiyama & Hunter, 2020).

This research aims to address gaps in our knowledge about the gender-specific outcomes of CCTs by investigating the CCT program in Nigeria, a sub-Saharan country where 63% of the population is multidimensionally poor and 41% experience monetary poverty (NBS, 2022). The Nigerian program, called *the Household Uplifting Programme* (HUP), was launched in 2016 to help poor households improve their consumption, nutrition, education, and livelihood (NCTO, n.d.). Though implemented across every state in the country, knowledge of the HUP

is still in its infancy because the program has barely been subjected to extensive systematic inquiry, especially from a gender perspective. While the theoretical underpinnings, impact, and principles of CCTs have been the subject of extensive empirical inquiry, far less attention has been paid to how the program, which is inextricably linked to women, impacts women and gender equality outcomes. It is important to understand the subjective experiences of women both in their engagement with the state and their households since they are highly embedded in such programs. It is also key to know what benefits or challenges the program has for women's practical day-to-day needs and their strategic needs for achieving gender equality and empowerment (Moser, 1989). Women's voices need to be prioritized to uncover the drawbacks and strengths in the design and implementation of CCTs as they relate to their dignity and prosperity. The program must go beyond women's participation and inclusion to address the structures that drive unequal gender relations for positive sustainable change to be achieved in women's lives. The findings from this research will fill important gaps in the scholarship on gender equality and CCTs and may have broader impacts such as recommendations for improved programmatic approaches to addressing women's needs in these critical times.

Research questions, methods, and conceptual framework.

Through the perceptions and experiences of women beneficiaries¹ of the HUP and other program stakeholders, the research explores if and how the program is gender-transformative first in its design and then in its implementation procedures on the ground. It also looks at how various aspects of the program affect the wellbeing of women and if it promotes or impedes

¹ I recognize that the term 'beneficiaries' is problematic and criticized in the literature for reinforcing power relationships/binaries between the benefactor/donor and beneficiaries. I use it purposely here to reinforce the significance of the persistent relationship of power between policy designers and those to whom policies are directed in international development (Ho, 2015). When engaging with 'beneficiaries', I employed the term 'women in the program'.

gender equality and women's empowerment. The dissertation relied on qualitative data to consider the following research questions:

1. Does the HUP integrate gender equality considerations in its design and implementation, and to what extent?
2. Does the CCT program offer a comprehensive range of approaches to address the diverse needs of women such as their economic empowerment, physical and mental health, spirituality, social inclusion, and other identified dimensions of wellbeing?
3. What are the implications of the HUP on gender equality and women's empowerment?

This research is concerned with gender transformative change as a strategic outcome of the HUP initiative. Gender transformative change is defined as the processual change of the gendered power relations, norms and structural challenges that are the root causes of gender inequality, with due consideration of the role of contexts and the intersection of gender and other social identities like race, class, sex, ethnicity, among others. It differs from gender-sensitivity which, at best, recognizes gender differences and gender power dynamics with no action to address their structural causes, and from gender-responsiveness which considers these differences and power dynamics but only takes preliminary steps to address the symptoms of gender inequalities while leaving their root causes intact.

Critical feminist theory provides a vital foundation for this research because it is fundamentally concerned with the structural origins of women's subordination in the public and private domain, and the need to change the power inequalities that are inherent in them. The research also draws on the principles of African feminism to contextualize the meanings ascribed to women's voices and actions, and to avoid the imposition of Eurocentric ideals of feminism on

the realities of the women in my research. Nego-feminism, a strand of African feminism is applied to make sense of Nigerian women's perceptions of equal gender relations and structures due to its emphasis on collaboration, compromise, and negotiation in culturally specific contexts (Nnaemeka, 2003).

Building on critical feminist scholarship and the emphasis on systemic and structural inequalities, as well as the significance of context-specificity and centering of women's voices through Nego-feminism, this dissertation advances a structure/agency lens of feminist flourishing for conceptualizing wellbeing. Feminist flourishing brings together feminist analyses of power and subordination with insights from the human flourishing scholarship to measure and understand perceptions of wellbeing. It is a holistic multidimensional lens that considers the barriers and enablers of women's and girls' flourishing across social categories and wellbeing domains. Drawing on the Harvard Human Flourishing lens (Vanderweele, 2017a), these dimensions of wellbeing include mental health; physical health; economic security; social relationships, relationship with the environment; meaning and purpose; and spirituality. As such, the research transcends the narrow definition of wellbeing and the outcome-measurement models of women's economic empowerment (Laszlo et al., 2017). This study also considers the range of experiences of empowerment or wellbeing beyond mainstream development's emphasis on economic growth as the core feature of life (Stiglitz et al., 2018).

Data was collected using key informant interviews with HUP program officials and civil society organization officials to assess the gender-focused language and policy priorities of the HUP. It was also combined with in-depth semi-structured interviews and focus group discussions (FGDs) with women beneficiaries of the HUP to understand how these policy details translated to their experiences of wellbeing and empowerment. The study had a total of

102 participants (33 key informants and 69 program beneficiaries) recruited using purposive and snowball sampling techniques. Data collection took place in Abuja FCT, Lagos state and Oyo state, Nigeria over 6 months from September 2022 to February 2023. The interviews and focus group discussions were conducted in English language, *pidgin* English language, and Yoruba language with the assistance of an interpreter. Before going into the field, ethics approval from the University of Ottawa's office of Research and Integrity was obtained. The Tri-Council ethical principles on Conduct for Research Involving Humans (TCPS 2) and principles of feminist ethics of care were observed throughout the research.

Findings and contributions of the research.

The findings of this dissertation are summarized below and presented in response to each research question:

- 1. Does the HUP integrate gender equality considerations in its design and implementation, and to what extent?*

The HUP is not gender blind because the very nature of the program mandates a degree of gender mainstreaming for its operations. The program has gender and inclusion experts who work within the program to implement the Gender and Social Inclusion Mainstreaming Strategy, the Gender Action Plan, the Sexual Exploitation and Abuse/Sexual Harassment Action Plan; the Gender Based Violence response pathway; and the Grievance Redress Mechanism. The program also integrates gender equality considerations in various levels of its operations including its selection of the cash recipients, governance structure, targeting process, data management, and so on. However, the program is short of gender-transformative because the participation of women is tied to the value that women offer to the program rather than the value the program can offer to promote their practical and strategic interests.

2. *Does the HUP offer a comprehensive range of approaches to address the diverse needs of women such as their economic empowerment, physical and mental health, spirituality, social inclusion, and other identified dimensions of flourishing?*

Beneficiaries of the program reported positive wellbeing outcomes as a result of their participation in the HUP. They experienced an increase in economic resources and financial services; peace of mind and happiness; improved access to healthcare; expanded and strengthened social networks, better relationships with God, and better relationships with their natural environments. However, certain lags in the administration of the program are threatening to reverse the progress achieved by beneficiaries in their wellbeing.

3. *What are the implications of the HUP on gender equality and women's empowerment?*

Among others, some of the goals of the HUP are to realize improved economic outcomes for women, increase the number of financially literate and independent women, and increase women's decision-making opportunities. The program has an economic bias to the detriment of other social vulnerabilities that affect women's empowerment. Women enjoy increased purchasing power but even in their improved economic conditions, their freedom to reach their full potential is still constrained by gender relations, gender divisions, and gender roles which are sites of oppression. The HUP may help to address the multidimensional practical needs of women, but it does not effectively tackle the discriminatory gender norms that contribute to women's inequality simultaneously.

These findings fill empirical gaps in the CCTs literature by providing urgent and improved data that speaks to the impact of these programs on women's day-to-day lives (practical needs) and their strategic interests. The literature is rich with evidence of the impact of CCTs on children's health, nutrition, and education outcomes but this research seeks out the voices of women who are intricately linked to the program yet largely unheard in the literature. In so doing, it speaks

to debates on the gender implications of CCTS by privileging women's expectations, perceptions, and experiences. It consequently offers recommendations for improved programmatic impact in Nigeria but also in other similar contexts in Africa and other developing regions.

Its methodological contribution to the literature lies in its adoption of a qualitative research design, and feminist epistemic and methodological principles in assessing the program's impact on women. The bulk of the impact evaluation studies on CCTs have been predominantly quantitative (Cookson, 2018), and this has created gaps in understanding the relational complexities of CCTs in the contexts where they are implemented. It builds on over ten years of growing feminist evidence that points to both inconspicuous and conspicuous consequences of women's embeddedness in these anti-poverty programs. This dissertation captures and investigates the processes, complexities, and contradictions in the operationalization of CCTs in an African setting, and it enriches the literature in the process.

From a theoretical standpoint, the research contributes to critical feminist scholarship by expanding our understanding of how women's wellbeing, rights, and empowerment are affected by both formal institutions like CCTs, and informal institutions like the gender norms and stereotypes upon which CCTs are reliant. It adds the individualistic material dimension of women's wellbeing to the structural and systemic focus of critical feminist theory using the feminist flourishing lens. The dissertation also adds to the conceptualization of wellbeing in mainstream development which has a continued preference for narrow economic-centric conceptualizations of wellbeing. Using the feminist flourishing lens, the research combines an innovative multidimensional framing of wellbeing (human flourishing) with a critical feminist framework to holistically capture the core dimensions of women's wellbeing, especially within the scope of CCTs.

Structure of Dissertation

The comprehensive body of work in this monograph is made up of nine (9) chapters that provide detailed information on key conceptual, theoretical, and methodological ideas underpinning the research topic; the findings from the field; the interpretations and meanings deduced from these findings; and finally, the empirical and practical implications of the research.

Chapter Two provides an in-depth review of the relevant bodies of literature that have informed this dissertation. It begins with a dive into some analytical and conceptual terms that are crucial to understanding social protection including its rationale; its different meanings and conceptualizations; its classifications and categories; its role in achieving sustainable development; and debates on its scope of coverage. Next, the chapter narrows down to Conditional Cash Transfers as an instrument of social protection with a focus on its emergence in international development, its operational specificities, debates on its relevance and ethics, and the impact of CCTs on wellbeing dimensions. The chapter also pays attention to the gender dimension of CCTs by highlighting the importance of gender mainstreaming in CCTs, the role of women in the programs, and debates on the impact of CCTs on gender equality and women's empowerment. The last section of the chapter lays out the theoretical and conceptual ideas that frame the dissertation, drawing on critical feminist theory, Nego-feminism, and feminist flourishing as analytical lenses used to inform the central questions of the dissertation.

Chapter Three opens with discussions on my research methodology which is grounded in feminist epistemologies and methodologies. The epistemological underpinnings of feminist standpoint theory are highlighted to justify the research's epistemic prioritization of the marginalized, including women. Also, feminist methodology is underscored to reflect my research's preference for knowledge by women for women, attention to the voices of the

marginalized, and its recognition of the power dynamics between the researcher and the researched. Next, I briefly introduce my research sites and justify their selection for my study based on their geographic, demographic, and socio-economic characteristics. Then I detail my data collection process including my sampling and recruitment technique, the research methods (key informant interviews, in-depth semi-structured interviews, focus group discussions, and document analysis), and the data analysis process. This is followed by a reflection on the ethical considerations and implications of my engagement with my research participants such as confidentiality and privacy, risks and benefits, and informed consent. I also move on to discuss reflexivity and my positionality to account for how it might have influenced the research process. I close off this chapter by outlining the perceived methodological limitations of the study.

In Chapter Four, I present an overview of Nigeria's political, economic, and socio-cultural landscape. Here, I also highlight the developmental challenges that affect the majority of the population to set the background for the importance of conditional cash transfers in that context. I also give a historical perspective on CCTs in Nigeria and the policy and programmatic background to the emergence of the HUP. Lastly, I point out some design and implementation gaps in CCTs and other social protection instruments in Nigeria.

Chapter Five is the first of four empirical chapters. It is dedicated to meticulously describing the specificities of the HUP. It focuses on its policy and institutional foundations, rationale, objectives and structure, and implementation strategies and processes. Emphasis is placed on the targeting mechanisms, enrolment, payment systems, co-responsibilities, savings group mobilization, and the monitoring and evaluation provisions.

Chapter Six addresses the first research question, *“Does the HUP integrate gender in its design and implementation, and to what extent?”* In this chapter, I first examine the posture of the

Nigerian government on gender equality and women's empowerment through an analysis of extant policies and their linkages with the HUP. Next, I delve into an exploration of the gender considerations of the HUP, including its logic for integrating women, the gender mainstreaming strategies employed and the gender mainstreaming opportunities and challenges in the program. I close out this chapter with a critical analysis of the implications of the program's gender mainstreaming approach to the goal of gender equality.

Chapter Seven addresses my second research question, *“Does the CCT program offer a comprehensive range of approaches to address the diverse needs of women such as their economic empowerment, physical and mental health, spirituality, social inclusion, and other identified dimensions of flourishing?”* The chapter introduces the subjective interpretations of flourishing by women beneficiaries to privilege the flourishing dimensions most important to them in their daily lives. Next, it elucidates the impact of the HUP on their defined dimensions of flourishing before moving on to the opportunities and challenges of the HUP based on the experiences and perceptions of the women beneficiaries. To conclude, I apply the feminist flourishing lens to the findings as a way of highlighting the finding's implications for the wellbeing and CCT literature.

Chapter Eight is the final empirical chapter of the dissertation that answers the question, *“What are the implications of the HUP on gender equality and women's empowerment?”* It begins by giving a background on the prevalent norms of gender roles and household income management in Nigeria. This background aids the subsequent analysis of some indicators of equitable gender relations (relevant to the cash transfer) and how these have been promoted or constrained by the HUP. In focus were household financial dynamics, distribution of unpaid care work, and control over the cash in the household. This chapter concludes with a critical

feminist analysis of the HUP's impact on gender power dynamics and structures, as well as its implications for the body of evidence on gender and CCTs.

Chapter Nine concludes this dissertation with a summary of the research's findings and an overview of the empirical, theoretical, and methodological contributions of the dissertation. Some programmatic recommendations are offered to improve the program's impact on the lives of CCT beneficiaries, and I close this chapter with some directions for further research.

CHAPTER TWO: LITERATURE REVIEW

This chapter provides a review of the relevant literature that has shaped the design of this research. The review is centered on the major ideas and debates that have emerged in the literature on social protection broadly, and conditional cash transfers specifically. The chapter is structured to emphasize the nuances in ideologies and empirical evidence on various aspects of the research subject. The review is divided into four broad sections. The first section presents key analytical concepts and frameworks for understanding social protection as a social policy instrument including various conceptualizations of social protection, risks, and vulnerabilities, and the associated development outcomes of social protection. In the second section, I narrow the focus to CCTs as a type of social protection; examining its features and operational specificities, ethical debates on conditionalities, and the impact of CCTs on development goals. The third section applies a gender lens to CCTs to highlight its inherent gender dimensions and the debates on their implications for gender equality. The last section of this chapter outlines the theoretical framework and conceptual lens on which I rely for this research: critical feminist theory, African feminisms, and the feminist flourishing lens. In concert, these interrelated frameworks provided a roadmap for the research process and the interpretation of the data that emerged in this research.

Understanding social protection: key analytical concepts and frameworks

Social protection is an important component of national policy systems (Loewe & Schüring, 2021). It is recognized as a powerful policy mechanism and an emerging model of social policy for the alleviation of poverty and reduction of vulnerability to risks (Barrientos & Hulme, 2009). The necessity of social protection programs became particularly evident in the 1980s and 1990s in Latin America and East Asia following the devastating aftereffects of the Structural Adjustment Programs and financial crises on human development. These

occurrences spiked poverty rates and vulnerabilities but most importantly, they spurred commitment to strengthen social protection systems that could alleviate poverty, build resilience, and enhance human capital (Tirivayi, 2017; Barrientos & Hulme, 2009). The turn to social protection and safety nets in this period reflected a growing consensus among governments and donors that economic growth was essential but inadequate in addressing poverty in all its manifestations, and that direct targeted interventions were a necessity to curtail poverty (Adato & Hoddinott, 2010).

Social protection is critical to achieving inclusive and equitable economic growth, as well as sustainable human development as stipulated in the United Nations Sustainable Development Goals (Ulrichs and Sabates-Wheeler, 2018; Bastagli et al., 2019). For these reasons, various international development organizations including the United Nations, International Labor Organisation (ILO), World Bank, International Monetary Fund (IMF), and United Nations Development Program (UNDP), among others, have pushed for the prioritization of social protection coverage and comprehensiveness within states. For example, the ILO called for the establishment and implementation of social protection floors by all states through its Social Protection Floors Recommendation (No. 202) to ensure that states provide basic social security guarantees such as income security, access to essential healthcare, and education, to name a few. (ILO, 2012). This need for social protection coverage is further emphasized in the United Nations 2030 Sustainable Development Goals 1.3 and 1.5 which enjoin states to establish contextually relevant social protection systems and floors, especially for the poor and vulnerable to strengthen their resilience against shocks and disasters (UN, 2015). Overall, effectively designed and implemented social protection can intercept the various sources of risks and vulnerabilities across an individual's life cycle and between generations which can culminate in chronic poverty and deprivation. In Africa, the potency of social protection in

countering risks and shocks associated with poverty and inequality is recognized and political will to expand coverage is growing in the region (ILO, 2017; UNDP, 2019).

Risks and vulnerabilities to poverty

The concepts of risk and vulnerability are central to social protection, and there are various factors which can cause predisposition to varying types and levels of risks and vulnerabilities.

Risks affect the ability of an individual/household/community to secure a reasonable level of livelihood and wellbeing. Risks which are typically targeted by social protection include shocks (unforeseeable events/conditions that occur abruptly e.g., sudden sickness) and stresses (predictable events/conditions that unfold at a much slower pace e.g., old age) (Farrington et al., 2007; Holmes & Jones, 2013). Risks have also been classified into life cycle risks (that is, inherent risks associated with different life stages or events including birth, childhood, adolescence, parenthood, widowhood, orphanhood, marriage, old age, etc.); health risks (that is, sudden or inevitable health conditions/events including pregnancy, childbirth, sickness, work-related disability/injury, etc.); and unemployment (Loewe & Schüring, 2021). They are also categorized as idiosyncratic risks (that is, affecting a specific individual or household e.g., sickness) and covariate risks (that is, affecting multiple people at the same time e.g., recession and disasters) (Holzmann et al., 2003). These risks can be economic, social, political, physical (health) or environmental, and they can occur at various scales to affect populations' livelihoods (see table 1 below). There are vast number of livelihood risks which threaten individuals, households, and communities' capabilities, although there is no globally applicable list of risks, and their categories and scales can shift depending on the contexts where they occur. EUROSTAT (2019) suggests that in the European context the following risks are most relevant for the establishment of social protection: "Sickness/healthcare, disability, old age, survivors, family/children, unemployment, housing, and social exclusion not elsewhere

classified” (p. 9). This list of risks would differ in Lower Middle Income Countries (LMICs); urban and rural areas; geographical terrains; climatic zones; formal and informal economies, etc.

Table 1 - Types of risks and their degrees of covariance

Nature of Risks	Micro-level risks (idiosyncratic)	Meso-level risks (somewhat covariate)	Macro-level risks (covariate)	Examples of risks
Life cycle	Childhood Adolescence Parenthood Death (widowhood, orphanhood) Old age			Old age: <i>Loss of income after retirement due to fragility/sickness; increased likelihood of chronic age-related diseases</i> Widowhood: <i>Loss of household income as a result of breadwinner’s death; lack of inheritance rights for widows</i> Adolescence (girls): <i>Risk of adolescence pregnancy and early marriage</i>
Health	Illness Injury Employment-related injury and infection Pregnancy	Epidemics e.g., HIV/AIDS; segregation in healthcare access within communities	Pandemics e.g., COVID-19.	Segregation: <i>Limited access to healthcare among marginalized groups within a community based on indigeneity, gender, etc.</i> Illness/injury: <i>A household’s breadwinner losing his/her income generating capacity due to ill-health/injury/pregnancy, etc.</i>
Economic	Unemployment Underemployment Loss of employment Job insecurity for low-skilled workers	Decrease in demand Output collapse	Global financial crisis; Recession; Inflation	Unemployment/loss of employment: <i>Risk of income insecurity, haphazard consumption pattern; disposal of productive assets e.g., selling off livestock; compromising on human</i>

				<i>capital development to cope e.g., withdrawing children from school.</i>
Environment		Drought Flood Landslide River/Air pollution Hail Volcanic eruption Earthquake Deforestation Livestock disease	Drought Flood Deforestation Volcanic eruption Earthquake Air/river pollution Climate change Environmental degradation	<i>Risk of displacement, destruction of assets, loss of livelihood, forced migration, etc. as a result of environmental disasters.</i>
Social	Family composition (high dependency, intra-household inequality based on gender, sexual orientation, etc., family violence, family break-up)	Marginalization, Discrimination, and Exclusion at the community level. Erosion of communal ties and social capital	Marginalization and exclusion of social groups based on race, gender, religion, indigeneity, sexual orientation, etc. Demographic changes Civil unrest	<i>Exclusion from access to resources, opportunities, services, etc. on the basis due to social identities</i>

Adapted from Loewe & Schüring (2021); Cain (2009); Jones & Shahrokh (2013)

In social protection, **vulnerabilities** can be described as conditions that increase the probability of poverty or deprivation among individuals, households, and communities when adverse risks materialize (Ruch, 2019). According to Chambers (1989), [Vulnerability]... “means not lack or want, but defencelessness, insecurity, and exposure to risk, shocks and stress” (p. 1). It heightens the likelihood of a detrimental outcome in the presence of risk, especially when the ability of affected individuals and households is compromised (Ellis et al., 2009; de Mello, 2022). Therefore, vulnerability rises when the risk of adverse events occurring is high and when coping abilities are low. Vulnerability is “ex-ante poverty”; an indicator of individuals and households that are expected to be poor in the future (Dercon 2001, p. 27). It can be seen as a predictive measure of poverty status, rather than poverty outcome.

The ability to avert or recover from shocks and stresses is largely dependent on asset stock and resources (land, educational endowment, skills, livestock, family labor, properties, savings, etc.); such that an individual or a household with a robust diversified asset stock has a higher chance of successfully dealing with shocks/stresses when they occur. This means that the poor are predisposed to vulnerability due to their weak assets and resources, and this vulnerability can push them further into poverty as successive adverse shocks occur (Ellis et al., 2009).

In addition to their ability to cope with risks, the level of vulnerability experienced by individuals/households/communities are also influenced by numerous factors such as life cycle stage, household composition/demography, social capital, and other intersecting socio-cultural factors such as age, gender, ethnicity, physical and mental (dis)ability, race, religion, sexual identity, etc. (Holmes & Jones, 2009). For instance, in the event of an economic risk like loss of employment in a poor household, the girl child is vulnerable to withdrawal from school to enable the household to cope with the loss of income. This disrupts her human capital development and jeopardizes her chances of escaping poverty in the future (Acquaye, 2021).

Social protection, therefore, is aimed at addressing these risks and vulnerabilities by i) providing support for people's livelihoods so that they are prepared to weather a shock/stress; and ii) preventing the depletion of asset stocks that would otherwise increase their vulnerability to future shocks. The provision of social protection can prevent poor and vulnerable people from resorting to damaging coping strategies like withdrawing children from school, sale of productive assets, stressful migration, declining food consumption, and risky behaviors like transactional sex in the face of shocks and stresses (Holmes & Jones, 2013).

Definitions of social protection

Although there is an almost ubiquitous political acceptance of social protection, there are huge disparities in the conceptualization and definition of social protection among stakeholders due to varying policy priorities and social norms (Devereux & Sabates-Wheeler, 2015; Hickey & Seeking, 2017; EUROSTAT, 2019). Policy makers and development practitioners alike include and prioritize different core components of social protection, thus, resulting in loosely defined boundaries on what constitutes social protection. For instance, social protection has been defined as “public actions taken in response to levels of vulnerability, risk, and deprivation which are deemed socially unacceptable within a given polity or society” (Conway et al., 2000, p. 5). In this definition, the primary focus of social protection is to address deprivation and vulnerabilities among the poorest on the one hand and to prevent degeneration among those above the poverty line in the event of shocks and life cycle contingencies on the other hand. Similarly, the Global Partnership for Social Protection (GPUSP) describes social protection as:

...a nationally defined system of policies and programmes [that] provide equitable access to all people and protect them throughout their lives against poverty and risks to their livelihoods and well-being. This protection can be provided through a range of mechanisms, including cash or in-kind benefits, contributory or non-contributory schemes, and programmes to enhance human capital, productive assets, and access to jobs (GPUSP, 2019).

Devereux & Sabates-Wheeler's (2004) definition adds a social dimension to the vulnerabilities and risks addressed by social protection. It highlights that social protection is not merely protection against economic vulnerabilities and chronic poverty, but also protection against social vulnerabilities such as discrimination and abuse; thus, underscoring the relationship

between poverty and exclusion. Their conceptualization of social protection will be unpacked further in the next section; however, they define social protection as:

...all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalized; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups (Devereux & Sabates-Wheeler, 2004).

Their perspective was echoed by the European Communities definition in its 2010 European Report on Development which, in addition, points to the role of social protection in facilitating the poor's attempts to break out of poverty and productively partake in growth. It states that:

[Social protection is a] specific set of actions to address the vulnerability of people's life *through social insurance*, offering protection against risk and adversity throughout life; *through social assistance*, offering payments and in-kind transfers to support and enable the poor; and *through inclusion efforts* that enhance the capability of the marginalized to access social insurance and assistance (EC, 2010).

Besides the obvious diversity in defining social protection, there is also a lack of consensus on the most effective conceptual framework for understanding and justifying social protection (Devereux et al., 2018). Barrientos and Hulmes (2010) identify three dominant conceptual approaches to social protection in public policy discourse that are embedded in different perspectives of social transformation. First is the rights-based approach to social protection. This perspective emphasizes that citizens possess economic and social rights conferred on them by natural law, constitutional laws, and international laws which states are legally obligated to uphold through the provision of social protection coverage (Sepúlveda & Nyst, 2012; Munro,

2008; Kaltenborn, 2020; Chemmencheri, 2016). The inalienable right to social security is entrenched in international human rights instruments like the United Nations Universal Declaration of Human Rights of 1948 (Townsend, 2009). It states in Articles 22 and 25(1) that:

Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international cooperation and in accordance with the organization and resources of each State, of the economic, social, and cultural rights indispensable for his dignity and the free development of his personality (art. 22). Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, invalidity, widowhood, old age, or other lack of livelihood in circumstances beyond his control (art. 25(1)) (UN, 1948).

Likewise, Article 9 of the International Covenant on Economic, Social and Cultural Rights of 1966 stipulates that “[t]he States Parties to the present Covenant recognize the right of everyone to social security, including social insurance” (UN, 1967). The United Nations’ International Convention on the Elimination of all Forms of Racial Discrimination also commits its signatories to remove racial, ethnic, and color barriers to their citizens’ realization of economic, social, and cultural rights:

In compliance with the fundamental obligations laid down in article 2 of this Convention, States Parties undertake to prohibit and to eliminate racial discrimination in all its forms and to guarantee the right of everyone, without distinction as to race, colour, or national or ethnic origin, to equality before the law, notably in the enjoyment of the following rights:(e) Economic, social, and cultural rights, in particular: [...] (iv) The right to public health, medical care, social security, and social services (UN, 1965, art. 5).

The right to social security is also laid down in other UN legal documents such as the *Convention on the Rights of the Child* (1989), the *Convention on the Rights of Persons with Disabilities* (2006), the *International Convention on the Protection of the Rights of All Migrant Workers and Their Families* (1990), and the *Convention on the Elimination of All Forms of Discrimination Against Women* (1979). All these universally negotiated and accepted legal instruments frame social security as a basic social right and necessity that may be threatened if states do not establish by law, sustainable and accessible social protection systems that cover a comprehensive range of social risks and circumstances including sickness, healthcare, old age, unemployment, employment injury, family and child support, maternity, disability, and orphans (ILO, 2021). The right to social security and other political, economic, social, and cultural rights are considered inseparable and interdependent, hence, the need to synchronize social protection schemes with other political, economic, and social policies geared towards the realization of social security (UNRISD 2016). This rights-based approach to social protection has been championed by the ILO which continues to advocate for states to strengthen their social security systems and extend at least minimum levels of social protection to their populations by ensuring income security and healthcare access throughout the life cycle (ILO, 2021). States' provision of social protection benefits to their citizens has also been framed as a necessity under the social contract between states and their citizens – a normative framework that obligates states to protect and promote its citizens' social rights as well as the latter's obligations and level of trust in the state apparatus (Ulriksen & Plagerson, 2014; Hickey, 2011). Social protection can strengthen vertical trust and relations between the state and citizens, especially when the state can provide security, ensure citizen participation, and provide social protection and basic infrastructure in return for taxes (Loewe, 2020).

Furthermore, the rights-based approach to social protection is concerned with ensuring that social protection is inclusive, accessible, and responsive to the needs of different social and

economic groups – that is, leaving no one behind (Hujo et al., 2017). This dimension of the right-based approach recognizes various physical, financial, technological, and cultural barriers that vulnerable groups such as children, women, ethnic minorities, indigenous peoples, older persons, sexual minorities, rural populations, and persons with disabilities face in accessing social protection (ILO, 2017). Scholars like Sepulveda (2017) therefore call for adherence to the human rights principles of equality and non-discrimination in the design and implementation of social protection programs. This means that states must guarantee everyone equal enjoyment of their right to social security irrespective of their gender, age, color, religion, physical and mental ability, health status and sexual orientation by ensuring that social protection programs are accessible, affordable, adaptable, and gender-sensitive (Sepulveda & Nyst 2012; Sepulveda, 2017). Others have suggested that social protection policies and programs must adhere to the following human rights principles: Universality; dignity and autonomy; equality and non-discrimination; inclusion of vulnerable groups; gender perspective, transparency and access to information; meaningful and effective participation; accountability mechanisms; respect of privacy; comprehensive, coherent and coordinated policies; adequate legal and institutional framework for long-term social protection strategies; standards of accessibility, adaptability and acceptability; and adequacy of benefits (social protection-human rights, n.d.).

The second major approach to social protection is the needs-based approach. This draws from the basic human needs school of development, and it identifies social protection as a means of eliminating chronic poverty and securing human development for moral and economic benefits. The needs-based approach is traced to the 1970s when development decisively became people-centered with a focus on poverty and inequality due to a paradigm shift in theory and practice from “development as economic growth” to “development as economic growth and social wellbeing” (Esteva, 2010; Hulme, 2014). This shift in the obsession with

economic growth was based on the realization in development circles that economic growth was insufficient in addressing societal ills such as poverty, hunger, and inequality – because in fact, it aggravated them (Streeten et al., 1981). There were therefore calls to directly address basic human needs for quality human life, rather than expecting them to be delivered as a by-product of Gross National Product (GNP) per capita increases (Seers, 1969). In this period, the ILO propounded the Basic Needs Approach which centred on the fulfillment of people's minimum living standards such as access to food, water, shelter, clothing, healthcare, education, employment, security, and sanitation. In the basic needs school, development is measured by the extent to which certain basic human needs are met, and this can be achieved using well-designed social protection schemes (Munro, 2010).

The satisfaction of basic human needs is justified on three main grounds: moral, instrumental, and political (Streeten et al., 1981). The starting point for the moral argument for basic needs satisfaction is that it is intrinsically good to prevent humans from enduring any form of hardship caused by the absence of basic necessities, particularly when resources are available. This position is based on compassion, value for human life, and human solidarity which do not permit needless human suffering. From this perspective, social protection is morally imperative for the wellbeing of those vulnerable to different shocks of life. The second justification for social protection is its instrumental value for the state's interests, especially economic growth, and human development. Proponents argue that states make profitable investments in human capital when funds are injected into social services such as nutrition, healthcare, education, and sanitation because their citizens are better equipped to make positive contributions to their societies and economies. This high rate of return on investment, they argue, would eventually culminate in a reduction in social protection in the future since citizens would have escaped from poverty (Streeten et al., 1981). The political argument for the satisfaction of basic needs is its value for all socio-economic classes in the medium to long term. Besides from providing

social resources to the poor, the rich can also benefit in various ways from living in a healthy, educated and highly skilled society. For instance, wealthy capitalists would draw from a highly skilled and educated labour force that would ensure continuous productivity and profit accumulation for them. The basic needs school formed the intellectual basis for several projects of international development agencies like UNICEF, UNDP, and the United Nations in the 1980s and 1990s including the UNDP's human development index which measures the satisfaction of basic needs using three indicators – income, literacy, and longevity; and the United Nation's 2015 Millennium Development Goals (UNDP, 1990; UNICEF, 1987; Munro, 2010).

The third popular conceptual framework of social protection is the social risk management (SRM) framework. This framework was developed and popularized by the World Bank in the late 1990s (Jorgensen & Siegel, 2019; Holzmann & Jorgensen, 2000; Holzmann et al., 2003). Here, social protection is conceptualized as a tool for helping poor individuals, households and communities to reduce their economic vulnerability and smoothen their consumption patterns in the face of diverse risks such as disasters, sickness, conflict, inflation, discrimination, etc. Devereux & Sabates-Wheeler (2007) call this perspective 'the social protection for efficient development' or 'instrumentalist' perspective (p. 1). This camp argues that the poor face the highest exposure to risks with dire consequences for their welfare, yet they are most ill-equipped to deal with these risks due to their limited access to state and private support like insurance and income support. These risks can be idiosyncratic or covariant; natural or man-made; catastrophic or non-catastrophic, while risk management can be provided by state, market-based, or informal mechanisms (Holzmann and Jorgensen, 2001). Advocates state that due to asymmetrical information, principal-agent problems, uncertainty about the future, and moral hazards, private or commercial insurance abhor and often offers incomprehensive coverage for a range of risks including pregnancy and unemployment, as well as covariant risks

like disasters and armed conflicts (Jorgensen & Siegel, 2019). This is because profitability is the priority of private insurance and this is threatened in the event of widespread claims by all insured parties at the same time, for example, during disasters or recession; in the absence of complete information on risks; and in the absence of state guarantees. These market imperfections justify the emergence of various degrees of state welfare systems – whether comprehensive as in developed countries or incomprehensive as in developing countries where social assistance schemes are predominant. It is important to note that the SRM considers risk management important to the extent to which it increases economic growth; hence it is situated in the economic growth and trickle-down economics paradigm (Devereux & Solórzano, 2016).

The SRM approach has been criticized for its limited focus on economic risks, and its oversight of “structural” or social risks which equally further poverty and vulnerabilities – a safety net approach (Barrientos & Hulme, 2010). In essence, it omits issues of equity and social rights. Another identified weakness of the SRM framework is the limited role it proposes for the state in protecting the poor. The state’s intervention in social risk management is primarily deemed necessary when the private market fails and this limits the wider risk-mitigating potential of the state (Devereux & Sabates-Wheeler, 2004). The framework also focuses inordinately on state and private-based social protection mechanisms with a limited role for informal mechanisms which are more contextually relevant in developing countries where public and market-based social protection strategies are underdeveloped. Lastly, the SRM framework falls short in its negligence of chronic poverty and its focus on the management of downside risks and transient poverty (Mestrum, 2012).

In response to the intellectual gaps in the SRM framework, Devereux & Sabates-Wheeler (2004; 2010) propounded an alternative conceptual framework called the transformative social protection framework. The transformative social protection school challenges the construction

of social protection as a safety net and/or humanitarian relief instrument provided to the poor and vulnerable on a discretionary basis for a short time (Devereux et al., 2011). They argue that the SRM framework's preoccupation with income variability and economic risks underexploits the potential of social protection to decisively address the root causes of vulnerability and lift people out of poverty. By focusing on economic protection, they argue, social risks which drive and reinforce poverty and inequality such as social injustice, marginalization, discrimination, and abuse are left unaddressed. Therefore, the transformative social protection framework calls for the integration of the "transformative element" in social protection to ensure long-term and sustainable poverty reduction (Sabates-wheeler & Devereux, 2008). This involves the use of policies and measures that address those power relations and hierarchies at all levels of society that generate and sustain vulnerabilities among social groups (Jones & Shahrokh, 2013; Kabeer, 2014). Transformative social protection can "enable socially marginalised groups to claim rights to livelihood enhancing assets; sensitisation and awareness-raising campaigns can transform public attitudes and behaviour; and changes to the regulatory framework could protect vulnerable or minority groups against discrimination and abuse" (Devereux & Sabates-Wheeler, 2004; p. 9). Therefore, social protection can concurrently produce economic growth and efficiency, as well as social justice, empowerment, and economic, social, and cultural rights.

Classification systems of social protection

Social protection is generally conceptualized as comprising of two major categories: Social insurance and social assistance (Conway et al., 2000; Antonopoulos, 2013). **Social insurance** consists of interventions that protect against life course and employment-related contingencies such as unemployment, maternity/paternity, old age, disability, illness, and injuries (World Bank, 2018). Examples include pensions, health insurance, unemployment insurance,

maternity/paternity benefits, disability benefits, and work accident insurance. Social insurance interventions are often financed jointly by compulsory contributions from employees, employers, and the state, and therefore only available to those engaged in formal employment. However, efforts are being made to expand social insurance coverage to those in informal employment (who constitute most workers in developing countries) as well as other marginalized groups (Holmes and Scott, 2016; ILO, 2017; El Mekkaoui et al., 2022).

Social assistance is quite distinct from social insurance, in that it specifically targets those living in chronic poverty. As non-contributory tax and/or donor-financed interventions, social assistance interventions provide support to groups deemed vulnerable to deprivation and poverty. Social assistance is the most prevalent form of social protection provided to the poor and vulnerable in developing countries (Barrientos et al., 2010). Examples include conditional cash transfers, unconditional cash transfers, employment guarantee programs (EGP), public work programs (PWP), free or subsidized prices for consumption or production inputs, school feeding programs, fee waivers, non-contributory social pensions, food transfers, cash plus programs, to name a few. (World Bank, 2018). These social assistance instruments, particularly cash transfers, are renowned for their effectiveness in reducing poverty rates when implemented in LMICs (Bastagli et al., 2019; Davis et al., 2016).

Some scholars expand this taxonomy of social protection to include social care and labor market policies (O'Brien et al., 2018). **Social care** entails the direct provision of key services and support to socially and economically vulnerable people to enable them to deal with complex challenges emanating from their vulnerability (Rohregger, 2021). Examples are educational support, psychosocial support, abuse and domestic violence prevention and support services, and family support services (Carter et al., 2019; EC, 2012). **Labour market policies** are government-led interventions designed to protect poor workers, ensure basic rights for

them, and stimulate labour demand at the same time (Malo, 2018). These policies can be active (helping the poor and vulnerable secure employment and building their productive capacity through skills acquisition training, job placements, job creation, and employment subsidies) or they can be passive (implementing legislation on conducive work conditions and benefits such as legislation on maternal benefits, parental leave, minimum wage, safe working conditions, and injury compensation) (Salvini & Bolits, 2021).

In addition to these formal social protection categories highlighted above, it is also worth mentioning that there is informal/traditional/community-based social protection, which is fundamental to the mitigation of risks, especially in developing countries where state support is inadequate and incomprehensive (Ellis et al., 2009). Non-state social protection (NSSP) is based on collective action, and it is delivered through traditional coping strategies such as family, neighbourhood, community, religious organizations, NGOs, and other traditional solidarity networks (Awortwi, 2018; Mumtaz, 2022). Mupedziswa & Ntseane (2013) describe non-formal social protection as “self-organized safety nets based on membership of a particular social group or community that includes family, kinship, age group, neighbourhood or ethnic groups” (85), used to provide care and welfare support to registered community members through microcredit, burial support, and community-based provision of public goods and services. This can also be achieved using Rotating Savings and Credit Associations (ROSCA) and Accumulating Savings and Credit Associations (ASCA). The former are informal financial groups consisting of self-selected members who periodically contribute an equal amount of money to a common fund and allocate the lump sum to one member rotationally after each round of contribution (Kabuya, 2015). With ASCAs, funds are also contributed periodically but they are left to accumulate over time as loan opportunities for members and other joint group initiatives (Bouman, 1995). ROSCAs and ASCAs have different names in different cultural contexts such as *Ajo/Isusu* in Nigeria, *Susu* in Ghana, *Stokvel* in South Africa, etc., and

they have been associated with outcomes such as increased social capital and interaction, economic empowerment and improved livelihood for poor women, food security, and increased agency and visibility for poor women (Lukwa et al., 2022; Pronyk et al., 2008; Gichuki et al., 2015).

Furthermore, social protection has been categorized based on its functions in the fight against poverty and vulnerability (Devereux & Sabates-wheeler, 2004). In this light, social protection mechanisms can perform preventive, protective, promotive, and transformative functions – the 3P+T framework (see table 1). Preventive social protection programs are designed to check the degeneration of vulnerable individuals into poverty when they encounter livelihood shocks and stresses including disasters, ill health, famine, drought, economic recession, unemployment, conflict, inflation, exclusion, marginalization, discrimination, and climate change. These are typically social insurance programs that support people in preventing and mitigating risks that can have catastrophic impacts on wellbeing such as falling into absolute poverty. Examples include pensions, health insurance, maternity benefits, disability benefits, and unemployment benefits; social transfers such as conditional and unconditional cash transfers; livelihood diversification; fee waivers for social services; and ensuring minimum wage (Tirivayi, 2017).

Social protection programs can also be protective when they assist chronically poor and vulnerable people to recover from shocks through the provision of immediate relief. These types of social protection programs can provide relief in situations where promotional and preventive measures fall short. These include social transfers such as conditional and unconditional cash transfers, public works programmes, non-contributory social pensions, school feeding programmes, and humanitarian relief interventions. Promotive social protection includes livelihood-enhancing measures that serve to bolster capabilities, stabilize incomes, and smoothen consumption. Examples include microcredit, school feeding, cash transfers,

public works programs, and agricultural starter packs. These promote resilience and security through livelihood diversification, which in turn encourages people to take new potentially profitable risks that can free them from poverty.

The last category is transformative social protection which targets underlying social vulnerabilities by transforming existing social relations that sustain inequality and social exclusion. Some transformative social protection mechanisms that address these issues of social equity, social justice, and exclusion are the promotion of minority rights, sensitization campaigns to alter public attitudes and perceptions about marginalized groups, social funds, etc. Transformative social protection does not just involve the provision of resources to alleviate the effects of poverty and smoothen consumption² (e.g., simple cash transfers), but it enables people to move out of poverty using contextually relevant instruments that simultaneously provide training and income-generating opportunities. Furthermore, transformative social protection helps the poor tackle oppressive social relations, invest in their capabilities, treat them as citizens with rights, and create avenues for their voice to be heard in program design and implementation. (Molyneux et al., 2016). Transformative social protection also includes mechanisms of social accountability between service providers and program beneficiaries such as grievance redress channels at the micro and meso levels for transparency and participation purposes because this facilitates beneficiaries' suggestions, complaints, and feedback for improved program efficiency and citizen engagement (Molyneux et al., 2016).

² Consumption smoothing is the practice of optimizing our standard of living in different phases of life despite the existence of risks and occurrence of shocks by ensuring a proper balance between spending and saving (Sugiyanto et al., 2012).

Table 2 Social Protection categories and instruments

Social Protection Category	Functions	Examples of Social Protection Instruments
Preventive	To strengthen the resilience of poor and vulnerable people against livelihood risks such as deprivation and shocks (risk mitigation).	Pensions, health insurance, maternity benefits, disability benefits, and unemployment benefits; social transfers such as conditional and unconditional cash transfers; livelihood diversification; fee waivers for social services, and minimum wage.
Protective	Provides immediate relief and assists in recovering from shocks and stresses to livelihood (risk coping).	social transfers such as conditional and unconditional cash transfers, public works programmes, non-contributory social pensions, school feeding programmes, and humanitarian relief interventions.
Promotional	Strengthens the productivity and income-generating capacity the poor through livelihood diversification (economic opportunities).	Microcredit, school feeding programs, cash transfers, asset transfers, skills training, user fee waivers, public works programs, and agricultural starter packs/input.
Transformative	Transforms power imbalances to address issues of social justice and equity (empowerment).	Anti-discriminatory campaigns and laws, social funds, promotion of marginalized groups' rights.

Adapted from Devereux & Sabates-Wheeler (2004); Jones & Holmes (2013); Shadare (2020).

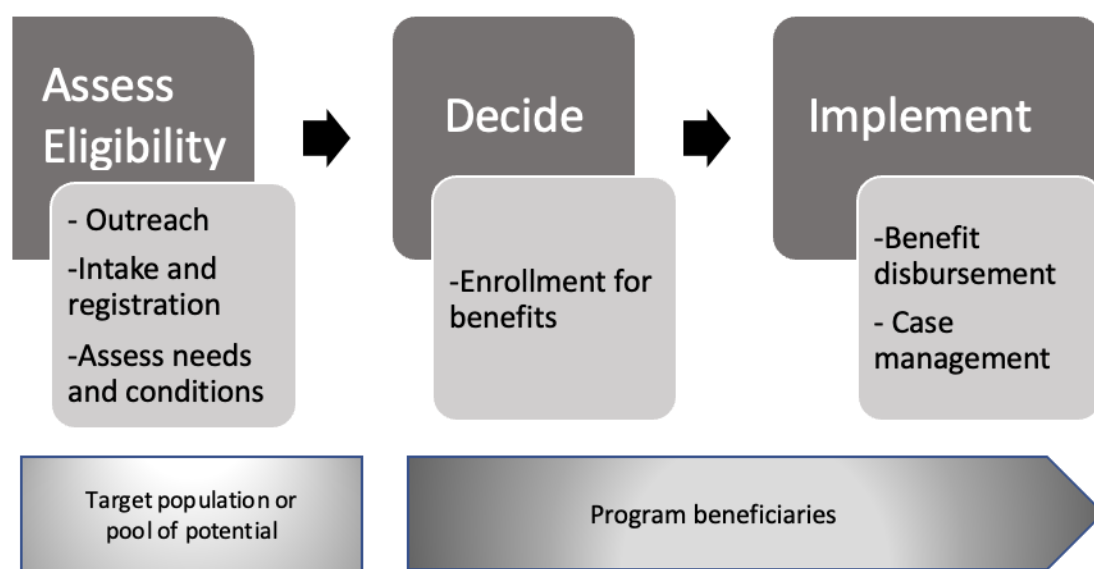
In recent times, national governments and international development organizations have begun to lean towards a **systems approach to social protection**: A shift from the design and

implementation of individual social protection programs in isolation to the integration and synchronization of different social protection policies, programs, and delivery chains into a comprehensive coherent social protection system (ILO, 2019; OECD, 2019; UNICEF, 2019). In a social protection system, there is coordination and linkage of the various forms of social protection (social insurance, social assistance, labor market policies) which ensures wider coverage, responsiveness to various risks and vulnerabilities across the life cycle, increased access of needy populations to assistance, and economies of scale especially in low-income countries (OECD, 2018). Therefore, social protection interventions would be designed to help people manage different risks at a time to exit poverty or recover from a shock using various strategies such as delivering similar social assistance instruments together; coordinating the delivery of social protection programs across different sectors through a singular institution; sharing enrollment and delivery systems; and sharing data management and monitoring systems across programs (Loewe, M., & Schüring, 2021).

Information and data management systems are crucial to the functioning of social protection systems. They are commonly referred to as **social registries** and they contain various kinds of information on people identified as potential social benefits recipients. The registries function as a pool from which program administrators can draw eligible individuals/households to benefit from a range of social protection programs and other publicly funded programs across different sectors (Parodi & Vasquez, 2017). Information contained in these data systems can be identifying information such as name, age, gender, and marital status; socio-economic information such as household income and assets, education, and employment status; information on housing characteristics such as housing material, water supply, power supply, and gadgets; geospatial identifying information such as address and GPS geo-coding information which are obtained during registration exercises. These data enable individuals/households to be considered for inclusion in several social protection programs

based on their eligibility criteria. Leite et al. (2017, p. iv) defines social registries as “information systems that support outreach, intake, registration, and determination of potential eligibility for one or more social programs”. Social registers enable program administrators to reach target populations, register them, collect necessary information and documentation, enter and manage this information, validate and verify them, assess the eligibility of potential recipients, and manage complaints and grievances. It is from social registers that program administrators draw beneficiaries of different social assistance programs and then create beneficiary registers for each specific program (see Figure 1).

Figure 1- Process flow from social registries to beneficiary registries



Adapted from Leite et al. (2017)

Beneficiary registries are program-specific, and they contain information of individuals/households from the social register whose information have been assessed and analyzed, and then deemed eligible for enrollment in a specific program that aligns with their characteristics. While social registers and beneficiary registers are important for intake,

registration, needs assessment, and monitoring of social interventions, not all countries operate them.

Importance of social protection in International Development

In development discourse, social protection has been declared a key tool for eliminating poverty, inequalities, and vulnerabilities by reducing income poverty, protecting, and mitigating against shocks, and enabling the poor to make productive investments (Fizbein et al., 2013; Carraro & Marzi, 2021). Aside from being part of the targets under SDG 1 (No Poverty) to realize a poverty-free society, social protection can simultaneously contribute towards achieving a majority of the other SDGs. It is also a target under SDG 3 (Good Health and Wellbeing), 5 (Gender Equality), 8 (Decent Work and Economic Growth) and 10 (Reduced Inequalities). Social protection has a positive relationship with economic growth because it facilitates distribution and equity, prevents uninsured short-term shocks from having long-term negative impacts on people, and it boosts productivity through investment in human and physical capital (Alderman & Yemtsov, 2014; Mathers & Slaters, 2014; William, 2020).

Furthermore, social protection facilitates food security and adequate nutrition as recipients of social protection benefits are empowered to purchase improved quality and quantity of foods, especially in times of economic decline; protected against food price volatility; and equipped to purchase farm assets for increased food production (Hidrobo et al., 2018; Devereux, 2016). Social protection also contributes to other human development outcomes such as health and education. For the former, social protection schemes such as cash transfers, health insurance, unemployment insurance, and pensions can improve financial access to healthcare services, as well as increase the utilization of healthcare services for better health outcomes (Strupat, 2021; Glassman et al., 2013; Pan et al., 2016; Owusu-Addo et al., 2018). For the latter, social

protection encourages investments in education, school enrollment, and school attendance among the poor by addressing financial barriers to education and increasing demand for education services (Holmes, 2011; Millán et al., 2019; Baird et al., 2013).

Moreover, social protection can also facilitate gender equality and empowerment when gender is integrated. It can enhance women and girls' access to education, improve reproductive health, reduce incidences of child marriage and gender-based violence, drive their economic empowerment and financial literacy, increase their agency, tackle gender-discriminatory norms, and reduce their disproportionate care burden (Promundo, 2016; Yoshikawa, 2015; Jones et al., 2017). Another advantage of social protection is its ability to tackle structural vulnerabilities and power hierarchies that produce social exclusion and marginalization among groups through redistributive measures, behavioral change communication, legal aid and other social equity measures such that no one is left behind (Jones & Shahrok, 2013).

Social protection can also strengthen social inclusion which builds social cohesion, citizens' trust in the state and nation-building (Koehler, 2021; Molyneux et al. 2016; Loewe et al. 2019; Babajanian 2013). When states fulfil their obligation to protect their citizens' social rights through transparent, equitable, and inclusive provision of essential social services and livelihood support; through deliberate provision of benefits to marginalized groups; and by creating accountability mechanisms for citizens' active participation and voice, social contracts are reinforced, and peaceful inclusive societies are established.

Social protection can also play a critical role in addressing and mitigating the dire socio-economic consequences of climate change. Through its adaptive, absorptive, and transformative functions, social protection can increase the preparedness, resilience, and adaptive capacity of vulnerable populations against climate risks and disasters by helping to increase savings and income, diversify livelihoods, accumulate assets, and develop human

capital (Malerba, 2021; Ulrichs et al., 2019). Some social protection programs have also been designed to directly aid climate change mitigation action. For example, in exchange for cash, some social protection programs require recipients to adopt environmental-friendly behaviors such as forest conservation, agroforestry practices, reforestation, etc. (Altenburg et al. 2017; Norton et al. 2020).

Universalism versus Targeting in Social Protection.

One of the most controversial debates in social protection design is the universalism versus targeting approach in the delivery of social protection benefits. Universalism or universal selection refers to the distribution of social benefits to all members of the population as a basic right including universal healthcare, free education, general food subsidy, and universal basic income (Devereux et al., 2015; Gentilini et al., 2020). This contrasts with targeting which entails “defining who is eligible to receive social benefits and who is not, by setting eligibility criteria; identifying, verifying and registering eligible beneficiaries; and periodically validating and reregistering or deregistering program beneficiaries, because eligibility status can change over time” (Devereux, 2021, p. 150). Targeting aims to identify and register eligible individuals/households without excluding some eligible populations (exclusion error) and including ineligible populations (inclusion error) as defined by the program objectives, both accurately and economically.

Targeting is ideologically underpinned by the *need* principle of redistributive justice which asserts that resources ought to be transferred from the ‘haves’ who have more than they need, to the ‘have nots’ to enable the latter to lead decent lives and overcome poverty and inequality (Devereux, 2016). Another justification for targeting is pragmatic: States grapple with scarcity of public funds and national budget constraints; hence, available funds must be allocated efficiently to the poor who desperately need income support rather than the entire population.

If a program is universal, the limited funds would be spread thinly and equally across the entire population, and if the aim is poverty alleviation, the benefits would have a limited impact compared to concentrating the available resources on the poorest section of the population. Targeting if done efficiently is, therefore, most preferred for poverty reduction objectives because “it reaches the poorest and excludes the non-poorest, while transferring enough resources to make a difference to poverty and inequality” (Devereux, 2016; p. 171). Efficient targeting is hinged on knowing who the poor are, where the poor are located, how best to reach them, and also importantly, the data management and administrative capacity of the government (European Communities, 2010).

Several targeting mechanisms are popularly used to define eligible populations for the receipt of social benefits including means testing, proxy means testing, geographic targeting, categorical targeting, community-based targeting, and self-targeting. **Means testing** is an administrative selection targeting method that assesses individuals’ and households’ actual income or wealth, and targets those located below a defined living standard threshold according to a given indicator such as ‘a dollar a day’ (Cirillo et al., 2017). It can be verified means test which verifies all collected information on individuals/households against other independent sources such as tax records or simple means test where verification is absent or limited to the observation visits by social workers (Coady et al., 2004). There is consensus that means testing constitutes the most accurate measure targeting method, but it is rarely used in developing countries to determine eligibility for social assistance due to its high administrative costs, its complexity, and the variability of income in most developing contexts (Devereux 2021).

Proxy means testing (PMT) is another administrative selection mechanism which is used to predict individuals/households’ incomes using a range of household assets or proxies found in national household surveys such as demographic structure, housing type/quality/location,

sanitation facility, water supply, occupation, means of production, ownership of durable goods, etc. Individuals/households are then ranked from poorest to richest using a poverty score card, and eligible candidates can be selected based on a fixed percentage (e.g., bottom 30%) or a threshold score using statistical analysis (Kidd et al., 2017). Although PMT is popular among social protection stakeholders, scholars argue that its results are inaccurate due to its high inclusion and exclusion errors. Kidd et al. (2020) discovered above 50% errors in the six (6) social protection schemes that they investigated, and Kidd & Wilde (2011) found inclusion and exclusion errors as high as 71% in their study. These errors have been attributed, among other factors, to the selection of proxies for income which tend to be poorly selected, unverified, and measured inaccurately (Devereux et al., 2015). Scholars also note that the administrative and financial costs of gathering and verifying data for PMT is expensive (Coady et al., 2004). The process of PMT-based targeting is also often too complex to communicate to the poor (Kidd & Wylde, 2011; Alatas et al., 2012). Hence, they can perceive the selection process as random and unfair which can stir social tensions (Adato, 2004; MacAuslan & Riemenschneider, 2011).

Social protection can also be delivered using **geographic targeting**. In geographic targeting, benefits are delivered to everyone located in a geographic community such as a village, county, district, city, province, state, etc. often on the basis of poverty and vulnerability data (Slater & Farrington, 2009; Aguila et al., 2014). Geographic targeting is simple and can be achieved at no cost since individual/household assessments are not conducted. This method often precedes the use of other rigorous targeting methods in social protection programs with multi-level targeting mechanisms, and it is also used to execute rapid roll-out of social assistance in times of crisis. Although some call it universal, the social benefits are not blindly extended to every household in the defined geographic area but restricted to categories such as the poor, aged, women, etc. The advantage of this targeting method is its cost-effectiveness and zero exclusion error where applied. However, its inclusion and exclusion errors can be costly when non-poor

are selected in the geographic area and the poor people living outside the target area are excluded.

Categorical targeting, also known as group targeting, statistical targeting or tagging is a targeting method where eligibility for social benefits is dependent on personal or household characteristics such as age, gender, geographical location, ethnicity, disability, etc. These categories are perceived to correlate with poverty and vulnerability. Categorical targeting is used for programs such as child grants, non-contributory pensions for the aged, school feeding programs etc. It is a simple and cost-effective mechanism since the proxies can be visible and easily verified at a glance. The method is also less likely to stir social tension between recipients and non-recipients of benefits since it offers blanket coverage to people within a certain marginalized social group rather than differentiating between the chronically poor and the marginally poor (Devereux, 2021). Some downsides of categorical targeting are its high inclusion error (it covers both poor and non-poor individuals/households within a certain group); and its focus on vulnerable non-working populations to the detriment of working-age populations.

More so, **community-based targeting (CBT)** relies on local community agents to identify potential program beneficiaries either based on criteria defined by program officials (delegated CBT) or based on the local community's perception of vulnerability and need (devolved CBT) (Conning & Kevane, 2000). These community agents can be village elders, school officials, local elected officials, social groups like women's groups, intermediary agents like NGOs, special committees composed of common local community members, etc. This method is preferred for its transparency and simplicity because local knowledge and perceptions are exploited, errors are minimal, and social acceptance is achievable if conducted appropriately (Sabates-Wheeler et al., 2015). However, it also has threats of inclusion errors (especially

when delegates are biased in their selection) and exclusion errors (when socially excluded persons are omitted). Its appropriateness is also limited to small close-knit communities where community members know each other's circumstances (Devereux, 2021).

Lastly, **self-targeting** is a targeting method where individuals/households' poverty status is not assessed to determine eligibility, however, certain mechanisms are put in place to incentivize only the poor and needy to access the benefits and discourage the non-poor from doing so. Examples of these mechanisms include reducing the value of the benefits or raising the cost of accessibility such that they are unattractive to the non-poor; transferring low-quality staple foods; offering low wages on public works programs or paying with food rations; locating points of service delivery in areas with a high concentration of poor people so that non-poor people need to travel far; and requiring recipients to queue up to receive benefits. While inclusion errors of these self-selection mechanisms tend to be low, critics argue that the low benefits offered through self-targeting make it unethical and ineffectual – the benefits are not commensurate with the poor's labor and time (Devereux, 2021), and the measures are debasing (Mkandawire, 2005).

Each of these targeting mechanisms has its comparative advantages and disadvantages depending on the sociopolitical, fiscal, and programmatic context in which they are deployed. Also, they are not mutually exclusive: individual targeting mechanisms are rarely used on their own, but rather in different combinations and sequences (Coady et al., 2004). The bigger question on targeting in social protection however is the question of its ethical and practical necessity (Gentilini & Omamo, 2011). As highlighted earlier, most targeting methods are highly inaccurate in incorporating the intended category of recipients, namely, the poorest members of society. In their analysis of 29 poverty-targeted programs, Kidd & Athias (2019) reported that 12 excluded 70% of eligible populations, 8 excluded 80% and 5 excluded 90%.

Critics also highlight that the targeting process is expensive and likely to cut into already limited resources meant for the poor. To achieve efficient targeting, information on potential recipients is needed and it is expensive to collect, verify, validate, and update this information, especially with rigorous techniques such as mean testing.

Targeting also puts a strain on social ties by distinguishing between eligible and ineligible persons/households for social assistance. Not only is this unethical from a rights-based perspective, but it also introduces psychosocial risks such as stigma, shame, jealousy, loss of dignity, and social exclusion (Ulriksen & Plagerson, 2014). Eligible persons can be stigmatized as lazy and even despised by ineligible persons for receiving special treatment from the state (MacAuslan & Riemenschneider, 2011). Political elites can also manipulate targeting mechanisms for their political ambitions by directing social assistance to their supporting communities or garnering support for elections (Devereux & White, 2010). Another downside of targeting is its negative behavioral impact on people excluded from social benefits. Desperation to become and remain eligible for social assistance has caused people to resort to dubious practices such as lying about household demographics as was seen in Argentina where poor households ‘borrowed’ children amongst themselves to ensure that their household composition fit the program’s eligibility criteria (Slater & Farrington, 2009). In addition, targeted social protection programs which focus only on marginalized and poor persons/households can weaken the social contract between the state and its citizens. This is particularly true for taxpayers in the middle and upper class who may become disgruntled and lose interest in paying taxes because they are not directly supported with their tax money or because of notions of mismanagement of their taxes by the state (Kidd et al., 2020).

These highlighted pitfalls of targeting are why Kidd & Athias (2019) assert that “the most effective targeting mechanism is universal selection both in terms of minimizing exclusion

errors and incorporating the poorest members of society” (p. 3). They argue that social protection schemes can strengthen social contracts, especially in developing countries because states’ provision of universal cash transfers or public services enables citizens to see the immediate impact of their tax money and this in turn strengthens their trust in the government and spurs them to keep paying tax for further development. Universal targeted social protection is also more popular, inclusive, non-discriminatory, socially cohesive, and less likely to leave anyone in need behind since it caters to most of the population (Devereux, 2016). However, it is also an expensive delivery mechanism because it inefficiently allocates resources to those with the least needs to the detriment of those in most need.

The issue of targeting and universalism in delivering social protection is complex given the advantages and shortcomings of both methods. States will often have to make trade-offs between the strengths and weaknesses of both methods based on their goals, political interests/will, fiscal capacity, and program type.

Conditional cash transfers

In development discourse, Conditional Cash Transfers (CCTs) have been identified as one of the most effective instruments for addressing poverty, inequality, social exclusion, and broader development challenges especially in developing countries (Cecchini & Madriaga, 2011; Midgely, 2020; Fisher et al., 2017). Not only are CCTs used to reduce and mitigate income poverty, but they are also used to permanently break intergenerational poverty through human capital formation (Jones, 2016). Scheel et al. (2020, p. 719) define CCTs as “interventions or policies that allow individuals of selected social groups to receive cash which is conditional on the adoption of a pre-specified, desired behaviour”. They are one of the most widespread social assistance programs in low and middle-income countries (Saavedra, 2016). The positive human

development outcomes of conditional cash transfers account for development actors' enthusiasm for the programs (Molyneux & Thomson, 2011; Glassman et al. 2013). They have in fact been tagged "the magic bullet in development" and have reached over half a billion people globally (World Bank, 2017).

The conditionalities for the transfers are often tied to the use of public services to promote human capital development and break intergenerational transmission of poverty (World Bank, 2018). However, conditionalities should be determined by contextual priorities, availability of public services like schools and health clinics, states' administrative and financial capacity to monitor, and the feasibility of adherence by recipients (UNICEF, 2016). The concept of attaching conditionalities to cash reflects the principle of co-responsibility which emphasizes beneficiaries' active participation in managing their risks and development alongside the state as opposed to state paternalistic assistance (Molyneux, 2006). Compliance with the delineated conditionalities represents accountability on the part of the poor and their conscious effort to better their lives. In this way, behavioural changes among the poor constitute a form of cost-sharing in a "contractual" understanding with the state in return for the entitlements. This idea is rooted in the inclusive liberalism social contract approach to social protection which acknowledges individuals' rights to social security via state-funded benefits but also places emphasis on individuals' obligations to fulfil 'particular modes of developmental citizenship' (Hickey, 2011, p. 431).

Conditional cash transfers emerged in Latin America in the mid-1990s in response to the 1990s economic crisis to alleviate poverty (and its intergenerational transmission) and enhance human capital accumulation by incentivizing poor households to invest in their own future (Parker & Todd, 2017; Neufeld et al., 2011). It was first tested in Chile in 1981 through the *United Family Subsidy* but it was Mexico's *Progresa/Oportunidades* that constituted the first expansive CCT

reaching over 40% of its population currently (Ramirez, 2016; Lavinias, 2013). Its main component was a direct cash payment to the primary caregiver (the mother) within eligible poor and vulnerable households; conditional on children's enrollment and attendance of primary and secondary school; mothers' mandatory attendance of workshops and talks on reproductive health and children's health, hygiene, and family nutrition; and children and mother's regular visits to local health clinics for preventive medical care. *Progres a/Oportunidades* was credited for effecting an 11% decrease in the maternal mortality rate, an 85% increase in primary school enrollment, 24% increase in secondary school enrollment in secondary, and a 16% increase in children's (under 3 years) height and weight, increased savings, and improved status for women in Mexico (World Bank, 2014). The program's innovation lay in linking poverty alleviation with human capital development conditionalities of health, education, and nutrition although other social assistance programs in Europe had earlier required social benefits recipients to fulfil conditions around employment to remain eligible (Card & Hyslop, 2005; Schrung, 2021).

The program has been subjected to extensive randomized evaluations by economists and international development organizations like the World Bank and the Inter-American Development Bank (IDB); all testifying to its efficacy in addressing development challenges and making it one of the most investigated social protection programs in a developing country (Parker & Todd, 2017). It became a model for the design of similar programs in Latin America, Africa, Asia, and beyond where they are now integral parts of their social policies (Sugiyama, 2011; Bastagli et al., 2019; UNDP, 2019; Fisher et al., 2017). Now, CCTs have been established in over 140 countries globally (UNDP, 2019; World Bank, 2018) in a rapid and unanticipated manner that Barrientos & Hulme (2009) describe as a 'quiet revolution' in social policy.

Implementation of CCTs: Program features and operational specificities

With CCTs, the benefits are usually intended for the household as a unit, rather than an individual, and the target populations vary from country to country (Stampini, 2017). Target populations have included impoverished and destitute households, households composed of certain ‘at risk’ individuals with unique needs such as lactating and pregnant women, aged or underaged household heads, female-headed households, unemployed household heads, sick adults, pre-school and school-aged children, disabled persons, and adolescents. (Cecchini & Madariga, 2011). Target populations are determined by the state’s objectives for instituting the programs. For instance, the objectives of Mexico’s *Progresa/Oportunidades* at its formation was the investment in human capital for long-term economic improvement of poor households, hence, their focus on poor households with pre-school and school-aged children, and pregnant and lactating mothers. In CCTs, it is customary for a household member to be appointed as the intermediary between the household and the program to receive the cash and ensure conditionality fulfillment on the household’s behalf. This role is typically assigned to the female household heads or the caregivers (mothers) of the household in line with social norms.

Multi-stage targeting methods are commonly used and this involves combining at least two targeting mechanisms such as geographic testing, means testing, proxy means testing, category testing, and community-based targeting to select households (Ibarrarán et al., 2017). As such CCTs tend to inherit the pitfalls of these targeting methods including inclusion and exclusion errors, and high administrative costs which are more pronounced in poor countries with weak institutions (Dutrey, 2007). Eligible households are then officially enrolled into the program after presenting government-issued documents like identity cards, birth certificates or utility bills for verification purposes. In most cases, data of selected beneficiaries for CCTs are collected, stored, and periodically updated and recertified using information and registration

systems like beneficiary registries to minimize inclusion and exclusion errors as beneficiaries' conditions change (Dávila, 2016; Medellín et al., 2016).

Also, cash can be transferred monthly, bi-monthly, quarterly, or at other intervals with varying degrees of impact and effectiveness (Garcia, 2012). For example, monthly payments have been linked with smoothening consumption and meeting day-to-day expenses while lump-sum amounts and less frequent payments have been useful for investments (Bastagli et al., 2016). The amount of the monetary transfer is mostly calculated using three approaches: flat rate, household composition rate, and recipient characteristics (Medellín & Tejerina, 2017). When the value of a monetary transfer is based on a flat rate, it is not tailored to the unique needs of individual households but calculated based on a general statistic such as the national poverty line, to ensure beneficiaries attain a specific income or consumption level. This type of transfer which does not consider the peculiarities of a household like its size and composition can have limited per capita benefits since it is one-size-fits-all.

The monetary transfer can also be determined by the composition of the selected household, often resulting in a higher value of transfers for households with a higher number of target populations such as school-aged children, disabled persons, pregnant and lactating women, who have specific vulnerabilities and needs that the program is aiming to address. However, scholars fear that this type of transfer may encourage devious behaviours among beneficiaries to increase the value of their transfers such as increased reproduction. Lastly, the value of the transfer can be based on the characteristics of the beneficiaries, and it is calculated to incentivize them to use public services usually by factoring the opportunity cost of accessing the services and/or the direct costs of the services. In this case, transfers can differ according to the gender of the beneficiaries, according to the program's objectives, among other differences. *Progresa/Oportunidades* for instance, provided larger transfers (10% more) to girl

children in secondary school to encourage their enrollment and retention in school (Molyneux, 2007). It is important to note that the cash transfer value can also be subject to periodic adjustments by the state for a myriad of reasons including inflation, food price hikes, fiscal constraints, and political pressure to ensure that recipients maintain purchasing power (ILO, 2009; Medellín & Tejerina, 2017). The transfers are usually made using different payment mediums including debit or savings banks in beneficiaries' names, electronic wallets, virtual accounts, prepaid accounts, and physical cash banks that can be accessed at payment points like bank branches, ATMs, local program offices, and temporary non-bank cash delivery points. Payments can also be accompanied by basic training to facilitate beneficiaries' access to their money and promote financial inclusion (Cecchini & Madariga, 2011).

CCTs may also be accompanied by the provision of a range of services by the program or through other related programs which Cecchini & Madariaga (2011) categorize into four: i) labor market participation and income generation services (e.g., vocational skills training, job creation, microcredit, entrepreneurship support and training, and financial literacy training) to ensure sustainability of the program's impact; ii) basic capacities and human development services (e.g., counselling, educative talks and workshop (often a conditionality) on issues such as nutrition and food, sexual and reproductive health, education, psycho-social skills, parenting skills, etc.); iii) Family guidance and psychosocial work (involving household visits from program workers to monitor adherence to conditionalities, ensure they access public services and programs, promote cohesion in families and communities and other psychosocial support); and iv) infrastructure improvement (involving co-ordination with infrastructure improvement programs to provide and improve community infrastructure where the programs are implemented) (Cecchini & Madariaga, 2011).

Furthermore, the implementation of CCTs is contingent on the availability of public services and social programs – supply-side provisions. By design, the conditionalities attached to cash transfers stimulate demand for services and infrastructure like schools and clinics to fulfil the human development conditions. Hence, the supply of these public services and infrastructure must be adequate to facilitate the fulfillment of the conditionalities. Beyond availability, the services must also be high-quality and culturally relevant for massive service uptake and to achieve the human capacity development goals of the program. Supply-side responsibilities can either be fulfilled directly by the state through budgetary allocations to sectors linked with the program or they can be fulfilled by private providers funded by the state and required to meet a certain service standard.

“Conditionalities” in Conditional Cash Transfers

As the name implies, conditionalities are central to conditional cash transfers and it is one of its most distinguishing components. In the literature, conditionalities have been rationalized on three (3) grounds: 1) The poor lack the foresight to invest in and secure their children’s future through human capital development hence the need to nudge them to do so; 2) The poor need to be encouraged to exercise their social rights; 3) Conditionalities increase the social acceptability of cash transfers especially among taxpayers and donors since the poor do not receive the cash for ‘free’ (Hanlon et al., 2010). Based on the enforcement and monitoring mechanisms in the programs, conditionalities can be strong, moderate, or light (Cecchini & Madariaga, 2011). Strong conditionalities are conditionalities that are paramount to the operationalization of the cash transfer program and are backed by the argument that conditionalities can cause positive behavioral changes in the poor. As a result, programs with strong conditionalities have well-developed monitoring mechanisms that are interlinked with the program’s payment and sanctioning mechanisms. Moderate conditionalities occupy a

secondary position in the program's administration and they are usually poorly monitored with passable penalties for defaulters. Light conditionalities on the other hand are flexible and negotiable with beneficiaries, and they are not tied to any sanctions (Cecchini and Martínez, 2011). Some sanctions for failing to meet the conditionalities can be immediate, temporary, indefinite, or definitive suspension of benefits after repeated infractions or reduction in the value of transfer (Caldes & Maluccio, 2005).

The successful enforcement of conditionalities at every level is dependent on the state's institutional capacity to effectively monitor beneficiaries' compliance (UNICEF, 2016). This is perhaps the most challenging aspect of CCTs in comparison with other social assistance programs and it is even more arduous for states with weak institutional capacity and budgetary constraints. It requires sophisticated data and information systems to enable program officials to verify compliance with conditionalities and synchronize findings with payment cycles and sanctions where applicable in real-time. Administering conditionalities can therefore be complex and costly in low-income countries and can sometimes consume a significant part of the programs' budgets (Ralston et al., 2017). States will have to consider their capacity to cover administrative costs associated with conditionalities such as personnel wages, operations, logistics, targeting, monitoring conditionalities and auditing; transfer costs including the transfers and the public service/infrastructure improvements; and even private costs incurred by the beneficiaries in fulfilling the conditions such as transportation costs to program offices or clinics; and time spent in fulfilling the conditionalities (Garcia & Saavedra, 2017). These costs are usually high at the initialization stage of the programs, but they rapidly diminish over a long period (Kakwani et al., 2005). However, scholars argue that conditional cash transfers are cost-effective social protection options for developing countries which typically have limited fiscal and budgetary capacities because it is restricted to the poor (Levasseur, 2021).

Human rights and ethical debates on conditionalities

The conditionality component of cash transfers is a source of contestation. These conditionalities, some argue, are behind the resounding success of CCTs (Watts and Fitzpatrick, 2018; Cecchini and Soares, 2015). Conditionality advocates see a strong connection between conditionalities and the realization of human rights (Orton, 2014). They reason that although it is universal in principle, human rights such as social security, health and education are not enjoyed by most of the poor. However, CCTs can lead to the realization of these rights because they require cash recipients to change their risky behaviours that violate these rights and to adhere to the programs' conditions to be eligible for the transfers (ILO, 2010). Another important argument for conditionalities is that CCTs can potentially spur the state to fulfill its supply-side obligation by ensuring the availability of public services that would facilitate the fulfillment of the conditions. The programs can expose gaps in public service provision, encourage the state to increase the quantity and quality of the services available, and therefore increase the possibilities for the materialization of the poor's rights (Munro, 2008). As well, conditionalities have been credited with increasing the social acceptability of social transfers since recipients do not receive taxpayers' money for free but are also required to fulfill some forms of obligation (Schüring, 2021).

These supposed benefits of conditionalities have been refuted by critics who argue that conditionalities obstruct human rights and are coercive. Conditionalities are rooted in behavioural economics and its modern off-shoot, libertarian paternalism (Bowles, 2008). In this perspective, the provision of cash with conditions is to steer individuals to make rational choices based on the assumption that they would not do so, due to lack of knowledge, sound judgement, or strength of will. Reis and Moore (2005) and Kidd et al. (2020) have argued that sixteenth-century European conceptualization of the poor as "deserving poor" (those worthy of social support owing to circumstances beyond their control like disability, old age, and

sickness, and “undeserving poor” (people to whom the state has no obligations because their poverty is a result of voluntary idleness, lassitude and immorality), are perceptions that still persist today. Inherent in this moralistic judgment is that poverty is the result of individuals’ bad choices and not unequal societal structures.

This reasoning is observable in CCTs which presumes that the poor can be divided into the same categories: the “deserving poor” who adhere to the stipulated conditions of the transfers and are therefore eligible to receive them, and the “undeserving poor” who do not merit the transfers because they fail to conform to the program’s specifications. This distinction between the deserving and undeserving sets the stage for the systematic and discriminatory exclusion of vulnerable people in dire need of income support (Forde et al., 2011). Murray and Pateman (2012) argue that the basis for the imposition of conditionalities is the assumption that unlike the ‘not-poor’, the poor cannot willingly make contributions to societal development with some measure of coercion. Also, aside from creating and sustaining stereotypes about the poor, it can lead to the stigmatization and ostracization of targeted groups due to general negative perceptions about the ‘entitled’ poor in society (Ulriksen & Plagerson, 2014).

Standing (2014) argues that CCTs unequivocally contravene human rights because human rights are inherently unconditional, all-inclusive, and irrevocable, and people’s entitlement to these rights should not be based on their “deservingness” as implied by CCTs. A right ceases to be a right when rights-holders are forced to act in a way prescribed by the duty-bearers (the state) to avoid punishment or to earn benefits (Ulriksen & Plagerson, 2014). Failure to meet the conditionalities results in repercussions like denial of transfers and mandatory coaching sessions. Denying poor individuals/households (who are most vulnerable) their right to social security because of non-compliance with behavioural conditionalities amounts to a violation

of human rights and defeats the purpose of social protection. As well, mandating parents to make human capital investments in their children through conditionalities is coercive.

Comparing conditionalities with the principles of Security Difference, Paternalism Test and Rights-not-Charity, Standing (2011) argues that these conditionalities imply that the state knows what is best for the poor while poor parents have character flaws because they are ignorant and irresponsible with their children. Such conditionalities are leveraged to “correct” the irrationality, poor decision-making and investment priorities of the poor that can jeopardize their wellbeing in the present and future (Gaarder et al., 2010). Handl & Spronk (2015) and Standing (2002) regard the program requirements as paternalistic and punitive because it is used to discipline and teach poor people how to act right in their interests while depriving them of their agency, autonomy, and personal responsibility. Not only does this conception contradict human rights and freedoms, but it is ethically dubious and misleading because it pathologizes the poor as social misfits who must be nudged in the “right direction” (Strang et al., 2016). It has also been asserted that CCTs may potentially allow states to meet their citizens’ welfare needs but its attempt to directly influence citizens’ lifestyles represents a form of excessive interference in, and control over citizens’ lives and choices (Oliver, 2012). Standing (2011) is also wary of states’ regulation of citizen’s lives through conditionalities. He notes that states tend to intensify conditions when it appears that one is not working; such that “conditions beget conditions, as they lurch towards social engineering in which transfers are used as ‘carrot-and-stick, to be given or taken away depending on whether entitlement criteria accord with state-determined norms” (Standing, 2011, pp. 43-44).

Furthermore, critics have found fault with the principle of co-responsibility which implies that there is a reciprocal agreement between the government and the poor whereby the state provides cash, and the poor fulfill the conditions attached to the cash per the program’s

objectives. However, the responsibilities between both parties are asymmetrical and supply-side accountability is weak because the poor are pressured to fulfill conditionalities but there is no demand on the state to create the necessary conditions (i.e., public services and infrastructure) for poor households to fulfill their end of the bargain (Handl & Spronk, 2015; Das et al., 2004; Roelen, 2014). How, for instance, can the poor meet the requirements of immunizing their children and visiting the health clinics regularly for preventive care if there are no operational clinics with modern facilities and trained staff? Hence, the poor are often at a disadvantage with CCTs because compliance with conditions is determined by personal as well as structural constraints beyond their control. The opportunity costs for fulfilling the conditions are even higher for the most vulnerable who are often in secluded areas without infrastructure and basic amenities, and this deepens inequity (Gopichandran & Chetlapalli, 2013; Alvarez et al., 2006; Alatas, 2012). This results in a transfer of the responsibility of poverty alleviation from the state to the individual and trivializes the economic and structural causes of deprivation (Forde et al., 2011, Tabbush, 2010; Stephens, 2014).

Moreover, citing unconditional cash transfers (UCTs), scholars posit that conditionalities are hardly relevant and have no significant impact on the wellbeing outcomes of the poor (Schüring, 2012). Unconditional cash transfers simply entail transferring cash to eligible households without imposing requirements on the recipients based on the belief that recipients can effectively utilize the cash for their wellbeing and enhancement. At most, the programs have strong messaging components informing recipients of the specific purpose of the cash transfers (Pellerano et al. 2014; Seidenfeld et al. 2014). UCTs have proven to deliver similar positive results in human development as CCTs. Jhabvala et al.'s (2014) study on a pilot unconditional cash transfer project in India highlighted the irrelevance of conditionalities because cash transfers were judiciously and rationally used by the poor to address important needs like nutrition and healthcare without instructions from the state. Unconditional cash

transfers have also been effective in improving household consumption, health, nutrition, and education outcomes, thus, highlighting that conditionalities are not necessarily the component of CCTs that make them successful (Seidenfeld et al., 2014; UNICEF, 2015). The comparable positive outcomes of unconditional cash transfers have debunked long-held notions that the poor mismanage unconditional cash transfers and indulge in negative behaviors such as laziness, increased alcohol and tobacco expenditure, increased consumption and zero investments, and increased reproduction rates, to mention a few (Handa et al. 2018, The Transfer Project, 2017). However, others have argued that CCTs produce higher human capital outcomes than UCTs in health (Attanasio et al., 2015) and education (Akresh et al., 2013; Baird et al., 2011; Baird et al., 2013; Baird et al., 2016).

In methodological terms, Standing (2014) questions the validity of the evidence upon which conditionality proponents base their arguments. He argues that all the claims to the success of CCTs in breaking intergenerational poverty, promoting redistributive social transfers, and ensuring effective utilization of scarce public funds are empirically unproven because evaluations thus far have only focused on short-term impacts. Orton (2014) concurs that evidence backing the positive impacts of CCTs is weak and whatever positive effects are observed are not a function of the conditionalities. Others argue that there is barely evidence to substantiate claims of the efficacy of conditionalities because studies do not disaggregate the conditionalities from other factors like program implementation style, communication of prescribed behavior, type of conditionality, etc. in explaining the causes of the positive development outcomes (Bastagli et al., 2016; Hanlon et al., 2010). As well, Baird et al. (2013) note that the focus of CCT evaluations has been on the outcome of the specific conditionality e.g., children's school attendance while other relevant outcomes have been ignored. Hence, CCT has assumed dogma status, and its presumed effectiveness appears to be based on faith rather than scientific facts.

Impact of conditional cash transfers on wellbeing

Conditional cash transfer programs are most renowned for their efficacy in the reduction of the intensity and incidence of poverty (Levy & Schady, 2013; Bastagli, 2011; Stampini & Tornarolli, 2012). Its recognition as an important anti-poverty measure is because of the extensive impact evaluations that have been carried out on CCTs which have validated their effectiveness (Skoufias et al. 2013; ILO, 2014). CCTs have a significant impact on multidimensional aspects of human wellbeing that are affected by poverty including physical and mental health, education, nutrition, social capital, environment, and political participation.

First, CCTs have a demonstrated positive effect on health outcomes by reducing health inequalities, improving maternal health, lowering neonatal, infant, and child mortality, and reducing incidences of communicable and non-communicable diseases among the poor (Glassman et al., 2013; Rasella et al., 2013; Hunter et al., 2017; Ramos et al., 2021; Owusu-Addo & Cross, 2014; Owusu-Addo et al., 2018; Galárraga & Sosa-Rubí, 2019; Cruz et al., 2017). It has also been associated with better outcomes in child health, growth, and development including improved motor and cognitive skills, higher height-for-age and reduced prevalence of stunting and being overweight (Fernald et al., 2008a; Fernald et al., 2009; Andersen, 2015). CCTs have also increased vaccination levels among children in regions where they have been implemented (Barham & Maluccio, 2009; Carvalho et al., 2014). Its impact is two-fold. First, the cash received helps to alleviate income poverty, improve recipients' standard of living, enable them to invest in proper nutrition, and access healthcare facilities when needed. Second, the conditionalities obligate recipients to use healthcare services regularly and increase their access to health information (Ahmed et al., 2022; Soares et al., 2010; Cecchini & Soares, 2015).

Furthermore, CCTs have been shown to lead to better nutritional outcomes and food security (Segura-Pérez et al., 2016; Martins, 2013). Scholars found that exposure to CCTs resulted in an increase in diet quality, caloric intake, micronutrient, and macronutrient consumption among recipients since they can afford nutrient-dense foods such as animal protein, dairy products, and fruits and vegetables (Kronebusch & Damon, 2019; Leroy et al., 2009; Hoddinott and Skoufias, 2004; García-Parra et al., 2016; Ramirez-Silva, 2013). Using weight-for-age and height-for-age as nutrition outcome indicators, Paes-Sousa et al. (2011) and Assis et al. (2014) also note that compared to non-recipients, cash transfer recipients achieved significantly higher results. However, it also increased the consumption of unhealthy foods high in saturated fats and processed carbohydrates that can lead to overweight and obesity (Kronebusch & Damon, 2019; Fernald, 2008b) and in some cases, had no substantial impact on nutritional status and outcomes of recipients (Sanchez et al., 2016; Saldiva et al., 2010).

Moreover, the educational impact of CCTs has been well documented in the literature, particularly its impact on school enrollment and attendance. The monetary incentive empowers recipients to invest in their children's education, and where applicable, education conditionalities also cause their parents to prioritize their children's education (Hartarto et al., 2021; Attanasio et al. 2010; Fiszbein & Schady, 2009; Benedetti et al., 2016; Ganimian & Murnane, 2016). Baird et al. (2014) discovered that programs with clear-cut conditionalities, monitoring and sanction systems were higher performers in school enrollment and attendance compared to UCTs and other CCTs with lesser enforcement mechanisms. However, the impact of CCTs on school achievement outcomes like test scores and cognitive development is insignificant (Garcia & Hill, 2010; Lomeli, 2008; Baez & Camacho, 2011; Baird et al., 2011; Baird et al., 2014; Behrman et al., 2011; Saavedra, 2016). Saavedra and Garcia (2016) also argue based on their systematic review of 42 CCT programs that the aggregate educational

impacts of CCTs on primary and secondary school enrollment is negligible, perhaps due to targeting errors and supply-side constraints.

The impact of CCTs on subjective wellbeing is speculative. It has been proven that poverty negatively affects mental health (Hanandita & Tampubolon, 2014; Lund et al., 2010; Hamad et al., 2008) hence CCTs can play a role in improving mental health (Lund et al., 2011). A study by Galama et al. (2017) found that recipients of a CCT in Columbia reported greater overall life satisfaction and happiness along with an increase in income and consumption. Baird et al. (2013) also argue that the income boost provided through CCTs helps to reduce psychological stress among recipients since they can enjoy higher consumption levels, physical health, and leisure time. These findings have been corroborated by other scholars who have found an association between CCTs and diminished stress levels, psychosocial distress, and depressive symptoms, and enhanced psychosocial well-being (Kilburn et al., 2019; Ozer et al., 2011; Ohrnberger et al., 2020); Gaarder et al., 2010; Attah et al., 2016). This is because the transfers constitute more disposable income for consumption and investment in micro businesses which can diminish the financial stress and pressure of providing for their households in the short and long term (Lund & Cois, 2018; Lund et al., 2011). CCTs also drive happiness and life satisfaction among recipients because of improved quality of life (Cattaneo et al., 2009; Miller et al., 2016; Banerjee et al., 2015; Bedoya et al., 2019). Yet, other studies have shown that CCTs had no impact in lowering self-perceived stress among recipients (Maara et al., 2023); had a lesser impact on subjective wellbeing and mental health compared to UCTs (McGuire et al., 2020); and even deteriorated mental health (Prencipe et al., 2021).

Another component of wellbeing supported by CCTs is social inclusion, cohesion, and participation which is often sidelined in the analysis of cash transfers' effectiveness (Attah et al., 2016). CCT programs can strengthen the social networks and bonds among recipients by

creating opportunities for social interactions (even among people that had little to no prior contact in the past) through participation in periodic program meetings, health, and nutrition workshops, parent-teacher association meetings, etc. (Adato, 2000). It can also encourage recipients to form associations/groups which function as spaces for mutual interaction, information sharing, and instrumental and social support in times of difficulty (Aroyo Laguna, 2010; Ndimande-Khoza et al., 2022). Conversely, CCTs have also been notorious for promoting social division within communities and severing ties, especially between the recipients and non-recipients who fail to qualify or maintain eligibility. Not only are social ties impaired due to this division, but feelings of jealousy, despair and resentment against recipients have been recorded because non-recipients feel neglected and bypassed by the state and recipients (Adato & Roopnaraine, 2004; Ndimande-Khoza et al., 2022; Pavanello et al., 2016); MacAuslan & Riemenschneider, 2011). In other cases, recipients of the cash transfer have been stigmatized and excluded within their communities because qualification for the program means recipients are so poor that they need handouts from the government; are too lazy; cannot solve personal problems; are unwilling to seek employment; and are dishonest (Camacho, 2014). However, the programs have also stirred solidarity among community members, whereby recipients come together to assist non-recipients perceived to be in need. As well, Attanasio et al. (2015); Pavanello et al. (2016) and Attanasio et al. (2009) note that CCTs improved cooperation, bonding, trust, and participation in communities where transfers were received compared to others that did not.

Moreover, the link between CCTs and environmental sustainability has been well-established in the literature with programs where sustainability is an explicit and inexplicit objective (Rukiko et al., 2023). Poverty is closely linked with sustainability, especially as the poor often resort to unsustainable practices to survive (Khan et al., 2022; Burki et al., 2021; Fuller et al., 2022). Some “environmental CCTs” (Malerba, 2021) have in-built environmental

conditionalities which aim to encourage environmental-friendly behaviors and outcomes. An example is Brazil's *Bolsa Verde* which targets poor families living in nature reserves and national forests to receive a stipend quarterly on the condition that they maintain the vegetation, conserve, and sustainably use natural resources such as fruits, latex, and fish. (Schwarzer et al., 2016). In Indonesia's CCT, Ferraro & Simorangkir (2020) found that the transfers realized positive environmental conservation outcomes by reducing deforestation in the villages because recipients' purchasing power was enhanced and consumption smoothened, thus, enabling them to substitute forest-sourced goods for market-purchased goods, and reducing their reliance on deforestation in the face of shocks and stresses. Pega et al. (2015) also see a role for CCTs in supporting climate change mitigation efforts by acting as an incentive for people to adopt climate-friendly behaviors such as cycling. Others argue the reverse: They opine that cash transfers can increase poor households' incomes and consumption and benefit local economies where they are implemented but these can also stimulate increased demand for food, land and other natural resources that can strain the environment (Gilliland et al., 2019; Hoddinott & Skoufias, 2004; Todd et al., 2010; Covarrubias et al., 2012). Alix-Garcia et al. (2013) made a similar discovery in Mexico where increased demand for land-intensive goods such as meat and dairy products among transfer recipients led to increased deforestation for cattle grazing. It can also lead to depletion of natural resource stocks as Gilliland et al. (2019) observed in the Philippines where local fish stock dwindled, and fish prices increased because of increased demand.

Political participation, collective action and nation-building are also directly and indirectly influenced by CCTs. The provision of CCTs can influence the electoral behavior of recipients by increasing their desire to vote and their support for the political party that established the program (Baez et al., 2012; Diaz-Cayero et al., 2016; Manacorda et al., 2011), although this relationship cannot be generalized (Corrêa, 2015). Increased political participation is achieved

through several pathways: i) by providing resources needed to participate in voting exercises such as transportation fares; ii) by stirring recipients to obtain identification documents needed for program enrollment and voting; and iii) through program participation, acquainting recipients with the state bureaucracy and increasing their interest in and attachment to the state (Layton & Smith, 2015). This has spurred criticism of CCTs as vote-buying schemes used by political elites to maintain and expand electoral support and votes especially when elections are impending (Franzese, 2002; Akhmedov, 2004; Schady, 2004). Moreso, conditionalities are key variables in determining the political response of recipients. If conditionalities increase the value of the program by leading to greater political inclusion, they are likely to amplify recipients' support for the state and vice versa (Sugiyama & Hunter, 2013). CCTs also enable the poor to establish a vertical relationship with the state through the establishment of co-responsibility and directly linking recipients to state actors and policies (Rawlings & Rubio, 2005). For instance, it creates room for the poor to enhance and exercise their civic skills including filling out forms, writing letters, attending meetings, and engaging in discussions, all of which facilitate political participation (Schober, 2019).

It also has an impact on the quality of state–citizen relations and the state's legitimacy as a trustee of rights, especially among the poor and marginalized. CCTs can bridge the divide between the state and its citizens by strengthening the relationship between both parties in the face of poverty and inequality and strengthening the latter's social rights and sense of citizenship (Plagerson et al., 2012). This results in an enhanced social contract where the poor are seen by the state; where citizens are empowered; where the state is concretized in the lives of the poor; and where citizens' trust in the state's institutions is strengthened (Corbridge et al., 2005; Leisering & Barrientos, 2013). These outcomes were observed in Ghana where the CCT recipients felt an increased sense of trust and connection to the state as citizens; increased state–citizen interaction through identification, selection, enrollment, and payment processes; and

increased voice in relation to the state (Oduro, 2015). However, in contexts where the state's weak institutional capacity affects the quality of the program delivery, CCTs can also dwindle the trust and hope of citizens in the state (Oduro, 2015).

The level of impact delivered by any CCT program is dependent on several variables including societal context, as well as variations in design and implementation features such as transfer value and amount, transfer frequency and timing, length of exposure to the program, complementary interventions, and supply-side services (Bastagli, 2016).

The Gender Dimension of Conditional Cash Transfers

Why is gender an important factor in conditional cash transfers?

The human rights framework for social protection developed by Sepúlveda & Nyst (2012) under the auspices of the United Nations Human Rights Council and the Finnish Ministry for Foreign Affairs emphasizes the importance of considering gender in any rights-based approach to social protection. Gender inequality has been identified as a driving force of poverty; thus, they see an opportunity for social protection to address gender inequality and promote women's rights while alleviating poverty. Holmes & Jones (2013) highlight that vulnerability to, and risk of poverty are gendered: There are gender-specific economic and social vulnerabilities to poverty; gender-differentiated experiences of poverty; and gender-differentiated abilities to withstand and cope with shocks and stresses.

Due to discriminatory gender norms and laws, women, girls, and other marginalized groups around the world are 4% more likely than men and boys to live in extreme poverty, and the risk rises to 25% for women aged 25 to 34 (UN Women, 2019). They also have fewer income and asset-generating opportunities, lesser access to formal employment, lesser access to lucrative positions, unequal pay, lesser access to information, markets, and financial services, limited

opportunities for skills training and property ownership. Gender-specific social vulnerabilities and risks also limit women and other marginalized group's capabilities including disproportionate burden of care and domestic work, early marriage, gender-based violence, time poverty, discriminatory family norms, restricted mobility, limited reproductive health rights, unequal intra-household, and communal decision-making power, etc. (Chant & Sweetman, 2012; Bird & Higgins, 2011; Hidrobo et al., 2020). This gendered discrimination intersects with other systems of oppression and discrimination such as class, caste, ethnicity, race, disability, age, immigration status, and religion, to name a few. These intersecting realities determine the specific experiences of individual women. The onset of the COVID-19 pandemic further exacerbated the burden of women who disproportionately felt the shock of the crisis in every facet of life (UN, 2020). This is why it is argued that social protection programs "must take into account women's specific needs over the life course, from childhood to old age, including women's care role as well as the differences between men and women in access to services and productive work" (UNRISD, 2016, p. 2). Yet, Holmes et al (2011) note that this complex intersection of gendered economic and social vulnerabilities tends to be ignored or trivialized in the design and implementation of policies, especially social protection.

Based on this, Sepúlveda & Nyst's (2012) starting point is that social protection programs are far from gender-neutral and so, a rights-based approach to social protection should recognize and integrate gender considerations. This would entail acknowledging the multiple layers of gendered discrimination and the different needs of women that emerge throughout their life cycle; building the gender mainstreaming capacity of programs' staff; including women at various levels of the programs' governance; using gender-sensitive vulnerability and eligibility assessment mechanisms; generating sex, age, ethnicity and disability disaggregated data for monitoring and evaluation; incorporating reasonable and gender-sensitive targeting methods; addressing women-specific life-cycle risks and care work; and ensuring that the programs'

conditionalities do not constitute an additional burden on women or perpetuate traditional gender stereotypes. Molyneux & Thomson (2011) argue that with CCTs specifically, a program is gender-sensitive if:

Training and resources are allocated to strengthen women's capabilities; the social and economic empowerment of women is explicit in the goal of the programmes; they include family-friendly policies that acknowledge women's role in caregiving but also promote alternative child-care arrangements; they aim to transform gender relations by encouraging greater equality and, where appropriate, involve men in the activities of the programmes; they allow participants to have voice in the programmes' design, implementation and evaluation (Molyneux & Thomson, 2011, p. 199).

This is because, with CCTs, women are targeted, whether as household heads or primary caregivers, to receive cash benefits based on societal notions of altruistic motherhood. Cultural norms and stereotypes assign the role of caregivers to women, and they are responsible for social reproduction including caring for children and the elderly – a responsibility that is taken for granted as a 'non-economic' activity with minimal value in most societies (Kidder et al., 2014; Chant, 2006; Maestre & Thorpe, 2016). Molyneux & Thomson (2011) note that mothers are central to the success of CCT programs because when they receive the cash, they fulfill their obligations to their children and the program by investing it in their children's health, education, and nutrition. Women's effective management of household income stands in contrast with the generally held perception that men exhaust household resources on leisure and personal consumption while leaving their families in a state of secondary poverty (Bradshaw & Quiróz Viquez, 2008; Tabbush, 2010).

However, such arguments can also serve as a basis for the intensification of women's responsibilities and the regulation of their behaviour by the state. Chant & Sweetman (2012, p.

519) refers to this increase in women and girls' burdens and responsibility to their families and communities as the "feminization of responsibility and/or obligation" which deepens the gendered division of labour that absolves men of any care responsibility. Similarly, Roberts (2015, p. 220) describes the multiplication of women's maternal obligations by development programs and policies like CCTs as "the feminization of policy" – that is, "the ways in which development operates through women-oriented policies that in turn serve to maintain traditional gender roles of social reproduction and create a third shift of voluntary, unpaid labor for women".

These critiques account for the emphasis among scholars on the consideration of the impact of CCTs on women's wellbeing and rights, and not just its benefits on members of their households including their children. CCTs must therefore be gender transformative to ensure that women are not overburdened with the programs' specificities and they, in turn, enjoy some practical and strategic benefits alongside their households. Seymour (2014) argues that gender transformative social protection is beyond the reduction of women's poverty or the utility of women in the operationalization of the programs. Rather, transformative social protection should drive systemic change by challenging gender stereotypes, amplifying women's voice agency, and leadership in program administration, and considering the intersection of different social identities so that the goal of gender equality is served. A gender-transformative CCT addresses key areas of concern for women such as their unpaid care work, the availability of quality and accessible social services, and the time burden of CCTs (UNRISD, 2016). First, CCTs must recognize the important caregiving role of women, and rather than reinforce the stereotype of women as innate caregivers, they should aim to redistribute unpaid care and domestic responsibilities. Measures that can be adopted in this regard include deliberately engaging men to support and care for their families and even fulfill the conditionalities like

taking their children for health clinic visits, attending parenting workshops, etc. (Seymour, 2014).

Another transformative element of CCTs is the provision of gender-sensitive social services including health, water and sanitation, and care services. This is important because women's care and reproductive responsibilities as well as their ability to fulfill conditionalities are tied to the availability of social services and infrastructure. In poor households, the labor intensity is higher for women because of the poorer infrastructure available to them and the weaker capacity to outsource care work (Budlender, 2010; UN Women, 2016). CCTs must ensure that there are accessible and quality schools, clinics, sanitation facilities, childcare services, etc. which can save women's time and energy. As well, CCTs must address the time burden imposed on women who must fulfill the cash conditions to qualify for the benefits. Women enrolled in CCT programs face a triple burden of work which can be exhausting: productive work for income and subsistence, reproductive work to care for the household, and conditionality fulfillment (Zibani, 2016). Hence, gender-transformative CCT programs work by minimizing the demands of conditionalities on women's time and energy through various measures such as keeping the conditionalities at a minimum, assisting rather than punishing conditionality defaulters; and offering time-efficient solutions for fulfilling the conditionalities (UNRISD, 2016)

This section has highlighted best practices for gender-transformative conditional cash transfers. However, the degree of attention to gender in the implementation of CCTs varies across national contexts with equally varying results on the wellbeing and rights of women. In the following section, the impacts of CCTs on women are considered.

The Impact of CCTs on Women's Wellbeing and Rights

Scant attention has been devoted to understanding the effects of CCTs on the well-being, empowerment, or rights of the women themselves (Cookson, 2018). Available studies on women's experiences and outcomes with CCTs are polarized. Policymakers assume that targeting women for cash transfers produces two key outcomes – gender equality and empowerment for mothers since they have access and control over the cash, and improved wellbeing outcomes for their families since women are perceived to be responsible and intrinsically selfless in caring for their household even at their own expense (Davies, 2009). Women are the preferred link between the state and their households because they understand the needs of their household, especially children; they are better equipped to manage household money for everyone's benefit; and they are skilled in 'getting things done'. This notion is reflected in expenditure choices of women who believe that the right way to spend the money is on goods and services that directly and indirectly benefit their children and not on their (women's) personal care items, alcohol, or drugs (Pires, 2012; Rego and Pinzani, 2014 cited in Bartholo, 2016).

Scholars have claimed that on account of women's direct receipt and management of the cash, CCTs empower them by increasing their status within the household and community, increasing their self-esteem, and giving them more control over their families' expenditure (Waqas & Awan, 2019; Latapi' & de la Rocha, 2009; Adato et al., 2000). Scholars claim that women's control of resources in their households increases because they are the direct recipients of cash transfers and this in turn increases expenditure on food and children's needs (Armand et al., 2016; Gitter & Barham, 2008), even without negotiating with their partners or subjugating their wishes to that of their partners (Pires, 2012). Their autonomy and decision-making power (independently and/or jointly with their husbands) over their children's education and health, durable goods expenses, and contraceptive use increased because of

receiving the cash (de Brauw et al., 2012; 2014; 2015; Origenes et al., 2019; Cluver et al., 2013; Perova & Vakis; 2012). Urbina (2020) argues that Mexico's CCT program has a positive impact on the domestic labor load of women and their autonomy because their husbands assumed more house chores to compensate for their wives' CCT time burden and welcomed their wives' increased control over money. This increased autonomy and control enhanced women's self-esteem, sense of financial security, independence, self-respect, and dignity even to the extent that they query discriminatory gender norms and exit unwanted marriages (Litwin et al, 2019; Bobonis, 2011).

CCT programs also have positive impacts on women's status within their households since the transfers can be viewed as women's contributions to their households' budgets (Duflo, 2012). As well, studies have noted that CCTs have resulted in a reduction of intimate partner violence and domestic violence among women recipients (Perova, 2010; Bobonis & Castro, 2010; Bobonis et al., 2013; Hidrobo & Fernald, 2013) while others report that women face male backlash and increased emotional and physical violence from men who try to reassert their dominance for reasons such as fear of losing masculinity, resentment and jealousy (Atkinson et al., 2005; Caridad Bueno & Henderson, 2017; Bobonis et al., 2013).

CCTs also enhance women's political participation by creating opportunities for the development of their civic skills including attending and participating in meetings; organizing meetings; writing letters or filling out forms; and asking other people to clarify information (Schober, 2019). The state's interaction with women as the direct recipients also stimulates political participation and consciousness as individuals with duties and rights, and with frequent interaction with program authorities (Bartholo, 2016). As well, the programs increase women's social capital by helping them establish and maintain social relationships and

networks with their extended family and wider community, increasing their participation in collectives such as faith-based organizations, and community-based savings groups.

However, scholars like Thakur et al. (2009); Molyneux (2006); Bradshaw and Viquez (2008); and Tabbush (2009) insist that women's position as direct cash recipients barely addresses the structural forces that sponsor gender inequality as much as it reinforces gender stereotypes. It is argued that the simple act of making cash payments to women to 'empower' them mirrors the much-condemned logic of Women in Development (WID) which assumes that merely integrating individual women into the development project through resource and asset transfer would secure gender equality and empowerment (Bradshaw, 2008). Jenson & Nagel (2018) note that Mexico's *Progresa/Oportunidades* which subsequently served as a prototype for other CCTs around the world was originally designed as a tool to promote gender equality and empowerment. However, initial poor results on gender equality and empowerment forced program designers at international organizations like the World Bank to stamp out this seemingly unattainable goal from *Progresa/Oportunidades* before standardizing the CCT's framework for adoption in other countries (Jenson & Nagel, 2018). CCTs tend to sideline gender transformations with few opportunities for their productive engagement, and whatever benefits women realize are based on their performance as mothers (Molyneux, 2008; Chant, 2016; Bartholo, 2016).

Handl & Spronk (2015) problematize how such policies craft poverty as an issue to be handled exclusively by women while promoting conservative ideas of womanhood. They observe that in CCTs, "...women appear as maternal figures that are instrumental to combat poverty (and thus generate economic growth) — people to be recruited, micro-policed, and trained to ensure the development of the next generation of workers" (Handl & Spronk, 2015, p. 3). This maintains the traditional division of labour and responsibility that saddles women with the

ultimate task of their household's survival as responsible mothers while leaving male privilege intact (Bradshaw, 2002; 2008). The pressure to adhere to these conditionalities is high because failure to fulfill them can result in their families' temporary or permanent dismissal from the program. The responsibility of conditionality fulfillment puts additional strain on the labour and time of women who are already grappling with time poverty and exhaustion from their disproportionate burden of unpaid care and domestic work, and their productive work. In fact, women beneficiaries of CCTs tend to spend more time performing care and domestic work compared to non-beneficiaries because children who typically contribute towards domestic tasks must focus on school activities as per conditionalities (Gammage, 2011; Adato, 2000). However, in a review of Bolsa Familia's impact on women, Bartholo (2016) notes that women in the studies under review did not highlight conditionalities as an extra burden probably because care work was considered innate. Studies also suggest that conditionalities represent an acknowledgement by the state of the existence and importance of women's role in society, and it consequently enhances their sense of citizenship and visibility to the state (Bartholo, 2016).

Moreover, Bartholo (2016) counters claims that CCTs positively increase the autonomy and exclusive decision-making power of women in their households because such increases might indicate that women's responsibilities in their households increase since they oversee household decisions (traditionally handled by men), and handle care and domestic work (traditionally handled by women) without input from men. Morton (2013) also questions the empowerment of women via increased decision-making on household expenditure because their purchasing power is restricted to domestic goods like clothing, and children's medicine which reinforces their location in the domestic sphere.

It has also been discovered that the absence of quality public services makes conditionality fulfillment arduous for women who often must travel long distances, face threats of physical harm along the way, face discrimination from service providers, and still access subpar services (Balén, 2018). This situation persists because states and donors are focused more on stimulating demand for public services through conditionalities than adequately supplying the services needed to fulfill the conditionalities (Lavinás, 2013). Additionally, program officials reportedly employ coercive and manipulative tactics against women in the process of monitoring their compliance with conditionalities. In Peru's *Junto* program, for example, women were required to fulfill unofficial "shadow conditions" that served the interests of powerful local authorities such as participating in political demonstrations to support politicians' campaigns, keeping gardens, cooking without pay for school lunch programs, having hospital births rather than home births, among other duties (Cookson, 2018, p. 3). Little wonder Prencipe et al. (2021) report that depressive symptoms decreased in men recipients but increased in women recipients of a Tanzanian CCT possibly due to the program's reinforcement of women's traditional roles and their increased duties to the state, community, and family.

The debates presented above on the relationship between CCTs and gender equality outcomes are instructive. They highlight knowledge gaps due to the inconclusive evidence among feminist scholars on the implications of CCTs on women's lived experiences and the goal of gender equality. This research probes into the complexities of the gender dimensions of CCTs by using Nigeria's main CCT program as a case study to facilitate a more comprehensive grasp of these critical issues. The research explores if and how the program is gender-transformative first in its design and then in its implementation procedures on the ground. It also looks at how various aspects of the program affect the wellbeing of women and if it promotes or impedes gender equality and women's empowerment.

Theoretical Framework

The theoretical framework employed in this dissertation brings together insights from critical feminist theory, African feminisms, and conceptions of wellbeing and flourishing. I employ the overarching lens of feminist flourishing in this dissertation as it enables a more comprehensive lens of inequality and agency. In this section, I provide an overview of how different feminist theoretical insights inform this study.

Critical Feminist Theory

The literature on the gender dimension of CCTs reveals tensions and contradictory evidence on the impact of cash transfers on women's wellbeing. On the one hand, scholars have emphasized that making women central to the operationalization of CCT programs is beneficial to them since they directly receive payments and are "empowered" through the elevation of their status within the family and community, as well as the expansion of their control over household expenditure (Latapí & de la Rocha, 2009). On the other hand, scholars critical of CCTs note that imposing the responsibility of conditionalities on mothers is both onerous and punitive because women's unpaid labour is further exploited "at the service of the state" (Molyneux, 2006, p. 437), and unjust gender divisions of responsibility and care are deepened in the process (Molyneux, 2007). To unpack the complexities of this evidence on gender and CCTs, this research is framed by critical feminist theory which conceptualizes gender relations as sites of power interplay and uncovers the basis and implications of these gender relations – especially those that privilege men and oppress women. Critical feminist theory encompasses the multiplicity of feminist theories that are critical of liberal feminism's shortcomings in challenging women's societal subordination, and this thesis draws insights from these multiple critical strands of feminist thought including post-colonial feminism, Third world feminisms, materialist feminism, and critical empowerment, to mention a few. (Clark, 2007). Critical feminist thoughts highlight the role of historically constructed gendered structures, institutions,

norms, social relations, and power dynamics in causing gender-based inequality (Roberts, 2015).

More so, critical feminism's approach to gender justice is a stark contrast to the ahistorical and depoliticized framing of gender inequality by liberal feminists which leaves intact the oppressive systems and structures that are detrimental to feminist goals. Liberal feminism is inspired by classical liberal philosophy (Tong, 2009). Critical to liberal feminism is the notion that women's subordination is perpetuated by informal and formal institutions that limit women's access to the public space (Enyew & Mihrete, 2018). Liberal feminism was highly influential in framing the strategy of Women in Development (WID) which emerged as a feminist development model in the 1970s (Chant & Sweetman, 2016; Struckmann, 2018). The Women in Development (WID) school clamoured for the integration of women's issues in development based on economic efficiency and women's potential contribution to development processes (Razavi & Miller, 1995; Chowdhry, 1995). The overarching argument of liberal feminists like Boserup (1970) and Tinker (1990) was that development practitioners downplayed women's roles in development by primarily seeing them in their reproductive roles as wives and mothers while focusing on men as the central actors in the public sphere. Liberal feminists thus made a case for the inclusion of women in development's agenda by citing not only the benefits of modernization that would flow to women but also women's potential contributions to the realization of development objectives (Boserup, 1970; Tinker, 1990). WID proponents situated gender equality and empowerment within an economic framework and women's subordination was traced to their exclusion from the market (Razavi & Miller, 1995). Gender equality and empowerment were equated with improved access to education, credit, technology, training, and better employment (Connelly et al., 2000).

Development actors such as the World Bank, the UN, states, and transnational corporations tend to conceive gender equality and empowerment as unidimensional measurable goals that are subject to the interests of the neoliberal economic policy agenda (Laszlo et al., 2017). This approach to defining and pursuing gender equality and empowerment has been termed “smart economics” (World Bank, 2012); “transnational business feminism” (Roberts, 2015); “neoliberal feminism” (Rottenberg, 2014); or “the business case for gender equality” (Ferguson, 2014). This efficiency logic rationalizes investment in women for more effective development outcomes but ignores the moral imperative for women to have equal rights as men (Chant and Sweetman, 2012). For instance, women are tightly linked with poverty reduction, efficient institutions, higher market productivity and economic growth when they get ‘empowered’ through increased mobility, and improved access to employment, properties, credit, and infrastructure. Hence, the primary objective for investments in women and girls is not the realization of their intrinsic rights but achieving neoliberal economic goals such as market expansion, capital accumulation, and corporate-led development. The depiction of women in this instrumentalist form of gender advocacy is also highlighted by Kabeer (1999: 459) as “the virtuous model of the empowered woman” where women are imagined to be altruistic, diligent, and committed to their families’ wellbeing and societal progress at their own expense.

It is this individualistic, ahistorical, apolitical and market-oriented approach which ignores the relational and transformative dimensions of gender justice that critical feminists vehemently condemn. Critical feminist scholarship argues that women have been erroneously constructed as “the new archetypal neoliberal subjects of development” (Roberts, 2015, p. 212) and “rational economic women” (Roberts, 2015, p. 210) with individual agency to address the multitude of problems affecting the world. Critical feminism questions the ontological and epistemological ideas, motives and strategies of liberal feminism which purportedly promote

women's rights and empowerment but reinforce the neoliberalist values that subjugate and exploit them. It acknowledges the multidimensional nature of gender inequality (beyond the economic), and the need for the transformation of patriarchal, racial, and economic drivers of gender injustice (Struckmann, 2018). The notion that increased market participation, greater mobility, and short-term investments in women's health, education, and businesses would produce gender equality and empowerment is considered illusory by critical feminists (Biewener & Bacque, 2015). Roberts (2015) argues that from a critical feminist perspective, attempts to realize gender equality and empowerment must consider:

...the gendered organization of reproductive work and the ways in which neoliberalism has intensified women's responsibility for social reproduction globally. [...] Insofar as it is important to centralize the many ways in which women and girls are disadvantaged, such recognition needs to be rooted in an understanding of gender inequality as conditioned by structural inequality, not just between men and women, but also by class inequality, by the inequality between capital and labor and by the inequalities conditioned by an unequal international state system (p. 218).

As early as the 1970s, critical feminists viewed empowerment as the radical transformation of gendered power relations to overcome barriers to women's rights and equality with men (Batliwala, 1994). Particularly among grassroots feminist networks in South Asia, empowerment was articulated as "an unfolding process of change in consciousness and collective power" (Cornwall, 2016, p. 343) whereby women become cognizant of their identity, self-worth, and agency through conscientization. Critical feminist organizations like the Development Alternatives with Women for a New Era (DAWN) were pivotal to the significant international political and economic recognition of empowerment, especially in mainstream development circles in the 1980s and 1990s. From a critical lens, empowerment cannot be achieved through the transfer of economic resources and assets to individual women, but

through the self-organization of women at the individual, organizational and social levels to produce transformative social change that will end their oppression (Biewener & Bacque, 2015). This political and collective conceptualization of empowerment emphatically confronts social power and inequality, and it is a response to the narrow technocratic, individualistic, top-down welfare approach to gender equality and empowerment. The key to the radical transformation in society is the mass mobilization of women at regional, national and international levels to overthrow existing power structures of subjugation that validate men's control and privilege (Batliwala, 1994).

This alternative view of women and development also argues that 'gender' (the social relationship between women and men) rather than 'women' (the biological difference between women and men) should be the center point of analysis (Razavi & Miller, 1995). These social relationships/gender relations/gender divisions/gender roles are constructed, informed, and mediated by histories, ideologies, culture, religion, etc. and they are the principal sites for the systematic subjugation of women (Moser, 1989). Along this line, Moser (1989) calls for the recognition of strategic gender needs in development. Strategic gender needs or the "real" interests of critical feminists arise from a consciousness of unjust and unequal gender relations and they include the abolition of the sexual division of labor; the alleviation of the burden of domestic labor and childcare; the removal of institutionalized forms of discrimination such as rights to own land or property, or access to credit; the establishment of political equality: freedom of choice over childbearing; and the adoption of adequate measures against men-led violence and control over women (p. 233). These needs are different from practical gender needs which derive from women's basic survival needs within the constraints of their unequal gender relations with men such as childcare, food, housing, income earning, public services, etc. Unlike strategic gender needs, practical gender needs receive significant attention from

policymakers and practitioners even though they often preserve and reinforce sexual division of labour.

Furthermore, critical feminist thought criticizes hegemonic feminist theory for constructing gender equality and empowerment as a homogeneous goal imported to the “Third World” by Western feminists. They argue that all women’s experiences of oppression are not synonymous with the experiences of white, middle-class urban heterosexual women nor are Third World women a singular monolithic group. Rather, women’s experiences of oppression are differentiated by the intersection of multiple systems of discrimination such as race, class, ethnicity, colonial history, caste, and position in the global economy, and they all must be simultaneously tackled (Struckmann, 2018). Indeed, critical feminists contend that gender should not be the primary category of feminist analysis (Mason, 2019). This is because gender is inextricably tied with other categories of difference like sex, race, class, ethnicity, age, religion, physical and mental ability (Crenshaw, 1991). Hence, the outcome of these categories’ interactions in individuals’ lives must be prioritized in any critical analysis.

Critical feminism also highlights the white savior complex inherent in Western feminists’ and development organizations’ representation of ‘Third World’ women as the Other – “tradition-bound victims of timeless patriarchal cultures” in need of saving (Schech & Haggis 2000, p. 102). It is argued that this reproduces colonial power relations between the West and the rest while marginalizing and silencing the voices of women in the Global South (Mohanty, 1988). Development efforts must not only guarantee women access to resources but also enhance their voice and exercise of agency so that they can make decisions and act on them accordingly as agents of change (Chandler, 2013; Stuart & Woodruffe, 2016).

African Feminisms

Among African feminism in particular, Western feminists' ideas have been fiercely contested for reinforcing cultural imperialism and colonialism while subverting traditional African values and ideologies (Atanga, 2013). African feminists problematize the gender-discriminatory elements of African traditions, customs and norms that oppress and subordinate women but aim to retain those aspects of culture that promote social cohesion and inclusion (Stuhlhofer, 2020). Hence, they reject exclusionary notions of Western feminism which portray men as the villains, and dismiss the value of childbearing, marriage, and family (Salzman, 2018) because it contradicts the traditional order of gender and familial relations in African society. African feminists also condemn the omniscient stance of Western feminists and the erroneous assumption of understanding the social and historical realities of African women in their feminist theorizing (Arndt, 2002; Ahikire, 2014; Nnaemeka, 2013; Kamau, 2014). Largely speaking, Western and African feminism may be underpinned by the common goal of improving women's conditions in society but African feminism in its various models is unique given its focus on theorizing from an African cultural, ideological, and geopolitical location (Atang, 2013).

For African feminism, the subject of feminism is approached by building on indigenous African values, worldviews, and knowledge systems (Chigwedere, 2010). In a bid to indigenize or Africanize feminism, various scholars have proposed new ways of conceptualizing feminism which incorporate the values of collaboration, compromise, negotiation, and gender inclusion to allow for joint efforts between both genders in improving the conditions of women in society (Nkeala, 2016). One of such key strands of African feminism, "nego-feminism" was propounded by Nigerian feminist Nnaemeka Obioma (2003). Nego-feminism (the feminism of negotiation; no ego feminism) draws on traditional societal values of negotiation, give and take/exchange, compromise, and balance in Africa (Nnaemeka, 2003, pp. 377-378). The battle

strategy of African women against patriarchy is not blindly hostile or aggressive but dynamic, tactful, and calculative such that they are sensitive to ascertain when to go around or run through oppressive structures. This feminism is grounded within the context of traditional African ideologies that value gender inclusiveness and social relevance:

African feminism emerged within a context that views human life from a total, rather than a dichotomous and exclusive, perspective. For women, the male is not 'the other' but part of the human same. Each gender constitutes the critical half that makes the human whole. Neither sex is totally complete in itself. Each has and needs a complement, despite the possession of unique features of its own (Steady 1987, as cited in Nnaemeka, 2003, pp. 379-380).\

Hence African women gravitate towards collaboration and negotiation with and around men to realize their defined objectives. On the one hand, Western feminists aim to challenge, disrupt, subvert, deconstruct, criticize, blow apart, and overturn subordinating systems, this school of African feminists favor compromise, collaboration, negotiation, cooperation, and accommodation in everyday life, cultural and policy spaces. All in all, "contemporary African feminism...involves rewriting the identities of African women not only as passive victims of male dominance and patriarchy or as preoccupied with the concerns of their 'Western' sisters, but as active social, economic, and political agents in the development of their countries..." (Atanga, 2013, p. 309).

In a broad sense, critical feminist thought has positively recast the goals and strategies of broader feminist thought by emphasizing the structural origins of women's subordination in the public and private domain, and the need to change the power inequalities that are inherent in them. However, this critical scholarship is inordinately focused on addressing structural inequalities and systemic oppression while sidelining equally important aspects of women's

individual agency and wellbeing. On the other hand, mainstream development's preference for a narrow individualistic conceptualization of women's wellbeing and rights is simply a disservice to the political goals of gender equality and empowerment. What is missing, is a conceptual lens that marries the structural focus of critical feminisms and the individual wellbeing focus of mainstream development to holistically capture the core dimensions of women's wellbeing, especially within the scope of social protection. To this end, I propose the feminist flourishing lens that combines a multidimensional framing of individual wellbeing (human flourishing) with feminist analyses of power and subordination to examine women's wellbeing.

Feminist Flourishing

Since the birth of the modern project of development, the notion of wellbeing has evolved substantially to reflect the prevalent interests and priorities of key development actors (Esteva, 2010). The first goals of development were rapid industrialization and economic growth in the 1950s because of the erroneous notion that an increase in per capita income would consequently translate to even improvements in the economic and social conditions for all societies (Hulme, 2014). However, it became clear that economic growth and Gross Domestic Product (GDP) are deficient in capturing the multidimensionality of development (Stiglitz et al., 2018; UNEP, 2018; Kanbur et al., 2018). This is because GDP measures are often disconnected from the social realities and experiences of people on the ground – so that a country's GDP can reflect a robust increase in production efficiency while poverty and gross inequalities prevail.

A paradigm shift began in the 1970s with the Basic Needs Approach which brought people's wellbeing to the center by considering the social dimensions of development. A high point of this shift was achieved in the 1990s with the release of the World Bank's *World Development*

Report and the UNDP's *Human Development Report* which foregrounded human development and poverty in their multidimensionality. The UNDP's Human Development Index (HDI), inspired by Sen's (1999) Capabilities Approach, was launched in the same year and it revolutionized development theory and practice. The Capabilities Approach defines development as "a process of expanding the real freedoms that people enjoy", and it prioritizes the ends (e.g., decent living standard) over the means (e.g., GNP and industrialization) in defining wellbeing and development (Sen, 1999, p. 3). His multidimensional conceptualization of development acknowledges the importance of political, economic, and social freedom of individuals to live the kind of lives that they value regardless of their relevance to economic growth. Sen (1999) suggested that the identification of capabilities should be based on value judgment, but he proposed 5 fundamental freedoms including political freedoms/civil rights; economic facilities; social opportunities; transparency guarantees; and protective security. This list was subsequently expanded by Nussbaum (2000, p. 74) to ten universal capabilities for human flourishing including life, bodily health, bodily integrity, the ability to use the senses to think and to imagine, the ability to express emotions, to exercise practical reason and autonomy with respect to one's own life, to affiliate, to live with dignity, to live in and with nature, to play, and to control one's own political and economic environment, through education, work and political and social participation. This body of work has inspired most current concepts of wellbeing (Western & Tomaszewski, 2016).

Alongside the Capabilities Approach, other multi-dimensional concepts of wellbeing have shaped development ideas and interventions. For example, the Fundamental Human Needs Approach ties wellbeing to the satisfaction of *existential* needs (Being, Having, Doing, and Interacting), and *axiological* needs (Subsistence, Protection, Affection, Understanding, Participation, Idleness, Creation, Identity and Freedom) (Max-Neef, 1991). As well, Cummins's (1996) quality of life framework proposes seven subjective and objective domains

of wellbeing namely: material wellbeing, health, productivity, intimacy/friendship, safety, community, and emotional well-being. Narayan et al. (2000) posit that wellbeing is material (e.g., assets and work); bodily (e.g. health and physical appearance); social (e.g., healthy relations with family and community); security (e.g., physical safety and environmental peace); freedom of choice and action; and psychological (e.g., happiness, spirituality and religious observance).

Furthermore, subjective wellbeing has also gained traction in the wellbeing scholarship. It refers to a multidimensional self-reported evaluation of wellbeing or a measure of how people perceive the quality of their lives based on an affective evaluation of emotions and a cognitive evaluation of life satisfaction (Diener, 1984; Diener et al., 2002). It has been described as the sum of three (3) elements: life evaluation (e.g., income satisfaction, health satisfaction, work satisfaction), affect (anger, worry, happiness, etc.), and eudomonía/psychological flourishing (competence, autonomy, meaning and purpose) (OECD, 2013, p. 33).

Moreover, subjective wellbeing can be conceptualized as “flourishing” – that is, individuals’ perceptions of how well their life is going (Huppert & So, 2009). Human flourishing is grounded in Aristotle’s ideas on wellbeing (Ryan & Deci, 2001) and it took hold in the field of positive psychology where it was first used to describe the presence of mental health (Keyes, 2002; Seligman, 2011). However, its meaning has since evolved to describe the totality of human wellbeing (de la Fuente et al., 2020). There are two philosophical traditions of flourishing: hedonia (feeling good/ a positive affective state) and eudaimonia (functioning well/ a sense of meaning and purpose). The concept is bereft of a unified definition and conceptual framework as scholars have constructed various operational components of the concept. For instance, Vanderweele (2017a) defines flourishing as a state of total human wellbeing where every part of an individual’s life is good. Vanderweele (2017a) posits that there are five central

domains of flourishing which are both ends in themselves and universally desired: (i) happiness and life satisfaction; (ii) health, both mental and physical; (iii) meaning and purpose; (iv) character and virtue; and (v) close social relationships. To achieve flourishing, Vanderweele (2017a) emphasizes family, work, education, and religious community as important pathways that interact to deliver progress along each domain.

Huppert and So's (2009; 2013) operational definition of flourishing includes positive wellbeing features such as competence, emotional stability, engagement, meaning, optimism, positive emotion, positive relationships, resilience, self-esteem, and vitality. Also, Lippman et al.'s (2014) flourishing framework suggests that there are multiple areas of flourishing such as personal flourishing, helping others flourish, flourishing in relationships, and work, among others. Based on these areas of flourishing, their constructs of flourishing include empathy, friendship, social competence, integrity and trustworthiness, altruism, spirituality, purpose, hope, life satisfaction, and gratitude, to name a few.

In essence, flourishing is a multidimensional concept of wellbeing that considers a combination of attributes and indicators such as purpose in life, meaning, happiness, engagement, positive relationships, optimism, autonomy, self-esteem, self-determination, competence, mastery, personal growth, vitality, resilience, and self-acceptance, in defining wellbeing and fulfillment among individuals (Diener et al. 2010; Ryff, 1989; Su et al., 2014; Huppert & So, 2013; Witten et al., 2019; Esteban-Gonzalo et al. 2020). Overall, a person flourishes when high levels of hedonic and eudaimonic wellbeing can be observed (Schotanus-Dijkstra et al., 2016). The parallelism of flourishing and core indicators of positive development has made the construct a suitable scale for assessing subjective wellbeing (Fuente et al., 2020).

While flourishing represents a lens through which the multiple dimensions of human wellbeing can be better understood, it falls short in its minimal contribution to facilitating our

understanding of the gender dimensions of wellbeing. Studies have shown that men experience greater flourishing than women (Keyes & Simoes, 2012; Keyes, 2007) but these studies have been countered by research that finds greater indicators of flourishing in females (de la Fuente et al., 2020; Ando, 2014). What is missing from flourishing scholarship is a gender transformative lens that would help us to better understand wellbeing, particularly among women and other marginalized groups. Drawing on critical feminist scholarship's commitment to deeper structural and societal change and the holistic wellbeing focus of the human flourishing literature, a feminist flourishing lens brings these two important bodies of scholarship together to examine development outcomes more fully.

This feminist flourishing lens considers wellbeing components such as mental health; physical health; economic empowerment; social relationships, relationship with the environment; meaning and purpose, and spirituality. The lens also includes gender transformative priorities (a focus on the causes and consequences of women's inequalities) to assess the barriers and enablers of women's flourishing based on the highlighted flourishing components. The gender transformative dimension of the lens speaks to its intersectional focus on the interaction among different systems of difference such as gender, sex, physical ability, race, ethnicity, and class, and their impact on the wellbeing experiences and outcomes of individuals. It also recognizes the role that contexts, broadly defined, play in determining the vulnerabilities, opportunities, and wellbeing outcomes of individuals.

Therefore, the feminist flourishing lens will aid the assessment of the HUP's impact on women beneficiaries by considering both material and immaterial aspects of their wellbeing, and the interplay of structural inequalities and contexts in promoting or impeding their flourishing.

Summary: This chapter engaged in an in-depth review of the relevant literature that informed the research. It teased out fundamental ideas and debates on social protection and conditional cash transfers with a gender lens, to set a background for the research questions that frame this work. The chapter also laid out the research's theoretical underpinnings, that is, critical feminist theory, African feminisms, and feminist flourishing which provide a frame for making sense of the social phenomena under investigation.

CHAPTER 3: METHODOLOGY

This chapter lays out the details of the feminist epistemological and methodological approach employed in this research. The qualitative research design is informed by the research questions which are concerned with an in-depth exploration of subjective meanings, behaviors, experiences, and opinions on the gender-transformative capacity of a CCT program in a specific context. The chapter covers the data collection and analysis process of the research and the ethical considerations in interacting with research participants. It also draws out the potential impact of my social situatedness on various aspects of the research process through a reflexive review of my personal fieldwork experiences. It concludes with a reflection on the shortcomings of the research methodology.

Feminist epistemology and methodologies

Feminist Epistemologies

Feminist epistemology emphasizes the epistemic importance of integrating gender as an analytical category in conceptualizing, constructing, and analyzing knowledge, defining knowers, and inquiring about social phenomena (Grasswick, 2018; Code, 1991; Harding 1991). Feminist epistemologies focus on reshaping traditional epistemic concepts, practices, and norms to promote women's interests because dominant philosophies of science discredit epistemic authority and cognitive styles of women; marginalize them in social inquiries; produce knowledge and theories that dismiss their activities and interests; and intensify unequal power relations (Anderson, 2020; Haraway, 1988; Rose, 1994). Feminist epistemologies also contest the hegemony of positivism and the notion of objectivity in knowledge production because a researcher's subjectivity and interpretation cannot be separated from knowledge production (Sprague & Kobrynowicz, 2006; Ring, 1987).

Feminist epistemology aims to produce and privilege knowledge (what is known) that expresses the perspective, perceptions, and experiences of the knower (how it is known). It draws attention to how the social location of women including their social roles, interests, relations, and identities (gender, class, sexual identity, race, ethnicity, caste, class, and more) impacts what they know or experience about themselves and society (Haraway, 1988). Knowledge therefore is gender-situated (and generally socially situated) and feminist epistemology enables us to enrich our inquiry into social phenomena that are inextricable from gender and other social situations (Smith, 1999; 1987).

In my research, feminist epistemology informed my understanding of who knows, what is known and how it is known (Code, 1991; 1995; Alcoff, 1998; Hawkesworth, 1989). As earlier mentioned, the prevalent acceptance of CCTs as “the world’s favorite new anti-poverty device” is a result of the robust persuasive evidence produced over the years on their effect on multi-dimensional poverty. Although CCTs are the most evaluated social programs in the world, most of the program evaluations adopted quantitative research designs, particularly experimental and quasi-experimental designs (Hoddinott & Skoufias, 2004; Andersen et al., 2015; Kabeer & Waddington, 2015; Armand et al., 2016) with their claims to objectivity (Bloomfield & Fisher, 2019; King et al., 1994). These studies use standardized research instruments and conduct statistical analysis of numerical data to produce ‘objective’ knowledge. However, large data sets and quantitative analysis methods do not reflect the social location of the knower and its impact on what is known, nor does it uncover salient yet often invisible systems and structures that affect women beneficiaries of CCTs such as their care work and time poverty. My research sets out to avoid the flaws in the CCT literature by centralizing gender in my inquiry and turning to women as legitimate knowers of this program with which their lives are intertwined, and gender is so implicated.

For my research, I chose to rely on feminist standpoint theory – a tradition of feminist epistemology that locates epistemic privilege at the standpoint of the marginalized, including all women (Wigginton and Lafrance, 2019). Feminist standpoint theory argues that the research process (including question formulation, method selection, and data interpretation) is value laden, and that it is impossible for research to be free of the researcher’s bias despite the use of technical scientific methods (Hesse-biber, 2012; Naples, 2007; Haraway, 1988). Instead, standpoint feminist thought aims for ‘strong objectivity’ which requires the researcher to acknowledge, actively interrogate and account for their subjectivity as socially situated beings with their own perspectives, interests, and ambition in the research process and outcome (Harding, 1987). This is why my research process involved continuous self-analysis of the ways in which my subjectivity influenced the process and outcome of my research (Pillow, 2003). The process of reflexivity helps to validate and legitimize my qualitative research as I can make explicit the partiality of my representation in relation to my situatedness without denying my claims to truth (Anderson, 2020). Every step of the research process was appraised by asking these reflexive questions: “Who can research whom, when, and how? Who benefits from my representation? Is my representation valid?” (Pillow, 2003: 175). I was also conscious of power differentials between myself and my research participants and how the power imbalances affected the process of knowledge production and construction (Wasserfall, 1994; Cotterill, 1992) (*see section on positionality for details*).

Moreso, in line with standpoint theory, I sought to amplify the voices and experiences of women to hear *their* truth which is often distinct from the version promoted by the mainstream (Harding, 1996; Smith, 1987; Riger, 1992). Standpoint feminists argue that subordinated social groups have a privileged perspective over those that subordinate them, on political issues relative to their subordination. Hence, in my recruitment of participants to understand the gender transformative components of the HUP and the program’s influence on their wellbeing,

I prioritized the voices of women beneficiaries but also included the perspectives of men for a holistic understanding of the gender dynamics at work in their households and communities because of the program. The focus on women's voices is especially salient given the bias in the CCT literature for evaluations of children's wellbeing outcomes which has created knowledge gaps on women's experiences and perceptions.

Lastly, my research acknowledges that there is no unified woman standpoint or singular category of 'woman' because experiences of oppression vary by the social location of individual women such as their race, sexual orientation, class, caste, nationality, etc. In fact, postmodern and postcolonial feminists reject the universalization of the experiences of Western, white, middle-class women over women of colour, and the resultant production of racist, colonialist, and heterosexist knowledge (Crenshaw, 1991; Mohanty et al., 1991; Spivak, 1993). While I share similar structural and cultural similarities with my research participants, I did not assume to already know their lives or experiences or presume my authority to speak for them (Code, 1995). Rather (*as I will show in the section on positionality*), I accounted for the influence of my insider-outsider position on my interpretations of their experiences, as well as how I was perceived by my research participants.

Feminist methodology

To address my posed research questions, I adopted a feminist research methodology which stands in contrast to dominant androcentric positivist methodologies in academic disciplines that claim objectivity and neutrality (Wigginton and Lafrance, 2019). Feminists condemned these methods of producing knowledge because they were typically conducted by men and based on the experiences of men (educated, middle-class, heterosexual white men) (Tavris, 1993). These positivist methodologies resulted in 'objective truths' that were highly biased against women because it trivialized their experiences in understanding the human experience;

reinforced gender and other forms of structural inequalities; and legitimized women's secondary status in society (Harding & Norberg, 2005).

Feminists therefore advocate for alternative research methodologies that centralize the experiences of women; particularly focusing on how formal and informal institutions dictate their realities (Smith, 1987). The objective is to produce knowledge by women for women rather than 'scientific truths' that are often disjointed from their lived experiences. Feminist research methodology is distinguished by its attention to the unjust gender relations that account for women's oppression and how this affects the research process; its consideration of the heterogeneity of femininity and masculinity based on race, ethnicity, class, caste, sexuality, age, and (dis)ability; its focus on the voices of the marginalized; its recognition of the power dynamics between the researcher and the researched, and among the researched; the typical use of qualitative methods that are deemed unscientific in the mainstream and the adaptation of quantitative methods to feminist goals (UN-INSTRAW, 2007).

Adopting a feminist methodology for my research required that I acknowledge the political nature of the questions that I raised; the influence of my positionality on the entire research process; the power imbalance in my relationship with my research participants; the importance of an intersectional lens in understanding women's experiences with the HUP as told by women. Also, the research embraces a critical approach by recognizing women as agents of change with the ability to improve their positions in society when empowered. More so, it examines the multifaceted structures of women's subordination in the household, the community, and the state including the gender relations, roles, and structures that define the impact of the HUP program on women's wellbeing. This research is feminist in its careful consideration of some key epistemological questions in formulating questions, mobilizing knowledge, and representing knowledge: what are the underlying presumptions of the

questions posed and the concepts under investigation? Whose interests are being represented? Does the work perpetuate or challenge systems of inequality? I understand that my research is colored by the subjective interpretations of the knower and the knowledge seeker, and I embrace the plurality of truths that I uncovered in my work.

Data Collection

Field Location

My fieldwork took place in Nigeria from September 2022 to February 2023. I situated my research in two southwestern states in Nigeria: Lagos state and Oyo state. Before entering the field, Lagos state was selected as the sole site for my data collection. The city is the most populated and fastest growing in Nigeria, with an estimated population of about 21 million people (World Population Review, 2023; Kazeem, 2016). Lagos is the commercial and financial hub of Nigeria with the highest concentration of the national economy's manufacturing, technology, and banking industries, and the highest internally generated revenue (Forbes Africa, 2022; Christian, 2018). However, the state has a high rate of poverty and inequality: 66% of Lagos' population are urban poor residing in slums with no access to basic infrastructure and services such as housing, electricity, clean water, proper sanitation, adequate transportation systems, security, etc. (Aliu et al., 2021; Popogbe et al., 2023; Badmos et al., 2018). The Nigerian Poverty Map also reports that 3 out of 10 persons in Lagos experience multidimensional poverty as indicated by data on nutrition, healthcare access, sanitation, water, cooking fuel, unemployment, etc. (NPM, 2022). As the largest city in Nigeria with a significantly poor population, Lagos therefore represented a conducive research site to examine the gender dynamics and impact of the HUP.

However, soon after arriving at the research site and conducting the first set of key informant interviews with senior officials at the federal level of the HUP management, I realized that the

available information on the official program website which I had consulted in the process of designing my research plan differed slightly from the reality on ground. I discovered that HUP was being implemented at varying degrees across the thirty-six states of the country, hence, the program's components (including the base cash transfer, the conditional cash transfer or 'Top-Up', the livelihood support, the Life Skills (LS) trainings, Savings Group Mobilization and Micro Business Development (SGMB), and Micro Business Skills Development) were not uniformly implemented nationally. In Lagos state, the conditional cash transfer or 'Top-Up' had not been initiated and this component was central to my research questions. After deliberations alongside my supervisor, I decided to incorporate another state in my research where the conditional cash transfer or 'Top-Up' was already running. This compelled some slight adjustments to my methodology such as an increased number of participants (over double the initial plan) and the opportunity to compare flourishing outcomes between two states – one where a conditionality was implemented and one where it was not.

I chose to include Oyo state in my study and centre my research in the city of Ibadan, the third most populous in the country. While not as boisterous and economically buoyant as Lagos, Oyo state's economy thrives on agriculture, commerce, service, manufacturing, and cottage industries. It is the state with the sixth highest internally generated revenue but 48.7% of its population is multidimensionally poor and it has an unemployment rate of 16.8%. Both Lagos state and Oyo state are in southwestern Nigeria (about 185km apart) with shared histories and cultural elements such as the Yoruba language and norms.

To narrow down my research sites, I selected one local government area (LGA) in each state and two communities within each local government area. Hence in Lagos state, research was conducted in the Ibeju-Lekki LGA, specifically in the communities of Igando-Oloja and Alakun. In Ibadan, Oyo state, I based my research on Ibadan North LGA and chose Gbenla and

Itutaba communities. The communities were selected with the guidance of the program officers at the local government level based on the concentration of program beneficiaries within the communities I identified, ease of access, and the level of security risk.

Igando-Oloja and Alakun communities are at the periphery of metropolitan Lagos. They are in the remote part of the state that is rapidly undergoing residential and industrial development (Obiefuna et al., 2013). This area can be described as peri-urban settlement with limited infrastructural development and public services and populated predominantly by low- and middle-income indigenes and migrants (Adedire & Adegbile, 2018). The area is characterized by significant informal dwellings, poor untarred roads, poor drainage systems, poor water supply, irregular electricity supply, and poor waste disposal systems. While in Nigeria, I stayed in metropolitan Lagos and took trips by road to the communities when engagements were scheduled. On the days when I visited the communities, I had to head out as early as 7am to make the 1 hour 15 minutes trip to Igando-Oloja and Alakun before the heavy traffic commenced. Trips back to the metropolitan area took an average of 2 hours 30 minutes in the evenings due to congestion caused by the poor roads and occasional flooding after rainfall. In the mornings, it was always difficult to book a taxi for the trip because taxi drivers were wary of the poor roads and incessant traffic that almost doubled the normal duration of the trip. From the main road, the communities were barely accessible by car, and I had to hail an *okada* (a motorbike) that could better navigate the untarred and flooded roads into the communities. The communities were small tight-knit communities consisting of clusters of houses and small businesses, each with a traditional head called *Baale* (a sub-king or father of the community) that maintains peace and order.

Gbenla and Itutaba communities are in the main city of Ibadan, about 10 minutes from the Ibadan North LGA office. Like the communities in Lagos, they are poorly developed

settlements bearing semblance to slums (see figure 2). The houses in these communities are old, unpainted, constructed with a mix of mud and cement, and brown rusted corrugated zinc roofs (for which Ibadan is famous). They also have poorly planned layouts, lack some basic amenities such as proper water and sewage systems, and are chiefly inhabited by low-income earners. The communities are close to the main road and fairly easy to access by foot. As well, the communities are small, such that community members know one another, and they also have a *Baale* that presides over them.

Figure 2: A view of the architecture and surroundings in Itutaba community, Ibadan, Oyo state



Source: Author's fieldwork

Sampling and recruitment

In my study, I had two categories of participants which I believe could speak to my research questions. First, to understand the ideas, interests and institutions that guided the design of the HUP, and the gender considerations in the program's language and priorities, I sought to include HUP officials at the management and operations level and officials from civil society organizations involved in observing and monitoring the program. Second, I was interested in the perspectives and experiences of women beneficiaries of the HUP as they were best suited to reveal the specific role of the HUP in determining their wellbeing and influencing the goal of gender equality and empowerment. Hence, my research population was well-defined, and this simplified the sampling process to a great extent.

Before travelling to Nigeria for data collection, I established contact with the National Social Safety Net Co-ordinating Office (NASSCO) and the National Cash Transfer Office (NCTO) which are federal organizations, introducing my research and my intention to interview some staff that are knowledgeable and directly involved in the design and implementation of the HUP as well as some beneficiaries of the program. I obtained a letter of approval for my research and the organization's commitment to assist for the duration of my fieldwork. I selected my research participants using purposive and snowball sampling methods. Purposive sampling enabled me to identify and select information-rich cases that were knowledgeable, experienced, available, articulate, and willing to participate in my study such that efficiency and validity were maximized (Patton, 2002; Cresswell & Plano Clark, 2011; Bernard, 2017). Also, snowball sampling proved useful in identifying potential participants based on the referral of extant participants, and then identifying even more potential participants based on who the potential participants know (Kirchherr & Charles, 2018).

Since I was interested in an in-depth understanding of the program's rationale and operational procedures in relation to gender and other categories of difference, I selected officials of the National Social Safety Net Co-ordinating Office (NASSCO) and the National Cash Transfer Office (NCTO) from different levels of the organizations' hierarchies at the federal and state level (see chapter 5 for details). They included program coordinators, program managers, program officers, and community/frontline workers (Cash Transfer Facilitators - CTF) who oversee different stages of the program. My first point of contact was the Gender and Social Inclusion Manager of NASSCO at the federal level who with the approval of the National Coordinator of NASSCO, suggested and assisted in recruiting other key program managers within NASSCO and the NCTO such as the Enrollment Manager, Grievance Redress Manager, Co-responsibility Manager, Livelihood Manager, Payment Manager, etc. at the federal level. Both organizations also facilitated my access to their respective agencies at the state level (Lagos state and Oyo state) by giving me an introductory letter to present to the state coordinators and informing them of my arrival. In turn, the state-level agencies granted access to their core staff that operationalized the policy directives produced at the federal level, within their states. They included officials such as gender officers, monitoring and evaluation officers, grievance redress officers, payment officers, etc. Also, the state coordinators connected me with program officials at the local government level, that is, the frontline workers such as desk officers and cash transfer facilitators who implement and manage the cash transfers at the grassroots. I also sought the perspective of CSO officials from UNICEF, the Center for Women's Health and Information (CEWHIN), and a Third-Party Independent Monitoring (TPIM) organization active in the monitoring and evaluation of the program and in issues of gender equality and empowerment. In total, I had 33 key informants in my study.

For my second category of participants – beneficiaries, I recruited a total of 69 beneficiaries (63 women and 6 men) across the four communities selected for my study to understand their

perspectives and experiences with the HUP in relation to their wellbeing. While I was mainly concerned with recruiting women for my study, I ended up including six (6) men in my study due to the unavailability of the women in their households either because they travelled out of town or travelled far away for business. The men claimed to know all that their wives knew about the program since they collected the money occasionally on behalf of their wives when they were unavailable, and they wanted their households' experiences to be captured just as that of other households where the women were available. I decided to include them for this reason but also to further enrich my work by comparing the experiences of women to men with the program. Hence my sample of program beneficiaries was 63 women and 6 men. Beneficiaries were recruited with the assistance of the frontline workers at the local government level. Women's voices were prioritized because they needed to be the first to reveal their experiences and realities on their own terms and in their own language (Harding, 1987; Chege, 2012; Taylor et al., 1997; Beckman, 2014). I sought to draw out those 'subjective knowledge', that is, the personal experiential dimensions of existence that have been largely ignored in CCT research and intimately involve women in the production of knowledge (Holland & Ramazanoglu, 2002). Participants were selected to reflect the diversity of women beneficiaries along age, ethnic, marital, religious, and (dis)ability lines. The women included in my study ranged from ages 22 to 63 and my sample included married women and widows, able-bodied and disabled, Christians and Muslims, women from various ethnic groups and women with different levels of educational achievements.

To recruit women beneficiaries for my study, the cash transfer facilitators in the different communities communicated the rationale and objectives of my research using my recruitment letter prompt. After days passed, each cash transfer facilitator in the four communities called the beneficiaries to a meeting which I attended. I was given the chance to address the women and explain the purpose of my research, my institutional affiliation, my research's benefits, and

their obligations and rights if they choose to participate. The women were then asked to stay behind and speak further with me if they were interested in participating in my research. All the beneficiaries within the communities were not present at each introductory meeting, but through snowball sampling, recruited participants indicated the absentees for me to contact for possible recruitment.

Research Methods

As Wigginton and Lafrance (2019) note, a researcher's epistemological standing for a research project influences the chosen tools for data collection. All methods have inbuilt assumptions and certain methods are more compatible with the assumptions of epistemologies like feminist standpoint theory (Parker, 2007). For instance, qualitative methods like interviews, life stories, ethnographies, and focus groups which can unpack language, meanings and experiences in specific historical and socio-cultural contexts are more suited to the assumptions of feminist standpoint theory. This is different from quantitative methods like surveys which are more in tune with feminist empiricism because of the assumption that there is an observable truth that can be uncovered independent of context. Nonetheless, there is no method that is inherently feminist. What matters for feminist research is the extent to which the methods reflect the multifaceted nature of gender and are consistent with the broad feminist ideology (Jayaratne and Stewart, 1991; Beetham & Demetriades, 2007).

In my study, data was collected primarily through in-depth semi-structured interviews, focus group discussions, and document analysis. This is in response to the quantitative bias in extant research on CCTs and the call for qualitative studies that capture the real experiences and perspectives of women involved in CCTs (Cookson, 2018).

i. Interviews

In feminist research, interviews are noted for their efficacy in uncovering and examining the nuances of social phenomena that are critical to a gender analysis which may be lost in statistical computations (Beetham & Demetriades, 2007). When used appropriately, interviews can give a researcher deeper access to opinions, meanings, relationships, interactions, ideas, and interpretations on a subject within their research context through their participants' verbal and non-verbal reactions (Soss, 2006; Kvale, 1996; Alshenqeeti, 2014). Besides, it serves as an important tool for capturing the thoughts, feelings, and experiences of the marginalized in their own voice and language (Byrne, 2004; Berg, 2007).

I conducted a total of 33 key informant interviews during my fieldwork (see table 3). Key informant interviews are popular in policy-focused research, and they draw on the perspectives of individuals identified to possess a wealth of expert, special, insider, and contextual knowledge about the subject of interest because of their strategic position/location in institutions, societies, and social phenomena (Lokot, 2021; Tremblay, 1982; Taylor & Blake, 2015; Morse, 2019). Depending on the participants' preferences, the interviews were conducted in-person at their respective offices or via video conference applications such as Microsoft Teams. The interviews were for a duration of 45-60 minutes on average, and they were all conducted in English language. The officials of NASSCO and NCTO were asked questions about the program's overall objectives, the program's implementation procedures, the government's policy stance on gender equality and empowerment and its level of integration in the program, the role of CSOs in the program, and the program's strengths and limitations. CSO officials were mainly asked questions on the landscape of gender issues in Nigeria, the roles they play in monitoring the program, the nature of coordination and collaboration with the state, and the strengths, opportunities, and challenges of the program.

Overall, all key informants proved highly knowledgeable, willing to divulge information, and even share official documents to support and supplement their responses. The research was also referred to as ‘a welcome development’ for putting the spotlight on the important work being carried out by the organizations to improve the lives of Nigerians, and I was encouraged to speak with beneficiaries to back up their claims. I should note at this point that my interview questions for key informants shifted while on the field. This is because I went into the field with broad interview questions which had to be narrowed down to capture the essence of what the specific functions of each program official entailed in designing and implementing the program.

Despite the richness of information gathered through key informant interviews, Lokot (2021) highlights how power hierarchies are often perpetuated with the prioritization of key informants’ knowledge over the knowledge of ‘ordinary’ people due to the assumption that their knowledge is representative or superior. Feminist research must therefore recognize the saliency of ordinary people’s knowledge and incorporate them to achieve diverse and often hidden perspectives (McKenna et al., 2011). This is what I aimed to do by soliciting information from ‘ordinary’ women in their everyday spaces with first-hand knowledge of the program’s impact on their lives.

Information from my key informant interviews were supplemented with in-depth semi-structured interviews with women program beneficiaries. A total of 63 women and 6 men were interviewed in Lagos state and Oyo state. On mutually agreed days, the interviews took place in their communities – outside their homes and in public spaces where community members typically gather such as the Baale’s house. The average duration of the interviews was 30 minutes, and this was to ensure that my research did not constitute an additional burden to their time. In Lagos state, the interviews were mostly conducted in English language, but some

women requested that we speak *pidgin English* – a hybrid of English and local languages (an English-based creole language) commonly spoken throughout the country by over 250 ethnic groups. In Oyo state, I conducted interviews with women in Yoruba language which is the dominant language spoken in the region. Although I have intermediate Yoruba language skills, I decided to hire an interpreter for my interviews so as not to misinterpret or miss out on important information from my respondents. My interpreter was an undergraduate student at the University of Ibadan and an indigene who also proved resourceful for navigating the terrain and behavioral norms in the communities. For example, in Gbenla and Itutaba communities, Oyo state, the communities treated me as a visitor with ‘visitor privileges’ as part of cultural norms. They offered drinks and even transportation fares to my interpreter and I which while endearing, I was hesitant to accept. My interpreter insisted that culturally, it would be considered a slap in the face for the communities’ gifts to be rejected so I suggested that she accept the gifts on our behalf but keep them for herself. The interpretations were done in real-time: I asked questions in English language, and they were relayed to my participants in Yoruba language; they responded in Yoruba language and my interpreter relayed their responses to me in English. My knowledge of Yoruba language also allowed me to control for the quality of the interpretation services rendered.

Table 3: Field Activities and Methods

Methods	Abuja (Federal)	Lagos State	Oyo state	Sum total
Key Informant Interviews	NASSCO officials: 4 NCTO officials: 5 Total: 9	LASOCU officials: 3 LSCTU officials: 5 CTF: 2 UNICEF official (CSO): 1 CEWHIN official (CSO):1 TPIM official (CSO): 1 Total: 13	OYOSOCU: 4 OYOSCTU: 5 CTF: 2 Total: 11	33

In-depth semi-structured interviews		Women beneficiaries: 33	Women beneficiaries: 30 (Men) spouses: 6	69
Focus Group Discussions (FGDs)		FGD #1: 8 Women beneficiaries FGD #2: 7 Women beneficiaries Total: 2	FGD #1: 6 Women beneficiaries FGD #2: 9 Women beneficiaries Total: 2	4
Document Analysis	- National Social Safety Nets Project Grievance Handling Guide for staff - National Social Safety Nets Project Gender Action Plan - National Social Safety Nets Project Sexual Exploitation and Abuse/ Sexual Harassment Action Plan - Training Manual on Gender and Social Inclusion - National Social Safety Nets Project Gender and Social Inclusion Mainstreaming Strategy - National Social Safety Nets Project Third Party Monitoring Score Card Report - National Social Safety Nets Project Beneficiary Satisfaction Survey - The World Bank's National Social Safety Nets Project Appraisal Document - Facilitators: Co-orientation Training Curriculum for Top-Up Beneficiaries - Co-orientation Training Curriculum (Behavior Change Communication Sessions) - National Social Safety Nets Project Implementation Status and Results Report			11

During the interviews, the women were asked questions on their perceptions of wellbeing/flourishing, their experiences with different aspects of the program, the role the program has played in different dimensions of their wellbeing, their perceptions of various aspects of gender relations and the impact of the program on these structures. While the interviews were guided by the constructed interview guide, participants were encouraged to discuss unique issues that were most important in understanding their specific cases. Through the interviews, some women communicated their gratitude and complaints with the hopes that I would relay them to the state. Most of the interviews were audio recorded with the permission of the participants while notes were taken simultaneously. At the end of the interviews, women were offered refreshments in appreciation of their participation.

ii. Focus Group Discussions

Part of my strategy for maximizing the credibility of my research (Lincoln & Guba, 1985), was triangulation of data from multiple research methods. Hence, in addition to my interviews, I arranged focus group discussions (FGDs) with women beneficiaries as well. FGD is an effective method for exploring and stimulating people's thoughts, feelings, and behaviors in ways unobtainable with individual interviews (Lederman, 1990). Hence, data obtained from FGDs tend to be deeper and richer especially when there is a feeling of shared experience and safety to openly discuss issues that affect the group collectively (Breen, 2006).

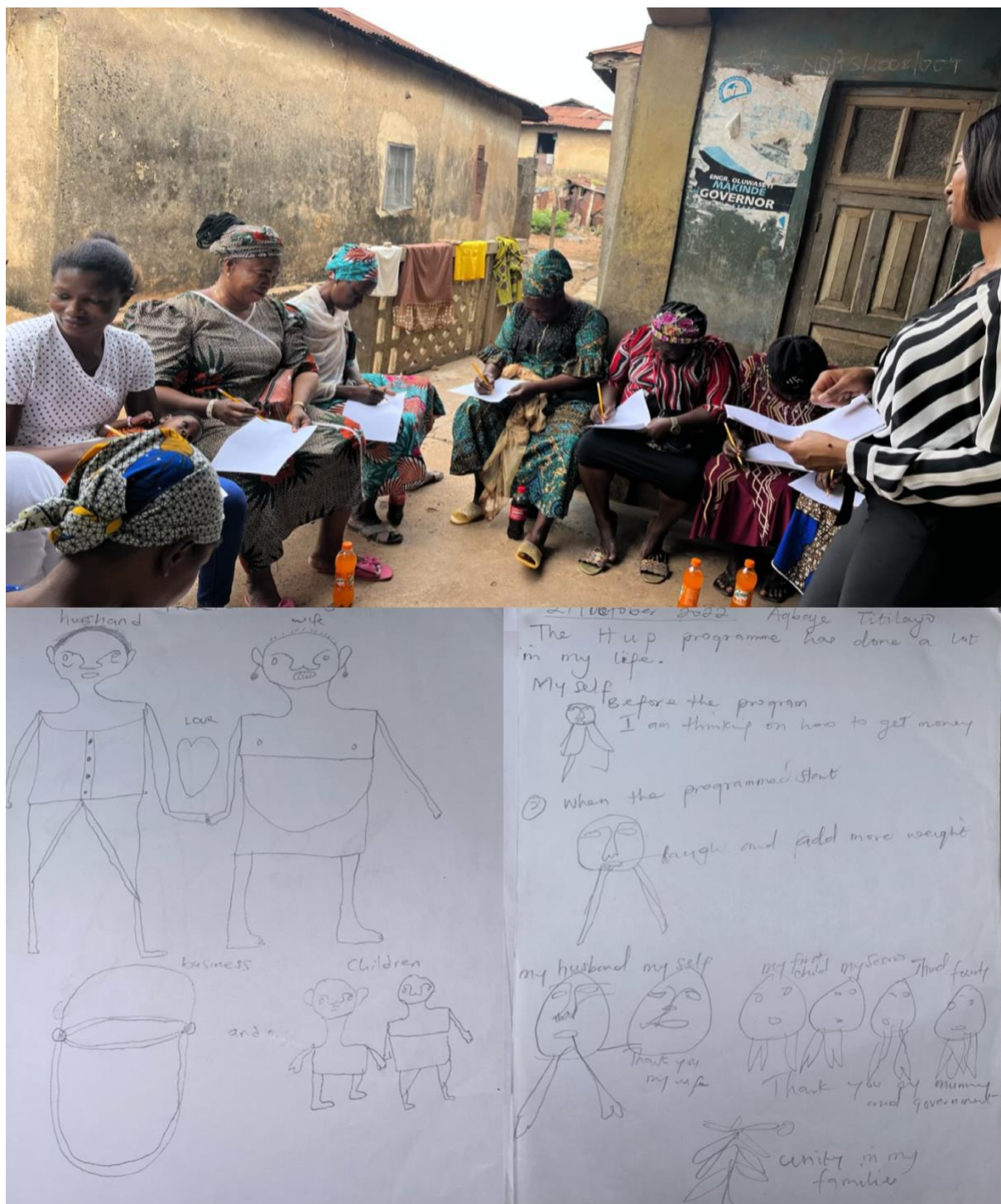
I conducted four (4) FGDs in total for my research – one in each of the communities. The discussion sessions had a duration of 60 minutes each and they were held with groups of 6-9 women (Krueger, 2002). The FGDs took place after all the interviews were completed; this allowed me to assess the willingness of respondents to share information, and the depth and expanse of information that they had to share. To ensure that the FGDs were engaging and productive, I extended invitations to women who were more willing to discuss their

experiences and perceptions during the interviews for more in-depth conversations in a group setting. The FGD questions were a slight variation from the interview questions, but they centered around human flourishing outcomes, and perceptions of gender roles, responsibilities and rights in their households and communities in relation to the program. Participants were also provided with stationery and asked to draw a representation of what the program had enabled them to achieve. Then, each participant was given the floor to explain what their drawings represented.

While this exercise was designed to see the program from the eyes of participants, it was a fun, engaging, and bonding experience for the groups. Participants found the exercise fascinating as they rarely had opportunities to draw, and they found the amateur drawings of their group members to be hilarious. The FGDs in Lagos state were conducted in English and pidgin English language while that of Oyo state was in Yoruba language. The FGDs were audio recorded and notes were taken simultaneously. We also had a break in between each session for refreshments.

I observed that the ambience, body language, and nature of responses given by women in the FGDs differed significantly from that of the one-on-one interviews even though the questions were similar. In the interviews, women were not vocal and expressive about the questions about gender roles, responsibilities, and rights – most responses simply noted the status quo in gender relations within their homes and communities and accepted it as it was. However, in the FGDs, the same questions on gender relations and structures garnered more reactions, revelations and venting from participants. In the group setting, I believe that women were encouraged and emboldened to share their views and stories as they listened to each other and were able to relate to each other's experiences. The atmosphere was also more informal as I emphasized that it was a gathering to discuss issues affecting us as women.

Figure 3: Focus group discussion session and drawings in Itutaba community, Oyo state.



Source: Author's fieldwork

iii. Document Analysis

In addition to primary data, the research also involved the use of secondary data considered relevant for investigating the social protection landscape in Nigeria. I carried out an analysis of policy and program documents that guide the actions and processes within the organizations included in my study including NASSCO, NCTO, LASOCU, OYOSOCU, LSCTU, and OYOSCTU (see table 3). These included the National Social Safety Nets Project Gender and Social Inclusion Mainstreaming Strategy, National Social Safety Nets Project Third Party Monitoring Score Card Report, National Social Safety Nets Project Beneficiary Satisfaction Survey, the World Bank's National Social Safety Nets Project Appraisal Document, Facilitators: Co-orientation Training Curriculum for Top-Up Beneficiaries, Co-orientation Training Curriculum (Behavior Change Communication Sessions), National Social Safety Nets Project Implementation Status and Results Report, National Social Safety Nets Project Grievance Handling Guide for staff, National Social Safety Nets Project Gender Action Plan, National Social Safety Nets Project Sexual Exploitation and Abuse/ Sexual Harassment Action Plan, and the Training Manual on Gender and Social Inclusion. I was able to access these documents with the assistance of NASSCO and these provided important contextual knowledge on the institutions and the program, as well as the finer details that were not captured in the key informant interviews. Using these documents, I was also able to grasp the gender considerations and priorities codified in the policy and program language.

Data Analysis

i. Transcription process

My data analysis process began with the transcription of my interviews and focus group discussions. Before entering the field, I had planned to transcribe my interviews and focus

group discussions by myself because I had a solid estimate of the number of study participants and the language to be employed. However, the practical changes I had to introduce into my work (see section on field location) meant that the number of participants almost doubled, and I had to conduct data collection using Yoruba, a language of which I did not have proficiency. For efficiency purposes, I employed the services of my interpreter who also transcribed English to Yoruba and vice versa professionally. I transcribed the interviews and focus group discussions in English and pidgin English language while she transcribed the others in Yoruba language. For each of the Yoruba interviews and focus group discussions that she transcribed, I also had to proofread the transcripts while playing the audio files to ensure that they were accurate and that nothing was omitted. The transcription began while I was still in Nigeria; immediately after the first set of interviews were completed. This helped me to pay detailed attention to the patterns that were emerging, and also to adjust my interview questions where necessary to better capture my research objectives.

ii. *Thematic Analysis*

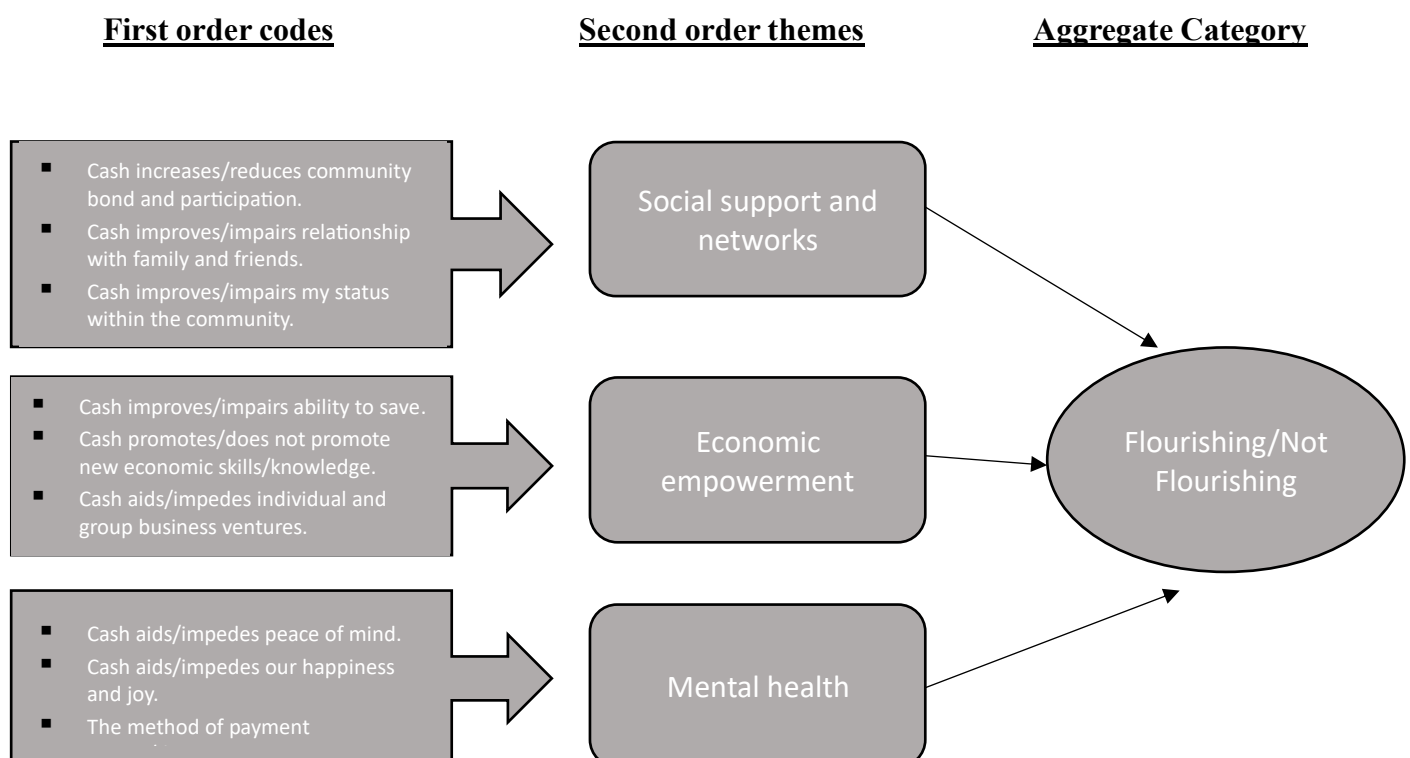
To analyze the extensive data collected, I opted for a thematic analysis approach. This style of data analysis is useful for identifying, exploring, and analyzing patterns (themes) within qualitative data and it produces a rich, nuanced, and complex account of data collected (Braun & Clarke, 2006; DeSantis & Ugarriza, 2000). I had data so abundant that the analysis process seemed daunting. Indeed, data analysis has been described as the messiest and most intellectually tasking aspect of qualitative research (Edwards & Skinner, 2009; Basit, 2003; Marshall & Rossman, 1995). Despite its labor intensity, I decided to conduct my analysis manually to be immersed in the data and play a more active role in generating themes. This allowed for a deliberate iterative interaction with my data to compare, reflect and draw out interpretative insights (Maher et al., 2018).

I launched into my data analysis process, recognizing that the meanings ascribed to the data are inadvertently bound by my personal judgement, bias, and values, yet I was conscious of the ways in which these influenced my interpretations (see next section for my reflexivity account). In my analysis, I was not in search of ‘the truth’ but ‘truths’ emanating from the subjective personalized meanings, perceptions, and experiences of my research participants in relation to the HUP (Maynard, 2004). I was confronted with critical analysis dilemmas, such as determining how best to use participants’ words, constructing my interpretation to accurately reflect the narratives of participants, and maintaining accountability to participants in my interpretation given the disparities (Olsen, 2000). This was important to note given the possibility of divergent meanings that I and my research participants may attach to words, phrases, and ways of speaking because of our different social categories and identities. Holding a feminist lens (with its attendant focus on gender and other manifestations of social divisions), I had expectations of what the data would reveal and when it spoke contrary to my expectations, I ensured that I did not impose my interpretations but allowed my participants to speak for themselves.

My analysis process began by meticulously reading my interview and focus group discussion transcripts multiple times to become familiar with the body of data. The first round of reading was completed without making any notes because the aim was to submerge myself in the data and the general story it was telling. It was only during the successive rounds of reading that I began to make notes in the texts on Microsoft Word and use its highlight feature to indicate interesting patterns in the texts. From this exercise (open coding), I began to reduce the data to small chunks of meaning and I generated my first-order codes (see figure 4). The generation of my first order codes was an inductive and deductive process. I was concerned with addressing specific research questions and I had a wellbeing concept (the feminist flourishing lens) which had its defined domains of wellbeing that I looked out for in the data.

However, the broad range of issues that participants discussed beyond the flourishing concept also necessitated inductive coding, so more codes emerged from the data. Next, all these codes were inputted in a Microsoft Excel sheet and from there I began to examine and compare the codes to identify connections. Based on their similarities, the codes were rearranged and grouped to form my second-order themes. Finally, the second-order themes were further analyzed by identifying a core category which captures the relationship among similar themes and classifying them under the associated core category. For each code, theme, and category derived from my analysis, I included multiple quotes from the transcripts that substantiated their validity. Using my thematic map, I reviewed and probed the connections I made among the codes, themes, categories, and quotes to ensure accuracy. The development of my thematic map was an iterative process that involved a lot of back and forth between the thematic map, transcripts, and the literature. Once it was done, I revisited my research questions and objectives and placed them side by side with my thematic map to observe the connections and disjuncture and noted these down as I began to write my findings.

Figure 4: Sample of data analysis using some domains of flourishing.



Ethical Considerations

Of great concern in feminist research is the researcher's ability to conceive and execute research in a non-exploitative and ethically responsible manner (Holland & Ramazanoglu, 2002; Olesen, 2000). My study was guided by ethical principles at every stage to minimize harms and maximize benefits while respecting the dignity, privacy, and autonomy of all research participants (Momsen, 2006; Harrison, 2006). I prioritized duly informing my research participants of my research's purpose, aims, methods, and social location, as well as any potential benefits beforehand using both written and verbal informed consent forms. Key informants were sent informed consent forms hours before the commencement of the interviews while verbal informed consent was obtained from beneficiaries just before the interviews started. For beneficiaries of the program, the consent granted on the day of the interviews was preceded by preliminary discussions with them about the research and a "cool off" period before the interviews to confirm their interest (Lewis, 2016). I also sought the explicit consent of participants before audio recording any of the interviews and participants were at liberty to choose the most conducive venues and times for the interviews. This was to ensure that the venues of the interviews were accessible and private enough for them to be expressive, and to enable them to decide on how the interviews took place. It was important to give space for my research participants to exercise their power in their relations with me as the researcher rather than me dictating how every aspect of the interview played out. I also encouraged them to choose their preferred time to avoid disrupting their daily schedules, especially their economic activities.

To protect their confidentiality, I ensured that all hard copy documents including my interview notes and research journal were always stored in a locked filing cabinet when not in use. Also, all digital data including my transcripts were secured in a password protected laptop and backed

up to my secured OneDrive account. Additionally, my translator and transcriber signed a confidentiality agreement to treat all the research information and data with the highest level of confidentiality. As an added layer of confidentiality, I protected the anonymity of participants by separating all identifying information such as their ethnicity, names, age, employer/business names, and location from the data such as to minimize any social risk. Which this was a uniform practice for all the beneficiaries of the program, all key informants had the option to choose to be identified (with their names, positions, and organization's name) or remain anonymous (identified by their organization only).

Furthermore, I aimed to make my research collaborative to involve my participants in the knowledge production process beyond extracting information that I considered important (Brydon, 2006; Apentiik & Parpart, 2006). For example, I had a feminist flourishing lens which was designed to help me understand the HUP's impact on beneficiaries' wellbeing, but I did not want to impose the domains of my flourishing lens on their lived experiences. Hence, I sought their input in refining the pre-conceived dimensions of human flourishing as a way of acknowledging their capacity as co-producers and the validity of their knowledge. This was achieved by asking the open-ended question: "What does it mean to have a good life or flourish" in the one-on-one interviews and FGDs. This helped to understand aspects of flourishing that are most important to them and refine the research to reflect their contextual realities and preferences. For instance, one aspect of wellbeing that was unaccounted for in my flourishing lens was the role of children in promoting the wellbeing of women in the long-term. Also, when interviews were concluded, I offered participants the opportunity to decide if they were willing to keep or redact all the information that they divulged for analysis. Beneficiaries were also encouraged to choose their pseudonyms to enable them exert agency in their participation as opposed to passively having pseudonyms assigned to them afterward (Lewis, 2016). The purpose of these measures was for participants to feel and know that they have

ownership and control over their experiences and what they choose to share. In addition, my research findings will be shared with my research participants once my thesis has been approved using infographic pamphlets and presented in a group meeting where we can discuss the research outcome using visual aids. I will also provide a short-written brief for the government agencies and CSOs involved in my research.

My interaction with the women during the research activities on the field also served as an avenue for raising consciousness among them on pertinent gender issues. As they shared about their challenges and we navigated through discussions to understand the institutions that sponsor these challenges, they hopefully became aware and stirred to critique these injustices and challenge them individually and collectively. One of such discussions centered around son preference in their families and their disproportionate burden of productive and reproductive work within their households.

Overall, I adopted a feminist ethic of care and was conscious of my caring responsibility to my research participants by treating them respectfully and empathetically. I respected their need to be heard on their terms and in their own right. I was also intentional about building genuine rapport with my participants; taking care to be expressive and reciprocate emotion where appropriate during interviews and FGDs. Being caring also means that I tried to minimize inconveniences by providing reimbursement for participation-associated costs based on personal factors and making provision for counselling support resources although no one requested it.

Reflexivity: Power and representation.

Another important ethical consideration that guided my research is the practice of reflexivity which is a point of consensus in feminist research (Fonow & Cook, 2005; Naples, 2003). Reflexivity serves as an accountability tool – it involves a continuous analysis of and reflection

on the power relations in the researcher's interactions with the researched and the role that the researcher's social location plays in knowledge creation (Pillow, 2003; Harding, 1996). This is in acknowledgement of the social situatedness of the knowledge production owing to the researcher's social, cultural, and historical embeddedness (Haraway, 1988). It means, according to Doucet & Mauthner (2006), an active reflection on personal, interpersonal, institutional, pragmatic, emotional, theoretical, epistemological, and ontological influences on our research and interpretive processes (p. 42). While reflexivity has been criticized as a superficial egotistic act by researchers (Finlay, 2002), it remains important for assessing the legitimacy, validity, basis, and authority of representation and knowledge claims in research validity (Wasserfall, 1994).

In my research, I was conscious of the impact of my presence and positionality (as defined by my history, race, gender, class, religion, ethnicity, age, sexuality, geographical location, nationality, commitments, and experiences) on the entire research process (Pillow, 2003; Bryman, 2016). I also sought to take responsibility for the power that I exercised as a researcher by identifying the institutionalized privileges and power imbalances that characterize our relationship in my representation of the researched. Every decision was guided by the questions: "Who benefits from these representations? Are my representations valid? Do they matter? Who can research whom, when, and how? (Pillow, 2003; Mohanty et al., 1991; Code, 1991). While it was impossible for me to account for every way in which my social location and the power differentials and inequalities affected every aspect of my research from design to analysis, I consciously attempted this Herculean task imperfectly. In the next section, I turn the analytical lens to myself to assess my positionality and critically scrutinize myself in relation to my research.

Positionality

Who am I? I am a young, Black, middle-class, educated Nigerian woman conducting research with the support of a Canadian university in Nigeria. All these positions and identities impact the nature of my observations and the ascribed interpretations. Before migrating to Canada for my graduate studies, I had assimilated the norms, values, and behavioral customs of Nigerian society having been born and raised there. Specifically, I spent my entire life in Lagos state, and I am conversant with the metropolitan city's unique cultural, economic, political, and geographical landscape. While I lived in Lagos, I experienced the developmental hardship that plagued the state from the debilitated health, water, transport, education, and sanitation infrastructure of the city to its overpopulation, energy poverty, high crime rate, unemployment, and poverty rate. Even though I was in the middle class with the capacity to afford more than the necessities for a dignified life, it was impossible to escape the reality of Lagos. Lagos is a modern, fast-paced multi-ethnic state and a choice destination for migrants from other parts of Nigeria owing to its status as the commercial and financial hub of Nigeria. However, it is originally home to, and dominated by the Yoruba ethnic group which has its distinct culture, language, behavioral norms. Even though I grew up in Lagos, I am indigenous to the southeastern part of Nigeria (dominated by the Igbo ethnic group), hence I cannot claim to be versed in the Yoruba's culture, beliefs, practices, and language which is central to both the people of Lagos state and Oyo state where I conducted my fieldwork. In addition to this, my time in Canada as an international student (approximately 5 years) also means that I have both consciously and unconsciously been socialized into Canadian society through my educational training, professional and other lived experiences.

Evidently, my identity in relation to the field and my research participants was far from linear. I straddled the 'insider' and 'outsider' positionality as I negotiated the power dynamics throughout the course of my research. On the one hand, my insider positionality derives from

my Nigerian citizenship and my familiar knowledge of my research participants based on our shared nationality, experiences, gender, and in some cases, age, and ethnicity (Hellowell, 2006). I also had a wide social and professional network in Nigeria which facilitated my access to the research site and participants. This provided an insider/cultural knowledge advantage because I was privy to the consciousness, experiences, values, expressions, behaviors, and institutions in my research context. On the other hand, I also assumed the outsider positionality due to my long absence from Nigeria and my re-entry into the field as a researcher with affiliation to a foreign university. Despite the shared membership of social groups with my research participants, there were still stark differences in identities and experiences based on social and economic class, educational level, age, and geographical location.

The ‘insider’ position has been praised for allowing easier access, rapport, and more valid representations of participants while the ‘outsider’ position is thought to guarantee a level of objectivity and depth of observation that is unobtainable by insiders (Berger, 2013; Hayfield & Huxley, 2015). Others argue that the insider-outsider dichotomy is not so simplistic (Chavez, 2008) but having an *indigenous-outsider positionality* (Merriam et al., 2001: 412) meant that I could alternate and draw on the strengths of both positions based on time and settings in the field. Therefore, my positionality proved to be dynamic, fluid, and situational on the field (Savvides et al., 2014; Mason-Bish, 2019). In the following paragraphs, I embark on a self-analytical journey to uncover the ways in which my complex and nuanced positionality in relation to my field and participants interacted with and impacted my research choices and experiences before the field and while in the field. I highlight the difficulties and advantages that I encountered with my shifting positionality in Nigeria.

I. Before the field

My Nigerian nationality played a significant role in my decision to study the Household Uplifting Program in Nigeria and its impact on women's flourishing outcomes. As a Nigerian who was exposed to the realities of the country's multi-dimensional poverty and its disproportionate burden on women before my relocation to Canada, I had a keen interest in examining the possibility of poverty alleviation through social protection instruments such as CCTs. My choice was inspired by my need to understand the experiences and perceptions of a marginalized group with which I could claim membership along various identity constructs. I had combed through literature highlighting the success of CCTs in the Latin American context and in other African countries, as well as the debates surrounding their gender equality and empowerment outcomes. I was thus curious to investigate the operationalization and impact of the recently launched CCT in my home country, especially because there has been limited attention to the program among researchers. I also considered it 'a show of patriotism' to center my research around a key issue in Nigeria while advancing my academic career as an international student in Canada. Lastly, I thought that carrying out my fieldwork in Nigeria would be most realistic and advantageous given my intimate knowledge of the culture, people, and institutions. I anticipated that this familiarity would mitigate some of the difficulties associated with fieldwork.

Furthermore, I had preconceived notions of women's experiences with the CCT program in Nigeria. This was informed by my extensive literature review on the subject and my alignment with critical positions on CCTs for their reinforcement of discriminatory gender stereotypes, roles, and responsibilities against women beneficiaries. As a Nigerian who had been disappointed by the Nigerian government's policies, programs, and administrative strategies in the past, I was admittedly pessimistic about the execution of the CCT program and its attendant impact on the lives of women beneficiaries. Accusations of corruption, embezzlement, and

ineptitude are characteristic of the citizen-state relationship in Nigeria so I was somewhat apprehensive of what I would find in the course of my research.

Despite having these underlying presumptions as an insider going into the field, I consciously strove to map out my field as an artificial space where I was to conduct research for a period of time (Katz, 1994). To circumvent the pitfalls of the insider's position, I had to displace myself from my well-known field, such that I could be detached enough to perceive often-taken-for-granted patterns and behaviors while still capitalizing on my familiarity with the context. I also endeavoured to leave my preconceptions behind before each interview and focus group discussion and in my data analysis. I simply let the data speak and employed certain measures to ensure my interpretation's credibility and confirmability such as triangulation of multiple sources and use of direct quotes from participants, peer debriefing to confirm the interpretations imposed on my data and keeping a data analysis process note.

II. In the Field

In Nigeria, gaining access to my research population was relatively seamless. I was fortunate to have obtained the research approval and commitment of the key government agencies in charge of the HUP even before I entered the field. This was thanks to the kind assistance of a well-placed and influential acquaintance with connections to key players in the Nigerian government. Since my research approval came from top-level management at the federal level, it is possible that this affected how the program managers and officers at the federal, state, and local government levels perceived me and responded to my questions on the program's design, implementation, and impact. Although these were highly knowledgeable field experts with higher educational qualifications in some cases, the power scale was still tipped in my favor as I approached them holding the authorization of their supervisor. For instance, when I arrived

at one of the local government areas, the community workers (cash transfer facilitators- CTFs) received me warmly as the ‘visitor’ from the state capital but also appeared anxious about the nature of responses provided by the beneficiaries in the community. In my interview with beneficiaries, these CTFs were applauded for their responsiveness to inquiries and complaints (of course the CTFs were not aware of beneficiaries’ responses) but the CTFs approached me anxious about my findings from the beneficiaries’ interviews because they did not want me to relay any negative feedback on their works to the federal agency. Also, in my interviews with the CTFs, any response that put the program’s operations in a negative light was preceded by “I hope I won’t get into trouble...please oh it will be bad for me”. Similarly, the CTFs introduced me to the beneficiaries of the program as “the Abuja visitor” which deepened the power divide between me and the program beneficiaries as I thought it portrayed me as an evaluator sent from the federal level to investigate the program’s implementation at the grassroots. I believe that this accounted for comments such as “help me beg the government that my own money did not enter the account” or “help us tell the government thank you...they have really tried for us”. I tried my best to reassure them of the neutrality of my research in relation to the government organization as well as the intent of my research but there is a possibility that this affected the responses that I received positively (being frank about their experiences with the program to obtain solutions) or negatively (only reporting what they perceived I wanted to hear as a ‘staff’ of the agencies).

Furthermore, my identity as a Canadian university student and resident also came into play in my fieldwork. In Nigerian society, Nigerians who return from abroad are viewed as sophisticated and privileged, and relocation to countries such as Canada is very much desired across various demographics. This interest in relocation has been heightened with the deterioration of the country’s economy and governance apparatus and has resulted in a recent massive exodus of Nigerian youth to developed countries – a phenomenon known as *japa* or

flee or escape. Hence, I was viewed as a person in a privileged position by my research participants compared to themselves and even warmly welcomed by key informants. Some of my key informants expressed happiness that I decided to come back from Canada to conduct my research on the Nigerian cash transfer program and give international visibility to the work that was being conducted in the country. Looking back, this perception by key informants could have influenced their responses such that weaknesses of the program were glossed over to give a good impression of their work. Also, as an international student, I received several requests for links to Canadian schools and scholarships for my respondents' children aspiring to get an international education like me. I was happy to share whatever useful information I had in this regard, but this may have reinforced the power imbalance as they not only regarded me as 'sophisticated' but looked up to me for this favor.

Furthermore, my identity as a student in general helped my research because students are often regarded as young and dependent individuals who should be assisted financially or in-kind irrespective of their level of education in Nigeria. Some key informants were particular about ensuring that I received useful information for the success of my research, and they empathized with the arduous process of completing PhD research, especially as some of them held doctorate degrees as well. With my program beneficiaries, however, the differences in our educational credentials were noteworthy as the majority of them did not have a tertiary education and this made our interactions hierarchical despite my efforts to simplify my research and language. Even before interviews commenced, some beneficiaries put up a disclaimer: *Mi o gbo oyinbo o!* (I don't understand white man's language o!) and *I no go school o* (I did not go to school o) as though they had a preconception on the academic and power differentials even before engaging. Closely related to this was our location in different economic and social classes. Program beneficiaries were by default, the poorest of the poor in Nigeria who struggled to survive in the face of harsh socio-economic conditions in the country, hence, I was

automatically positioned above them as a researcher from Canada with several privileges. However, I could still relate to and interpret the stories of struggles that were shared because the hardship in Nigeria is so rife that its impact is felt across all classes.

More so, I believe that my race and nationality as a Nigerian had a monumental influence on my research since my research participants and I shared the same nationality despite my return from Canada. As a result of our shared history, experiences, and culture, there were spoken and unspoken words, gesticulations, exclamations, and behaviors that were mutually understood by default; feelings of oneness; and a desire on participants' part to facilitate the ambitions of a fellow Nigerian working towards a goal. This shared identity may have made my research participants more receptive and trusting of me in the interviews and focus group discussions. At the same time, these similarities may have stopped participants from revealing certain details of their lives that they may have easily divulged to an outsider with no ties to their communities for fear of social repercussions. I also found that I got remarks such as 'you should know because you are Nigerian', 'you know Nigeria', etc. on several occasions from key informants in their responses to some political questions raised. This could have been a disadvantage because responses could have been abridged based on assumptions that I was informed on certain issues even when I was not. As a result, I may have missed out on some important details in those cases due to my participants' reluctance to share information that I should already know as a Nigerian. However, I believe that my 'cultural intuition' as an indigenous insider surely facilitated my data gathering and analysis overall (Pillow, 2003).

Lastly, being a woman played a role in my interactions on the field. I believe that it provided an increased understanding and awareness of the issues confronting women in their navigation of gender roles and responsibilities in their households and communities with regard to the HUP. In my interviews with women, we also bonded over our shared experiences as women,

especially in the focus group discussions which took the form of a ‘women’s meeting’. I believe that being a woman inquiring about women’s wellbeing and gender dynamics made it more comfortable for my respondents and enabled them to open-up to me about their experiences. because I was relatable.

In summary, my fieldwork experience was riddled with power interplay and ever-shifting identities depending on the spaces and people with which I interacted. The unequal power relationship between the researcher and the researched was sometimes blurred and sometimes stark; and sometimes tipped towards the researcher and sometimes tipped towards the researched. At all times, I tried to level the hierarchy using humor, rapport, self-disclosure and displays of respect. I also presented them with as many opportunities to make choices as possible. For instance, choosing the venue and time of the interviews, choosing what questions to answer and how to answer them, etc. The practice of reflexivity may be viewed as a vain, narcissistic, self-indulgent, and feeble attempt to overcome the notorious colonial Eurocentric gaze in our research (Pillow, 2003; Patai, 1991), but it is nonetheless important to note the connections between knowledge and power in our research and circumvent its negative impact on our research.

Limitation of methodology

Response bias

One of the pitfalls of qualitative research is the high tendency of response bias which refers to a situation whereby respondents offer inaccurate or false responses to posed questions for several reasons including the researcher’s demeanour or social position, social desirability, question phrasing, etc. (Bergen & Labonté, 2020). When responses do not reflect the lived reality of research participants, it contradicts the researcher’s goal of genuinely constructing reality, and if unaccounted for, an overestimation of the validity and generalizability of the

research findings. In my interviews with HUP program managers and program officers, I kept wondering about possible biases in their responses: if these were standard ‘textbook’ answers that they had developed overtime as representatives of the program or if my positionality influenced their answers. Hence, I found myself constantly probing and clarifying their responses in my attempt to discern the presence of biases as best as I could. I also triangulated the responses of key informants with the accounts of program beneficiaries, and this helped to uncover inconsistencies and consistencies in responses. Response bias was also a risk with program beneficiaries because of several aspects of my positionality. They could have been telling me answers that they thought I wanted to hear due to the perception that I came from the federal agency. Their positive responses about the program’s impact could have been exaggerated to express gratitude to the government and avoid reprisal or their negative responses could have been exaggerated to ensure that they keep qualifying for the program’s benefits/ receive a higher amount of cash. Some respondents may have also withheld sensitive information on various aspects of their wellbeing such as intimate partner violence which is common with cash transfer programs. Divulging information of this nature requires a high level of trust which was not present between the research participants and I. While I made every effort to build a certain level of trust with my participants through self-disclosure and deliberately building relationships with them, I am realistic and know that the relationship built was not intimate enough for participants to willingly share such information. Generally, with program beneficiaries, I continually probed their responses and posed follow-up questions to get a clear picture of their realities. I also constantly assured participants of my research affiliation and that its purpose was to fulfill the requirements of my doctorate and not to evaluate on behalf of the government. I also triangulated methods for program beneficiaries, and this helped to get a true sense of their stories as highlighted in the focus group subsection.

I admit that it was impossible to detect and address every response bias in my study and this impacts my research's validity.

Language

My lack of proficiency in Yoruba language necessitated the use of an interpreter for my research. Although I had some knowledge of the language because I grew up and schooled in the southwestern part of Nigeria before relocating to Canada, I did not consider my language skills sufficient to carry out the research. Moreover, Oyo state has different dialects of the Yoruba language so hiring a local interpreter was more effective for me. Using an interpreter had its limitations for the research because the data collected was dependent on my interpreter's understanding and interpretation of participants' responses, and their communication skills (listening and speaking) determined the depth of understanding and communication between her, the research participants, and I. For instance, my interpreter's word and phrase choices in English language might not have accurately captured the meanings and expressions that participants were trying to relay in their responses in Yoruba language and vice versa. I tried as best as possible to control for quality during interpretation and transcription with my limited knowledge of the language. In the first few interviews, participants would speak extensively in response to a question and my interpreter would only interpret a few sentences in English which did not contain some keywords that I heard in Yoruba language. I flagged this and reiterated that I wanted the interpretations done verbatim and this was maintained throughout the research. By doing this, I was able to ensure a measure of accuracy with the interpretations.

Summary: This chapter described the methodological approach and tools applied in the research. Feminist epistemology and methodology guided the approach to knowledge creation in this research, including the type of qualitative data collection tools used (interviews, focus group discussions, and document analysis), the data analysis method, the ethical principles

observed, and the attention to reflexivity and positionality. The chapter also accounts for the limitations of the research methodology that could impact the outcomes of the research, and the steps taken to ameliorate them.

CHAPTER 4: RESEARCH CONTEXT

The purpose of this chapter is to provide a contextual snapshot of the country, Nigeria, where this research took place. This section of the thesis sheds light on the political, economic, and social characteristics of the state and its people to facilitate an understanding of the systemic factors that framed the HUP's emergence and its ongoing operations. The chapter highlights the wide range of development challenges that shape the Nigerian people's lived realities; a brief background on the introduction of CCTs in Nigeria; and the various gaps that deter the provision of comprehensive and effective social protection in the country.

An analysis of the political, economic, and social landscape of Nigeria

Nigeria is a federal republic located in Western Africa which gained independence from the British in 1960. As a federation, Nigeria has three tiers of government – the federal, state, and local government. The country is made up of a Federal Capital Territory, thirty-six (36) states, and 774 local governments which work autonomously and concurrently as codified in the Nigerian constitution. In addition, Nigeria is classified into six geopolitical zones, namely, the North-Eastern Zone (NE), the North-Central Zone (NC), the Middle-Belt Zone (MB), the South-East Zone (SE), the South-West Zone (SW), and South-South Zone (SS). The political landscape of Nigeria since independence has been tumultuous largely because of the British colonial legacy of forcing the amalgamation of hitherto unintegrated ethnic units into a single polity. Since independence, Nigeria has grappled with inter-ethnic rivalry, clashes, and conflicts – including a civil war in 1967, all of which continue to stall the journey towards nation-building and unity. As well, religious tensions between adherents of the two dominant religions in the country – Christianity and Islam have contributed to political and social instability. It has culminated in the terrorist operations of Islamist extremist groups like Boko Haram in northeastern Nigeria; violent clashes between Islamist Fulani herdsman and Christian farmers in central Nigeria; among other conflicts. This ethnic-religious tension is reflected in

almost all spheres of Nigerian society, and it is a critical sense-making factor of the country's systems and structures including governance and political power, allocation of national resources, economic policies, etc. With over 250 distinct ethnic groups, the political structure of Nigeria is diverse, complex, and volatile.

Nigeria's middle-income mixed economy is one of the largest in Africa with a GDP of \$489.80 billion (IMF, 2023). Although sectors such as service, manufacturing, financial, construction, agriculture, communications, and technology are the chief contributors to its GDP (IMF, 2023), Nigeria is best known as an oil-producing and exporting nation in addition to its rich endowment of natural resources such as uranium, natural gas, tin, gold, coal, zinc, limestone, etc. In June 2023, its oil output was 1.249 million bpd, thus making it the largest oil producer in Africa (OPEC, 2023). The state is heavily dependent on crude oil for revenue generation; hence, the economy has been vulnerable to oil price fluctuations over the years. Among other factors, the recent negative oil price shocks and national currency devaluation have spiked exchange and interest rates, as well as inflation (Raifu et al., 2020; Bala & Chin, 2018). Inflation reached as high as 25.8% in 2023 (Gylych et al., 2020) and the naira currency has lost nearly 40% of its value (OPEC, 2023). Until 2015, Nigeria's economy enjoyed a steady 7% annual growth but internal stresses such as fiscal deficits and external shocks such as the COVID-19 pandemic decreased growth rates between 2015 – 2022 (World Bank, 2023).

Furthermore, Nigeria is rich in human resources. The country boasts an estimated population of 220 million – the largest in Africa, and it is expected to reach 400 million by 2050 (UN, 2022). It has an annual population growth rate of 3.2% and almost half of the population (47%) is concentrated in the urban areas (UNFPA, 2023). However, the country is plagued by chronic poverty and gross socioeconomic inequalities. Approximately 40% of its total population lives below the national monetary poverty line and 63% are multidimensionally poor despite being

the largest economy in Africa (NBS, 2022). The large economy and abundant natural resources have not equaled prosperity for millions of Nigerians – a phenomenon that has been described as the ‘resource curse’ (Idemudia, 2012; Esu, 2017). About 90% of oil wealth accrues to 1% of the population due to poor governance, weak institutions, and misappropriation of national resources. Nigeria occupied the 150th position out of 180 countries, as the least corrupt country on the Corruption Perceptions Index (Transparency International, 2022).

With a Gini Index of 35.1 (indicating a high level of inequality) and a Human Development Index of 0.535 (ranking the country 163 out of 189 countries in human development), Nigeria is beset with numerous development challenges, and it offers limited opportunities to its citizens (UNDP, 2022). In Nigeria, the labor market is characterized by a high unemployment rate (as high as 33% in 2021); poor working conditions, low remuneration systems, and a dysfunctional business environment that threatens the survival of enterprises (Ogunro, 2014). Nigeria also has a substantive infrastructure deficit that undermines its economic growth and human development prospects. With its teeming population, the absence of basic physical infrastructure such as clean water and sanitation, energy, viable transportation system, etc. places Nigeria far behind its contemporaries in the same income bracket (Akuesodo et al., 2023). For example, only 16% of the country’s roads are paved compared to 50% in other middle-income countries (Bello-Schünemann & Porter, 2017). Nigeria also has the largest absolute electricity access deficit in the world: 45% of its 206 million population lack grid electricity and only 15% have access to clean cooking energy (World Bank, 2023). It also accounts for 75% of backup power generation from fossil fuel generators in Africa (Ghandi, 2019).

Moreover, the healthcare system of Nigeria is underdeveloped due to poor budget allocation, a shortage of medical professionals, and its degenerating healthcare infrastructure – one of the

worst in Africa (Welcome, 2011). Nigeria has the second-highest maternal and child mortality rate at 540 per 1,000 (WHO et al., 2023), and a healthy life expectancy of 54.4 years (WHO, 2019). Education deprivation is also prevalent in Nigeria as is evident in the 10.5 million children between 5 and 14 years that are not in school, and the 39% of 6–11-year-olds that do not attend primary school regularly (UNICEF, n.d.). On the Global Hunger Index, Nigeria ranked 109 out of 125 countries in food security and its score of 28.3 indicates that the level of hunger in the country is ‘serious’. For better understanding, 17 million Nigerians are food insecure due to factors such as persistent conflict and insecurity in the northern part of the country, as well as climate change consequences like flooding and drought in the food-producing regions (UNICEF, 2023).

Nigeria also performs poorly in gender equality: It ranks 123 out of 146 countries on the World Economic Forum Gender Gap Index due to the preponderance of gender-discriminatory laws, social norms and stereotypes that marginalize women. In 2022, Nigeria ranked poorly in all the sub-indexes of the Gender Gap Index: Its positions were 50th in economic participation and opportunity, 134th in educational attainment, 97th in health and survival, and 141st in political empowerment. In Nigeria, there are gender gaps in remuneration, access to financial services, access to assets, labor market participation, wealth accumulation, literacy, political participation, occupation of high-level positions, and social protection coverage (UN Women, n.d.)

Conditional Cash Transfers in the Nigerian context: Past and present.

The preceding section outlines the deplorable state of human development in Nigeria, and it highlights the necessity of social protection policies and programming to address the needs of the majority of its population living in poverty. Social protection is a significant part of the social policy of the Nigerian state (Holmes et al., 2011). The government’s social protection

efforts are framed by the National Social Protection Policy, which was approved on May 29, 2017, as a framework for implementing a social protection floor that will guarantee at least, a minimum level of social and economic wellbeing, security, and dignity for Nigerians. The policy focuses on the following areas: Education and health services, social welfare and child protection, social housing, livelihood enhancement and empowerment, social insurance schemes, social assistance, and traditional family and community support. The policy is backed by the 1999 Constitution of the Federal Republic of Nigeria and inspired by international agreements and conventions such as The Universal Declaration of Human Rights (1948); The African Charter on Human and People's Rights and the African Charter on the Rights and Welfare of the Child (1981); the United Nation's Sustainable Development Goals; ILO Convention 102 and 202, among others.

However, this national policy was not the genesis of social protection in Nigeria. Social insurance schemes were in effect as far back as the 1900s and social assistance measures to address poverty and vulnerability also received attention at the turn of the millennium (Hagen-Zanker & Tavakoli, 2012). In 2004, a draft Social Protection Strategy was developed to lay the foundation for a national social protection strategy with a gender and life-cycle approach, but this failed to garner the political and policy traction required for its uptake and implementation (Holmes et al., 2011). Another policy attempt was made with a draft National Social Security Policy for Inclusiveness, Solidarity and Sustainable Peace and Prosperity to address gaps in social security coverage and provision in the country especially for informal workers and the poor (Hagen-Zanker & Tavakoli, 2012). However, like the draft policy before it, this failed to materialize into a concrete policy to drive social protection in the country. This policy gap has been filled with the National Social Protection Policy (2016) but before this time, social protection programs were implemented in an ad hoc manner at the federal and state level in the absence of an overarching strategic framework (Aiyede et al., 2015). Examples of social

insurance schemes in effect are the National Health Insurance Scheme (NHIS), Community-based Health Insurance (CBHIS), Contributory Pension Scheme, Defined Benefits Scheme, and Employers Compensation Bill. Social assistance programs that have been featured under Nigeria's social protection umbrella include conditional cash transfers, school subsidies and fee waivers, health subsidies and fee waivers, targeted nutrition programs, targeted subsidy inputs, training, grants, and savings.

With the introduction of the National Social Protection Policy in 2017, the federal government launched four schemes including the N-Power employment scheme for unemployed youths; the National Home-Grown School Feeding Programme (NHGSFP) for children enrolled in public primary schools; the Government Enterprise and Empowerment Programme (GEEP) that provides interest-free loans to petty traders, and the Household Uplifting Program for poor and vulnerable households which is the subject of this study (Lamidi & Igbokwe, 2021). The HUP is not the first of its kind in Nigeria. It is preceded by other nationwide conditional cash transfers such as In Care of the People (COPE) and Subsidy Reinvestment and Empowerment Program (SURE-P).

COPE was launched in 2007 to ameliorate poverty and vulnerabilities among poor female-headed households, households with children of school age, physically challenged persons headed households with children, households headed by special groups (victims of VVF, People living with HIV & AIDS and other vulnerable groups with children of school age. In return for the cash, conditionalities were focused on school enrollment and attendance, and participation in free health care programs (Umukoro, 2013). For SURE-P, a Maternal and Child Health (MCH) component was launched in 2007. The targets were pregnant women and newborns, and the intention was to reduce infant mortality rates, stunting, malnutrition, and intergenerational transmission of poverty (Oduenyi et al., 2019). Also under SURE-P, a

Community Services and Women/Youth Employment [CSWYE] Public Works Programme was established in 2012 to cushion the immediate impact of petroleum subsidy removal on the vulnerable population; promote infrastructure development; and stop intergenerational transmission of poverty (Shadare, 2020).

Furthermore, there have been some state-specific conditional cash transfers implemented to reduce the high dropout rate of girls, specifically in the transition period from primary to secondary school due to early marriage and child labor. This CCT was implemented in Kano, Bauchi, and Katsina state in northern Nigeria from 2011 to 2014. The intended use of the cash was to cover incidental costs associated with girls' education and to offset lost income from street hawking. Although a late starter to social protection (Shadare, 2020), CCTs were identified as potent social protection instruments to drive Nigeria's goal of achieving MDG 1 as far back as 2004 (Holmes et al., 2012). Subsequently, they have been used to reduce vulnerability and poverty, increase demand for public services, and enhance human capital development in Nigeria to date.

Gaps and challenges in the social protection provision in Nigeria

The execution of CCTs in Nigeria requires the cross-sectoral engagement of national ministries, departments, and agencies, as well as civil society and international donors. However, the Nigerian social policy sector has grappled with limited fiscal space; vague governance structures; fragmentation of social initiatives and their implementation mechanics; weak coordination among relevant social policy actors; and weak state and public institutional capacity (Shadare, 2022). The social protection portfolio has also been heavily reliant on donor funding, especially because of the state's enduring truncated expenditure on its social sector – less than 25% of the national budget which is extremely low by international standards (World Bank, 2022). Public expenditure specifically for social safety nets stands at 0.7% of its GDP

which is much lower than the sub-Saharan average of 1.2% and the global average of 1.5% (Beegle et al., 2018). In fact, public spending on social welfare has declined by at least 1.52% between 2010 and 2017 (Lawson & Matthew, 2017). Fiscal resource constraint due to the volatility of the international oil market is one explanation for this budgetary allocation pattern but in addition to this are conflicting political interests and insufficient political will. Nigeria's fiscal space is also taken up by consumption subsidies (Dauda, 2022); one of which is the fuel subsidy that has been in effect since 1999 but was removed in May 2023 to free up an estimated \$9 billion annually for developmental priorities like infrastructure, education, and health (Evans et al., 2023). Nonetheless, the fiscal deficit in social expenditure has stalled progress towards addressing poverty and vulnerability in Nigeria.

Moreover, social protection coverage and reach is low in Nigeria. Only 19.4% of Nigerian households benefit from any social safety net provision which is below the 25% regional and 41% international coverage rate (Ogbuli, 2023). This can be explained by the weak targeting and identification systems caused by inadequate databases of poor and vulnerable households; the contracting budget allocation for social safety nets that prevent expansion and effective operation of the programs; and the lack of awareness on the availability of these programs among eligible individuals (Onoka et al., 2013; Aiyede et al., 2015).

Furthermore, the fragmentation of social protection initiatives and the responsible implementing institutions are major barriers to social protection programming (Shadare, 2022). The multiple stakeholders in policymaking, financing, and implementation at the federal, state, and local government levels often have contradicting or overlapping directives and objectives which either duplicate efforts or cause inefficiencies (Holmes, 2017). The introduction of the National Social Protection Policy as an overarching guide on social protection has created some structure for coordination among local and international donors like DFID, World Bank, and

UNICEF but room remains for cross-institutional convergence and coordination to maximize social protection initiatives. The limited institutional capacity of relevant bodies is another limitation confronting the efficient implementation of social protection programs in Nigeria (Ochogwu, 2023). Technical and human resource capacity gaps in implementation, monitoring and evaluation can hinder the realization of set program objectives. These capacity weaknesses also extend to the strategic social sector systems that are central to implementing social protection such as the health system, education system, and social worker system, to name a few. These require institutional reforms that will improve coordination, capacity, and ultimately, program effectiveness.

Furthermore, the impact of social protection programs such as conditional cash transfers which are entangled with the delivery of basic services and infrastructure is severely limited. This is because of the constraints and challenges that characterize the delivery of such services as healthcare and education in Nigeria (Olatona & Olomola, 2015; Foster & Pushak, 2011). Conditional cash transfers stimulate demand for these public services through the mandatory fulfillment of human capital-oriented conditionalities but as highlighted in the previous section, delivery of these social services is poor in Nigeria. Service delivery is particularly poor at the grassroots level where primary facilities and services are sidelined by the federal and state governments in investment and improvement interventions (Amedari et al., 2021). The poor state of service delivery in Nigeria is commensurate with the meagre budgetary allocation to key social sectors as discussed earlier, in addition to corruption, mismanagement of funds, and inequitable distribution of resources.

Lastly, the political economy of social protection in Nigeria has been a strong determinant of the life span of social protection programs and the level of attention accorded to it at given times (Aiyede et al., 2015). It is not unusual for social protection to be used as a political tool

by administrations to promote their political interests such as re-election of an incumbent politician. Some have lasted only as long as an interested administration is in power and then social protection takes the back seat once the administration is over. There is also a tendency for social protection programs to be state-specific and reflective of the policy priorities of the state governments rather than national in scale.

Summary: In this chapter, the political, economic, and social landscape of Nigeria was presented to highlight the structural conditions within which social protection and specifically, the HUP operates. It was established that Nigeria is a middle-income country that boasts immense human and natural resources. Yet it is plagued by political instability, insecurity, ethnic and religious conflict, inflation, infrastructure deficit, inequality, poverty, gender inequality, poor health outcomes, and a host of other ‘wicked’ development challenges. These realities have highlighted the importance of social protection to ameliorate poverty and vulnerability in the country. Both social insurance and social assistance have been explored by the Nigerian state to this effect over the years and this has culminated in the establishment of the National Social Protection Policy. However, the social protection landscape in Nigeria is beset by challenges such as limited budgetary allocation, coverage, institutional coordination and capacity, service delivery, and political will and influence. This information is intended to provide country context for the ensuing empirical chapters which will focus specifically on the HUP.

CHAPTER 5: UNDERSTANDING THE SPECIFICITIES OF THE HOUSEHOLD UPLIFTING PROGRAM (HUP): PROGRAM ORIGIN AND OPERATIONS

This chapter provides a detailed description of the Household Uplifting Program (HUP)'s design and implementation strategy using data obtained from the analysis of key program documents, and key informant interviews with the HUP's program officials and CSO officials. First, the chapter offers contextual information on the program's origin, rationale, institutions, and governance structure. Next, it highlights the program's objectives and the various components devised to address the different vulnerabilities affecting the target population. This is followed by an overview of the procedures involved in implementing the program on the ground from targeting, to monitoring and evaluation. The information contained in this chapter serves as a background for understanding women's experiences with the program and its impact on their wellbeing and empowerment.

The National Social Safety Nets Project (NASSP): The origin of the Household Uplifting Program (HUP).

As part of the Nigerian government's efforts to curtail the prevalence of extreme poverty and vulnerability that plagues most of its population, it made important pro-poor policy and programmatic steps to realize a more productive, resilient, and equitable society. In 2016, the administration of former President Muhammadu Buhari implemented the National Social Investment Program (NSIP) under the Federal Ministry for Humanitarian Affairs, Disaster Management and Social Development, and it consisted of a portfolio of social protection programs including the Household Uplifting Program (HUP). In the same year, the National Social Safety Net Project (NASSP) was launched to strengthen the role of social protection in poverty alleviation in the country. The purpose of the NASSP was to establish the prerequisite systems at the federal and state levels for effective targeting and delivery of social interventions to the poor and vulnerable such that they can access basic social safety net provisions and other

public programs for improved living standards. A National Social Protection Policy was also established in 2017 which provides a framework to guarantee a minimum social protection floor for Nigerians for the realization of sustainable livelihoods, enhanced human capital, resilience to shocks, social cohesion, equity, and inclusive growth. The policy which was revised in 2021 also provides guiding principles for managing social protection projects and programs, as well as cross-sectoral coordination among relevant social protection stakeholders such as donors, government ministries, departments, and agencies. This was followed by a significant commitment to social protection in the national budget, totaling about US\$2.5 billion per year.

However, the government aimed to expand its existing social safety net system which was limited in coverage, scale, and benefits, and characterized by several systemic constraints such as poor targeting, vague eligibility criteria, weak monitoring and evaluation strategies, deficient management information systems (MIS), and unstable budget allocations and expenditure. Hence, with the approval of the World Bank, the Nigerian government obtained a \$500 million International Development Association (IDA) credit facility to complement its \$1.3 billion budget for the NASSP. The project had two objectives (i) Establishing the building blocks for a National Social Safety Net System; (ii) Implementing a targeted cash transfer with national coverage.

The first objective had a budget of \$180 million (IDA provided US\$100 million) and this focused on establishing the project management and institutional capacity for establishing and implementing a targeted cash transfer including setting up an agency – NASSCO (National Social Safety Net Coordinating Office) to drive, coordinate, and manage the social safety net system. NASSCO was initiated under the office of the Vice President and placed under the supervision of the National Social Investment Office (NSIO). NASSCO also has a National

Steering Committee providing strategic guidance on project implementation and consisting of the Special Adviser to the President on Social Investments, ministerial representatives from the Ministries of Health, Education, Agriculture, Labor, Environment, Budget and Planning, Finance, and Women Affairs and Social Development; representatives from the national legislature, private sector, and civil society. Their oversight function is also complemented by the National Technical Committee (NTC) which reviews the budget and work plan of the NASSP, provides technical guidance for the project's delivery, promotes knowledge sharing among ministries, and departments, and manages relationships with multi-sectoral stakeholders. Also encompassed in the first objective was the investment in foundational mechanisms for a social safety net system including a robust targeting mechanism for identifying beneficiaries; a unified national social registry of poor and vulnerable households; payment systems employing digitized tools such as mobile money, card-based payments, and other electronic solutions; grievance and appeal mechanisms, monitoring and evaluation systems that efficiently capture outputs, outcomes, and impact of the benefits; and management information systems that manage operations, monitor indicators and results, and strengthen control and accountability of the program.

On its part, NASSCO is to coordinate all social protection programs and initiatives at the federal level including cash transfers, youth employment, and social infrastructure, but also to assemble a database of all poor and vulnerable households in Nigeria using efficient targeting mechanisms, from which eligible households and individuals can be enrolled for social interventions by the state and other local and international stakeholders. To ensure efficiency, synergy, and uniform coverage in Nigeria's federal structure, the NASSP project also engages states interested in social safety nets. These states are required to sign Memoranda of Understanding (MoU) with the federal government and establish state-level coordinating offices like NASSCO called State Operation Coordinating Units (SOCUs) which are

responsible for establishing and managing State Social Registers that will feed into the National Social Register; monitoring and evaluation; management information systems; and reporting to NASSCO. States are incentivized to buy in through the federal government's coverage of the costs associated with targeting and building the State Social Register of poor and vulnerable households.

Furthermore, the second objective of the NASSP with a budget of \$1.6 billion (IDA provided 400 million) was the implementation of a targeted cash transfer to reach a minimum of one million poor and vulnerable households, or approximately 10% of the poor in at least 24 states over five years. Besides improving consumption and protection against economic shocks and stresses, the targeted cash transfer was also designed to address human capital deficiencies among the poor through co-responsibilities on a national scale. The management, implementation, and oversight of the HUP at the federal level were placed under the National Cash Transfer Office (NCTO) which reports to NASSCO. Similar to NASSCO and SOCU, each participating state committed to creating a state-level cash transfer office like the NCTO called State Cash Transfer Units (SCTUs) to manage enrolment of beneficiaries, monitoring and evaluation, information dissemination and community engagement, grievance redress procedures, co-responsibilities monitoring, livelihood programs implementation, and payment procedures.

The NASSP also entails local government-level coordination within each participating state. Each Local government area has a desk office established to manage the implementation of the NASSP in the LGAs, including but not limited to targeting, monitoring implementation, training and mentoring beneficiaries, sensitization and awareness exercises, co-responsibility-related workshops and activities, grievance redress, and report to SOCU and SCTU in their respective states. The LGA desk office facilitates the implementation of the cash transfer at the

community level following NCTO guidelines. The desk office consists of an LGA Cash Transfer Desk Officer, a Grievance Redress Officer, and Cash Transfer Facilitators (CTFs).

This institutional arrangement of the NASSP that runs across all tiers of government structures and systems at the federal, state, and local government levels is instrumental to the effective coordination and implementation of the HUP. The NASSP is designed to support the poor and vulnerable citizens through targeted cash transfers, capacity building, coaching, mentoring, and livelihood support. In the next section, I focus on the HUP's objectives, structure, and unique components as designed by NASSCO and other stakeholders and implemented by the NCTO and its network of public and private partners.

The Household Uplifting Program (*Beta don come*): Program objectives and structure.

The targeted cash transfer envisioned under the NASSP was named the Household Uplifting Program with the slogan *beta don come* – pidgin English for “better things have come”. The program aims to provide consistent and accessible transfers to targeted poor and vulnerable households under an expanded national social safety net system. The articulated objectives of the HUP for beneficiary households include i) improvement of household consumption; ii) asset and financial accumulation; iii) increase in the utilization of public services e.g., health and nutrition services; iv) improved school enrollment and attendance for children; v) improved environmental sanitation and management; and vi) sustainable livelihoods.

To achieve these objectives, the program is structured around three key components that are designed to address poverty and vulnerability holistically and sustainably. The first is **the base cash transfer** which provides a monthly sum of 5,000 naira (equivalent to \$7 USD) to eligible households enrolled in the program to boost their consumption and encourage the development of their savings skills with the end goal of building their resilience to shocks and preventing

further decline into poverty. The second element is **the top-up cash transfer**, an additional monthly payment of 5,000 naira (equivalent to \$7 USD) that is accessible only to eligible households that can uphold certain conditionalities or co-responsibilities. These co-responsibilities were selected based on core areas of national priority and intended outcomes in human capital development. These conditionalities or co-responsibilities are tied to four main areas of development namely: education, health, nutrition, and environment. The targets under each area are to increase children's school enrollment and attendance; promote the uptake of healthcare services, especially antenatal care, post-natal care, and child inoculation; improve children's nutrition; and address threats to their surrounding natural environment respectively. The governments of participating states are integral to the nature of co-responsibilities adopted and their implementation. Each state has the power to decide on which of the four co-responsibility areas are selected and implemented state-wide, and this usually reflects states' development priorities and needs. Part of the minimum requirements for the adoption of co-responsibilities in participating states is the submission of a co-responsibility proposal indicating the preferred co-responsibility as well as a supply-side assessment of the proposed co-responsibility. Co-responsibility in the program also involves capacity-building measures for beneficiaries such as Life Skills training (LS), Micro Business Development Skills (MBDP) training, and co-orientation. These conditionalities take the form of "softer co-responsibilities" such as workshops/information sessions on health, nutrition, sanitation and hygiene, family practices, education, and productive practices. The primary caregivers of the households (typically women) are the designated recipients of both the base and top-up cash transfers and by design, the cash is expected to be disbursed bi-monthly.

The third aspect of the HUP is the **livelihood support** which is designed to create an entrepreneurial mindset among the poor to elevate them out of poverty. The theory of change behind this component is that program beneficiaries can graduate out of poverty and become

self-reliant if they engage in productive or income-generating activities and benefit from close monitoring and mentorship. Through the livelihood intervention, the program also aims to increase beneficiaries' income, asset holdings, consumption and food security, health and nutritional status, and psychosocial wellbeing. The livelihood support intervention includes access to capital; training and capacity building on agricultural best practices for farming households; training on processing and packaging of agricultural produce to enhance value; subsidized farm inputs and processing equipment; skill acquisition and empowerment opportunities for women and youth; market linkage and information access; access to local savings group (Savings and Group Mobilization – SGM); and technical support (including coaching, financial literacy and mentoring on entrepreneurship). Only parts of the livelihood support component are being implemented nationally – that is the Savings and Group Mobilization (SGM), coaching, financial literacy and mentoring. The implementation of the full range of livelihood support is only being implemented in pilot phases in 6 states but it will be subsequently scaled up and rolled out nationwide.

In describing the components of the HUP, a staff of NASSCO emphasized that the program transcends a basic cash transfer as it seeks to utilize multiple interventions to address different pathways through which poverty and vulnerability limit the capabilities and dignity of people:

As you can see, our program is not just a 'cash transfer' but 'cash transfer+'. It has unconditionality, conditionality and livelihood. The base cash transfer has no conditionality attached to it and it smoothens consumption; the only condition is that you are poor and vulnerable, and you are captured in the national social register. The second component which we call the co-responsibility or top-up is the aspect that has conditionality attached to it. Beneficiaries must have a certain percentage of compliance before they can access this benefit and it is to help human capital formation around

health, education, nutrition, and the environment. The third component is the livelihood which has to do with training in the area of savings, income-generating activities, micro business skills, and training to give beneficiaries a sense of responsibility, to make them develop a savings culture and enterprise mindset and have a sustainable livelihood. Also, at the end of the program, they are given grants to plough back into their businesses for self-reliance at the end of the day. (Co-responsibility officer, NASSCO)

Moreover, beneficiaries are expected to be part of the program for a maximum of 3 years. Hypothetically, they should be exiting the program with stabilized consumption levels, higher levels of human capital owing to increased access to education, nutrition and healthcare facilities, improved savings and investment culture, and microbusiness for sustainable livelihoods.

Implementation strategies and procedural specificities of the HUP

The implementation of the HUP involves a broad web of procedures and institutions that work in synergy to deliver targeted cash transfers to the poor and vulnerable in Nigeria. The disbursement of cash to poor households is preceded and sustained by an array of processes and several mechanisms. These processes and mechanisms include targeting, enrollment, payment systems, co-responsibility, internal monitoring and evaluation procedures, external/third-party monitoring procedures, and grievance redress mechanisms. This section delineates the characteristics of these parts that make up the whole program.

The targeting process of the HUP

The first and crucial step in the implementation process of the HUP is the compilation of the National Social Registry (NSR) – a unified database of all poor and vulnerable households to facilitate delivery of targeted benefits including but not limited to the HUP. A decentralized

approach is used to set up the NSR whereby State Social Registries (SSRs) are created by SOCUs using a combination of geographical targeting, community-based targeting (CBT), and proxy means testing (PMT), and these SSRs are then consolidated by NASSCO at the federal level to produce the NSR.

First, **geographic targeting** is used to identify and select the poorest local government areas (LGAs). Poverty maps are obtained from the State Ministry of Planning showing the poorest areas within the state based on internally generated revenue and other indicators, and the poorest 30% are selected for the next process of targeting. The next level of targeting is **community-based targeting** whereby members of the poorest communities in the LGAs identify, verify, and nominate specific members of the community as potential beneficiaries for targeted interventions based on community knowledge of their living conditions. The CBT is conducted by World Bank-trained Community Based Targeting Teams in each LGA consisting of among others, the LGA Community Development Officer, a National Orientation Agency (NOA) officer, a SOCU official, and six enumerators. The CBT begins with a **pre-sensitization** exercise. This is the stage whereby the CBTTs enter the identified poor communities to engage with community gatekeepers such as the community head and/or the council of elders to inform them of the need to create a register of poor households and obtain a conducive date and venue when the team can return to meet the key stakeholders in the community. Engagement with the community stakeholders is the second step and it is called the **sensitization** stage. Here, community opinion shapers and influencers like women leaders, youth leaders, men leaders, etc. are briefed on the objectives and processes of creating the register and they in turn, select a date for the CBTT to return and address the whole community. In this next stage called **community engagement and mobilization**, the community is gathered and apprised of the process of identifying and registering poor and vulnerable households. Then in a participatory manner, the community is invited to define poverty as perceived in their community and the

characteristics of the poor. Since poverty is relative, the definition of poverty differs significantly across communities even within the same LGA. Examples of poverty definitions/criteria that have been articulated include households that do not have livestock, households that cannot send their children to school, households that cannot afford three meals a day, female-headed households (especially widows), households that cannot afford a heap of wood for cooking, a person who does not have a plot of land, households living in a hut or a dilapidated shelter, households living in a single room, households where the children hawk to provide, households where both parents are sick, children who are orphans or residing with their grandparents who unable to work, and so on. The community then identifies those that fit their defined criteria of poverty and vulnerability through focus group discussions. Community members are grouped according to certain social categories such that men groups, women groups, youth groups, elderly groups and disabled persons' groups are created. CBBTs play very limited roles in this process as they only facilitate the engagement and mobilization process. The aim of employing this targeting approach is to ensure ownership, empowerment and visibility for communities involved in the program and this was captured in the responses of program officials at various levels:

NASSCO was able to learn from the success and challenges of past social protection programs to inform the design of the targeting mechanism adopted. The best option that NASSCO decided to go with was to adopt a bottom-up approach for targeting the poor and vulnerable. The officers at the federal level did not just decide who entered the register. No. [...]. The communities define poverty in their own terms because poverty is relative based on communities. The community might not go with the international definition of poverty as living below \$1 but how it is locally defined. (Head of MIS, NASSCO)

To be fully informed of the project, they must define poverty. Some people will tell you that poverty is when somebody cannot feed their household does not have money to feed 3 square meals or cannot send their children to school or a widow. You know, from there some of them will not even define it, they will only give you criteria that show that this person is poor. (M&E officer, LASOCU)

Moreover, the lists of the communities' poor that are produced from the focus group discussions are harmonized by the CBTT to ensure that there is no repetition of names across the different focus groups and that multiple members of a single household are not represented on the list since the program is concerned with households as a unit. Identifying information about the heads of households is usually contained in the list including their names, addresses, and a serial number which is subsequently inscribed on the household's building to facilitate the next step of the CBT process. Four copies of the harmonized list are produced and signed for distribution to the community, the local government, the state government, and the federal government. This is followed by the **enumeration** of households on the harmonized lists. Enumerators visit each household to conduct computer-assisted personal interviews where the demographic details, photographs and geocoordinates of the households are captured. Successfully enumerated households are entered by SOCU into the SSR, and the SSR is shared with NASSCO to compile the NSR. These various steps in the CBT process are rigorously implemented to ensure communities' participation but also to achieve transparency in the selection of beneficiaries, minimize the chances of tension and grievance within the communities, and reduce inclusion and exclusion errors. According to the NASSCO officials:

The targeting process is transparent in such a way that it is a community-driven activity without interference. It is transparent and it will interest you to know that after generating the harmonized list, the original is left with the community, then you have

other copies at the local government, state and we have it at the federal. It's quite transparent. [Grievance Redress Mechanism Manager, NASSCO].

Many times if you leave this process in the hands of the community leaders, people will say 'It is the community leader's list'; 'It's the community leader that influences and takes charge of the list'; 'he's the one taking charge of who will benefit from every intervention'; 'these people are very biased because the community stakeholders sat down and decided on whose name should be mentioned' etc. So, we want to avoid a situation where people complain of biases like this. (Head of Monitoring, Evaluation, Research and Learning, NASSCO)

The NSR is programmed to be updated every 3 years to account for births, deaths, migration, and exit from poverty. However, the registry is also regularly updated by leveraging on the findings of international donors and other local organizations that mine from the social registry to carry out other social interventions such as the NCTO, United Nations, the Tony Elumelu Foundation, World Food Program, UNEP, etc. The memoranda of understanding between NASSCO and these organizations stipulates that they must give feedback to NASSCO on the validity of the data at the time of use. The feedback received is verified and validated by the SOCUs and the register is updated. Officials from NASSCO and NCTO explained this process:

At the NCTO, we are obliged to submit updates to the national social register as feedback. For interventions that mine from the National Social Register, it is expected that when you engage with these households and you observe some changes to the information in the NSR due to the dynamic nature of human beings such as relocation, displacement, and death, we should go back to the national social register so that their

input can be verified and updated. A partial update is expected to be sent back to the national social registry as feedback. (Co-responsibility Manager, NCTO)

We rely on those accessing and utilizing the data in the NSR for their intervention. Because NASSCO introduced some checks that make the NSR reliable, it is attractive to other donors and gives them confidence. The beauty of that relationship also is when they go, and they find some gaps. They update us using the data that they collected, or they can inform us that we need to add additional indicators or prioritize certain indicators to collect data. Like the issue around financial inclusion, when we started collecting the data, we only asked for the availability of banks and their bank verification numbers and not bank account details. But when the UN partners started mining our data, they noted that there were no account numbers and we had to go back and collect account numbers from the households. (Head of Monitoring, Evaluation, Research and Learning, NASSCO)

Next, the enumerated households in the NSR are subjected to **proxy means testing** by the NCTO to select beneficiaries specifically for the HUP. Proxies which correlate with household welfare levels are generated and assigned numerical values through observable household and individual attributes such as the location and quality of the household's dwelling, its ownership of durable goods, its demographic structure, and the education and occupations of its adult members. The variables used are derived from the National Bureau of Statistics' Harmonized Nigeria Living Standard Survey (HNLSS) – an instrument for tracking socioeconomic trends for especially the poor and vulnerable in Nigeria. The households are ranked on a decile scale according to their levels of poverty and vulnerability as determined by their PMT scores. The decile scale ranks the intensity of poverty in ascending order such that the poorest households are in the 1st decile and the least poor in the 10th decile. Due to budgetary constraints, the

NCTO mines households in the 1st, 2nd, 3rd, 4th, 5th, and 6th deciles for enrollment into the HUP. While households in the 7th to 10th decile are ineligible for the HUP, they are potential beneficiaries for other public and private social interventions that may arise with different eligibility criteria. In the past, the program was designed to cater to only poor households in the 1st- 4th decile but this was renegotiated with the World Bank due to the Nigerian government's intent to increase coverage. The National Bureau of Statistics reports that there are about 18 million poor households in Nigeria and there are about 12.5 million poor households registered in the NSR, but the HUP reaches about 2 million households currently. However, it should be noted that the HUP does not cover the entire households that are located between the 1st decile and 6th deciles. Each state is allocated a quota based on its population and poverty headcount, hence, states can only mine and enroll within their quotas which leaves a significant number of poor and vulnerable households unprotected. HUP officials emphasize that targeting is important because the budgetary capacity of the program is limited:

The fiscal space is not large enough to accommodate all that are identified. I tell people that our approach is like that of the accident victims when they are conveyed to the hospital and there is just one doctor. What does the doctor do? He starts with those who are of worse situation so that he will save lives. So that is exactly our approach, we narrow it down to the poorest of the poor by using an approach called proxy means testing where the poverty level of poor and the vulnerable households are ranked on a decile of 1-10. So based on the available resources, the government can pay only those who fall below decile 6 (Grievance Redress Mechanism Manager, NASCCO).

With the available resources, we have reached nearly 2 million households with the targeted cash transfer. Nigeria has about 40.1% of its population below the poverty line... that translates roughly into maybe 17-18 million households. This means that a

lot needs to be done and we hope the coverage increases as more funds become available. (Head of Monitoring, Evaluation, Research and Learning, NASSCO)

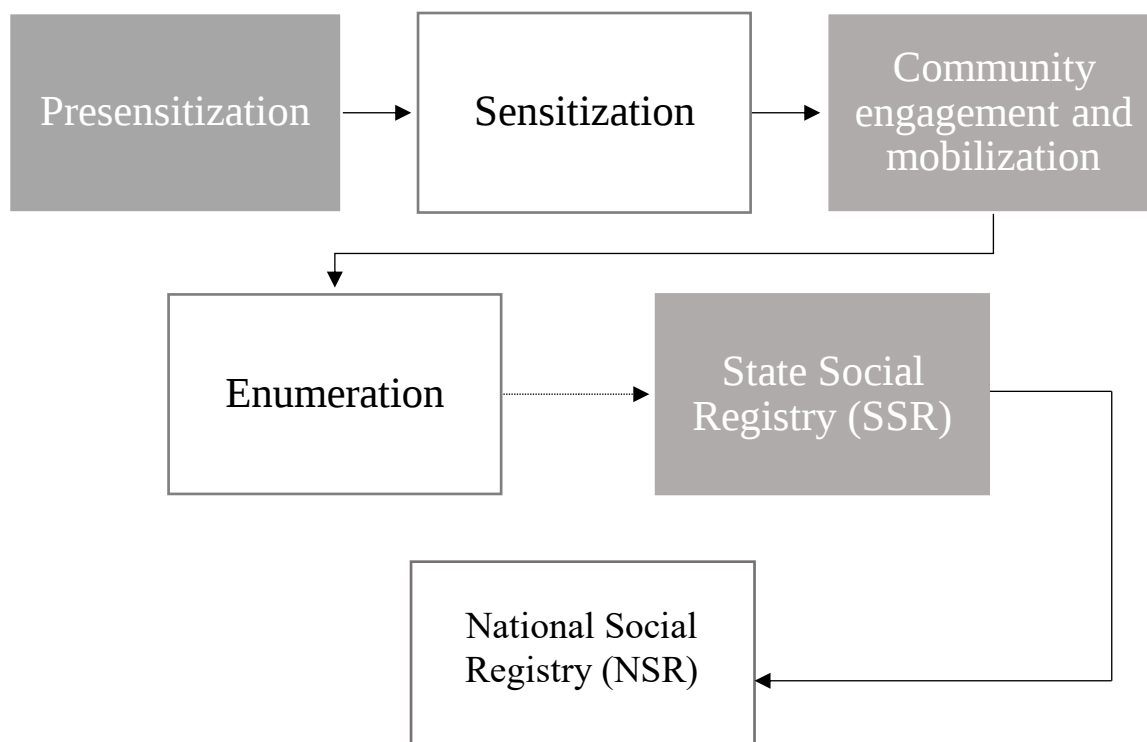
Enrollment of eligible households into the HUP

Once the households in the 1st to 6th decile have been identified and mined by the NCTO, the NCTO applies each state's quota and sends a list of potential beneficiaries to the SCTUs. After confirming the validity of the list with SOCU, the SCTUs embark on a multi-step enrollment exercise consisting of sensitization of community leadership about the HUP to obtain acceptance and smooth delivery; engagement with community stakeholders (potential beneficiaries and non-beneficiaries) informing them of the emergent program, recalling the selection process, and clarifying their role in the selection of the beneficiaries to minimize grievances; and orientation of selected beneficiaries on the program's aims and objectives, their roles, responsibilities, and rights as beneficiaries; and the full disclosure of the names of eligible households' on a list accessible to the entire community.

This is followed by electronically capturing the biodata of the primary caregiver of the households that is identified by the household members as well as an alternate caregiver for each household that would represent the household in the event of sickness, travel, or death of the primary caregiver.

The caregiver serves as the conduit between the household and the HUP by receiving the cash benefit for the household and undergoing training and coaching sessions for the household's benefit. This is usually the person in charge of care and domestic work, and preference is given to women as the primary caregiver and daughters over 18 years as the alternate caregiver. The captured data is stored in the State Beneficiary Register (SBR) by the SCTUs, and this is transmitted to the NCTO to establish the National Beneficiary Register (NBS).

Figure 5: Process flow of the HUP targeting mechanism.



In special cases where there is no woman in the household or she is disabled, challenged, or incapacitated, the man is registered as the primary caregiver.

Once the enrollment list is checked, authenticated, and approved, identity cards are given to beneficiaries and the payment unit of the NCTO facilitates the creation of bank accounts where their payments would be regularly disbursed.

Payment infrastructure of the HUP

Since the inception of the HUP, the payment system has evolved from manual to digital payment methods to reduce inefficiency and drudgery experienced by beneficiaries. At the onset, the program aimed to realize financial inclusion for the poor by opening bank accounts

with commercial where the benefits could be deposited but this was met with several obstacles. Over 90% of beneficiaries lacked required forms of identification such as driver's license, national identity cards, and international passports needed to open commercial banks accounts. Attempts by partner banks to use biometric means of identification using offline applications in their communities also proved futile and the unavailability of financial institutions and ATMs in often remote communities meant that the few beneficiaries who successfully opened bank accounts struggled to withdraw the cash.

To circumvent this obstacle, the program engaged the services of mobile money operators or payment service providers (PSPs) that could go into the communities with physical cash and pay beneficiaries manually. At the beginning of the payment cycle, the NCTO generated a paper payment schedule that was shared with the PSPs. The PSPs manually validated the identity of the beneficiaries before paying them using their issued ID card containing the caregiver's name, photograph, NSR number, state, LGA, community and details of the alternate caregiver. Subsequently, this process became digitized. PSPs created virtual wallets/accounts for beneficiaries; PSPs provided payment tokens/cards with QR codes where beneficiaries' data were embedded; and PSPs retrieved the payment schedule from the NCTO's electronic database directly. At the point of payment, the PSP agents swipe the card and verify that the information corroborates with the beneficiaries' enrollment ID cards before issuing the payment. Beneficiaries had a maximum of 10 days to cash out the full amount or forfeit the benefits of the payment cycle, and they could only cash out using specific agents of the PSPs. Their virtual wallets were not transactional bank accounts with which they could independently withdraw, and make purchases, among other transactions. As such, they had limited freedom over the time, place, and amount of money that they could withdraw at a given time.

The payment process was further digitized to drastically simplify the payment process. The NCTO switched to fully functional commercial bank accounts for beneficiaries, and to bypass the mandatory requirement for government-issued identification documents, ‘tier one’ bank accounts were used which require minimal information such as photographs, addresses, and phone numbers of beneficiaries. Payments are made directly to beneficiaries’ bank accounts by PSPs once credited by the government and they provide evidence of credit to their accounts. This new payment approach introduced flexibility and increased the agency of beneficiaries over the cash transfers. In theory, beneficiaries could withdraw cash from their bank accounts however and wherever they like using debit cards at ATMs, POSs, and banking halls, and they never had to forfeit their benefits since there was no mandatory cash-out period. This also reduced the security risks that PSPs experienced when moving millions of naira into the communities on payment days, and the theft risks experienced by beneficiaries moving with cash from the payment points to their homes on designated payment days that were public knowledge. As well, the changes to the payment system addressed the logistics nightmare of gathering a crowd of hundreds of beneficiaries at the same time to disburse the cash.

Co-responsibility: A means to “Top-Up” the cash.

Co-responsibility is a central element of the program and the rationale behind its inclusion in the program design is to encourage human capital development and alter behavioral characteristics among the poor that sponsor intergenerational impoverishment. A staff of NASSCO explained that:

The poor have a propensity to high consumption. As soon as you drop a coin in their hand the first thing that they think of is food. The base payment smoothens consumption of the poor and vulnerable households. But you know poverty is multi-dimensional, one can be poor because of certain behaviors. So, conditions are attached to the Top-

Up payment to help change the thinking and attitude of the poor and vulnerable in a way that will make them productive. One of the ways would be sending their children to school to develop their cognitive abilities so that the vicious cycle of poverty can be broken. Also ensuring a full cycle of immunization for children so that they can be healthy and economically active when older. The conditionalities are to help reset their thinking and their behaviour around these issues of life so that they can be productive.

(Grievance Redress Mechanism Manager, NASSCO)

It is believed that the poor's attitudes towards public service utilization and their ignorance of the importance of hygiene, healthcare, education, and proper nutrition contribute to their conditions. Hence, the program's conditionality is strategically designed to sensitize them on the implications of underutilizing those services and the gains in using them; to mentor them; and to stimulate the demand for such public services. It is also hoped that the behavioral change among beneficiaries will cascade down to non-beneficiaries to cause positive state-wide behavioral changes that would break intergenerational poverty and vulnerability.

As mentioned above, the conditionalities are state specific and each participating state adopts a conditionality that may address its chief development concern and the most relevant indicators for the conditionality. For example, if a state chooses education, its conditionality can be focused on secondary school enrollment, gender-specific enrollment, school retention, standardized test scores, etc. The federal government assesses the state's infrastructural capacity in relation to the selected co-responsibility before it is approved. This is to ensure that states can provide at least, the minimum level of supply-side requisites and that beneficiaries are not overburdened in meeting the conditionalities for the Top-Up. As the Head of Monitoring, Evaluation, and Learning in NASSCO emphasized:

If there are no schools in states that choose a co-responsibility of school enrollment, if children are asked to go to school and there is no nearby school, how are they going to meet that conditionality? So, the schools must be available, functional, and staffed with qualified teachers before it is approved. [Head of MERL, NASSCO]

Health and education are more popular among states while nutrition and environment are less popular. At the time of my research, Lagos state was yet to adopt and implement the Top-Up element of the program as it was one of the last states (35th of 36 states) to sign an MoU with the federal government to participate in the HUP. This was because, at the commencement of the HUP in 2016, the Lagos state governor did not accept the poverty title over Lagos, the commercial and financial hub of Nigeria even though there was a significant poor population in the slums and rural areas. It took the onset of COVID-19 and a change of government for the state to join the HUP. Oyo state, however, opted for the environmental management and sanitation conditionality owing to the prevalence of environmental degradation and poor waste management in the state. Before this co-responsibility was selected by the state, a cross-sectoral stakeholder meeting was convened to reach an agreement on the area in which the state needed external support.

Additionally, there are two styles of conditionalities in the program: The soft conditionalities and the hard conditionalities. The soft conditionalities take the form of Social Behavioral Change Communication (SBCC) whereby beneficiaries undergo a series of trainings on the importance of placing demands on the health, education, and nutrition services on the one hand, and sustainable management of their environment on the other hand. Using an 11-chapter-long orientation manual, these trainings are provided by cash transfer facilitators from the local government office who are trained by the NCTO and the SCTU. Hard conditionalities require action on the part of beneficiaries along the lines of the state's chosen conditionality.

In Oyo state, the training and orientation under the soft conditionalities spanned about 7 months in total, involving 2 training sessions each month on days and times collectively selected by beneficiaries in their communities. For the hard conditionality, beneficiaries are expected to conduct regular sanitation in their homes and immediate surroundings. They are to ensure that the rooms in their houses are clean; they have toilets in their homes and do not defecate openly; their drainages/gutters are clean; vegetation in their surroundings are cleared, and so on. According to the Co-responsibility Officer at Oyo SCTU, these tasks are ordinarily expected of adults, but the Top-Up cash serves as an incentive to perform these tasks:

The government is trying to assist by giving them additional cash to do what is expected of them. Ordinarily, without being paid everyone knows that it is their role, they must ensure that their environment is clean. It is just a way of motivating them. It's not just about getting the money alone; we wish that it will become part of their lifestyle. We wish that they will be agents of change telling people how to behave and that people who are not beneficiaries of the program will come to see them as a kind of mentor or model and they will equally change the way they live their lives and do things. (Co-responsibility officer, Oyo SCTU)

For a household to qualify for the Top-Up cash, the household must have a primary or alternate caregiver who is a woman between the ages of 18 and 40. The rationale behind the age restriction is that people above 40 years lack the physical strength for the manual labor involved in caring for the environment. Although this targeted age group for the Top-Up seems restrictive and impractical seeing as women above 40 years are still agile and in charge of domestic and care work in their homes. The age restriction may also defeat the program's aim of inclusion and fairness across various social categories.

Adherence to the conditionality is strictly monitored by the cash transfer facilitators (CTFs) in collaboration with environmental health officers from the local government offices. While women are the primary caregivers responsible, in Oyo state, the responsibility of fulfillment rests on the household as a unit. Monitoring visits to the communities are conducted once in two months and the specific dates are undisclosed to the beneficiaries to avoid ‘performance of sanitation’. The monitoring team uses a mobile app with a checklist to assess beneficiaries’ compliance. Some examples of prompts in the application include: “Is the toilet clean? Does the household have a waste bin? Does the house have a cutlass? How is the environment? How is the drainage?” (Co-responsibility officer, Oyo SCTU). For both soft and hard conditionalities, beneficiaries must have 70-75% compliance to receive the Top-Up cash. According to the Co-responsibility Manager NCTO, this gives room for absences or defaults caused by circumstances beyond the control of beneficiaries. As well, they utilize a case management approach in dealing with defaulters to understand their challenges rather than immediately penalizing them. Suspensions are only issued to serial defaulters, but their suspension can be lifted after case management and improved performance.

Figure 6: Illustrative images used to train beneficiaries on environmental sanitation and hygiene conditionality.



Source: Facilitators' guide: Co-orientation training curriculum for Top-Up beneficiaries

Livelihood, Savings, and Group Mobilization

Unique to the HUP, is the inclusion of components that guarantee a level of self-sufficiency and sustainability so that beneficiaries do not derail after graduating from the program after three years. This component called 'livelihood' is designed to build beneficiaries' resilience to shocks through asset acquisition, skills acquisition, and psychosocial wellbeing alongside the receipt of the base cash and Top-Up cash. In the words of the Head of Livelihood in NCTO:

The livelihood component aims to build the enterprise mindset in our beneficiaries, and it complements the cash transfer to make sure that the people are not just receiving cash but using the cash to become sustainable through economic activities. We believe that

combining the cash and economic activities in a repeated and regular manner will facilitate their graduation from the program. So, the essence is we are not just giving them cash, we're not just giving them fish, we want to teach them how to fish. That's the essence of livelihood. Studies have shown that any cash transfer program that has enterprise development like this livelihood support brings more results. It facilitates graduation out of poverty more than when they just receive cash, and don't engage in any other activities. (Head of Livelihood, NCTO)

As part of the program's objectives of building sustainable livelihoods for beneficiaries, they are encouraged to form community savings groups consisting of 10-30 women each. The groups are designed to encourage collaboration among women in the areas of saving, community development, intra-group loans, and joint enterprises, among others. It is expected that beneficiaries should set aside a part of the money received for savings and investment in microbusinesses of their choice. Each group has the liberty to define its structure, mode of operation, goals, and activities. While some have rotational savings schemes, others have joint businesses and so on. Groups are required to convene weekly to have discussions, share information and ideas, contribute money towards their defined goals, etc. CTFs from the local government occasionally attend the meetings to monitor their activities, settle disputes that may arise, and offer guidance where necessary. Speaking on the structure and operations of the women's groups, the Head of Livelihood, NCTO had this to say:

The groups are voluntary, and their structures are determined by the beneficiaries themselves. Each has executive committees made up of the group leader, the treasurer, the secretary, and the public relations officer that liaise with the local government on behalf of group members and handle group relations. Also, within the groups, if anybody defaults by being absent from meetings, coming late for meetings, or failing

to repay loans, the groups have sanctions in place like fines. We don't interfere in how they operate, because we want them to be free and we want the groups to outlive the program. (Head of Livelihood, NCTO)

When the groups have reached a stage of maturation, they can register with the local and state government as cooperative societies which makes them as legally certified entities with certificates; positions them to receive government benefits; and become eligible to take out loans from financial institutions. This livelihood element is implemented across all participating states; however, the government has yet to introduce the full range of livelihood support elements across the country.

At the time of data collection, the program stakeholders in collaboration with the World Bank and Catholic Relief Services were pilot testing an extended livelihood support component in 12 LGAs within 6 states involving life skills training (communication, leadership, emotional intelligence, trauma management, and gender violence); business skills training (generating business ideas and conducting market research, feasibility studies, financial management, costing, running a profitable business, record keeping and budgeting); and coaching and mentoring. At the end of the training, participants in the pilot study are expected to generate business plans of their choice and they will be given a lump sum of 150,000 naira to operationalize them. The results of the pilot program would then inform the potential for scaling this model to all participating states in the coming years.

The Grievance Redress Mechanism

The program's chief provision for citizen engagement and social accountability to beneficiaries is its Grievance Redress Mechanism. "The GRM structure receives, documents, addresses and refers, if need be, all program-related grievances in a timely manner [...] It is a means of

addressing issues, complaints, grievances before it escalates to conflict and chaos in the state” (GRM Officer, LASOCU). The grievance redress mechanism is embedded into different levels of operation within the program: There are Grievance Redress Managers at the federal level in NASSCO; Grievance Redress Officers at the state level in LASOCU, Lagos SCTU, OYOSOCU and Oyo SCTU; Grievance Redress Officers at the local government level in the LGAs; and Grievance Redress Volunteers among beneficiaries at the community level. The Grievance Redress Volunteers (two in each community) are nominated by the communities during the CBT process, and they are the first point of contact for community members with concerns and complaints about the selection of poor households in the SSR and NSR. During orientation at the enrollment stage, beneficiaries are also informed of the availability of the grievance redress channels to report any inquiries and complaints related to the HUP. Grievances reported at the community level can be escalated to the local government grievance officer (including the CTFs and local government desk officer), the grievance redress officers at the state level and the grievance redress manager at the federal level, depending on the severity of the issue that needs to be resolved. The GRM channels available to beneficiaries include in-person complaints to any of the officers, a national toll-free line handled by a call sorting center, a GRM mobile application, email, and social media platforms with guaranteed anonymity if preferred. The bulk of complaints received through the GRM channels include queries about exclusion and inclusion, delayed or missing payments, official misconduct, extortion, intimate partner violence and other domestic disputes, savings group disputes, and loss of ID cards. After payment complaints, gender-issue complaints are the most prevalent according to the GRM officer in OYOSOCU. She explained that:

We hear complaints a lot from women. Some women will think the money given to them is too small [...]. Some will complain that their husbands collected the money

from them or that the husbands were made the beneficiaries in place of them. (GRM Officer, OYOSOCU)

Conjugal matter is another issue we have. You know African culture; the man stands as the head, and he expects that immediately after the woman collects the money she should hand it over to him because she is in his house. But this is against what women have been taught in the training because the money is meant for the household. [...] Women are the ones taking care of the domestic problems because most men don't care. [...] We normally intervene to re-educate them on the purpose of the money, and they agree with us after explanation and sensitization. (GRM Officer, Oyo SCTU)

The importance of GRM in implementing a program dealing with a sensitive issue as money cannot be overemphasized. GRM officers highlighted that the mechanism has averted serious conflict, and increased the confidence, visibility, and voice of beneficiaries in relation to the government. GRM officers had this to say on its benefits:

GRM holds great benefits because it builds the confidence of beneficiaries and encourages them to participate in the program and take complete ownership. If they are being listened to and their complaints are being addressed, it creates confidence, a sense of ownership and belonging to them. It is one of the systems that we do not joke with because it has to do with social accountability. It is one critical deliverable to us in the NASSP. (GRM Manager, NASSCO)

Without the GRM, a lot of issues would have happened. Once, some people wanted to demonstrate in front of the government house, but we stepped in to calm them and explain the situation on the ground. We are the ones listening to the cry of the people, trying to

mediate between the government and the beneficiaries of the project. (GRM Officer, LASOCU)

Internal Monitoring and Evaluation

The NASSP has a monitoring and evaluation system for ensuring that the project's standards are maintained in populating the NSR and reducing incidences of bias and corruption. Every step of the program is monitored including the ranking of LGAs, the CBT process, poverty definition, the credibility of people selected, CBT team performance, the harmonized list, selection of GRO volunteers, enumeration process, and so on, are subject to quality assurance. The M & E process also involves back-checking the data in the NSR by randomly selecting 5% of households enumerated by each enumerator, revisiting the households in the communities and validating the data collected such as household size and socio-economic attributes to detect enumerator and households' biases. Giving an example of the monitoring of the poverty definition, the M & E officer in LASOCU explained:

The communities are to give their own definition of poverty and not the CBT team giving them a Harvard definition. By the time you review CBT reports and see poverty definition is 'somebody living below one calorie', you will ask yourself: 'Are you telling me that someone who is poor is counting calories? Does the person even know what calorie means'. If somebody can tell me 'calories', the person must be educated. These things are how we know if the CBT teams are following the guidelines and putting the right people in the register, or if they are cutting corners. (M & E Officer, LASOCU)

The M & E system also monitors the use of the NSR by other development interventionists who request to mine from it to check against abuse and misuse of the register. In addition, the system makes provision for monitoring the efficacy of the program through a Beneficiary Satisfaction Survey. The survey draws on the understanding, perceptions, and satisfaction of

the beneficiaries with the HUP's objectives, targeting, benefits, etc., and the implementation of the program has been modified in response to the findings of the survey.

External Monitoring and Evaluation: Third-Party Independent Monitoring

In addition to the internal monitoring mechanism that features data quality benchmarks and checklists, an additional layer of scrutiny is provided by civil society organizations called Third Party Independent Monitors (TPIMs). TPIMs checkmate program stakeholders to ensure adherence to established program operating protocols during implementation and they also serve as channels of social accountability and transparency by amplifying the voice of beneficiaries to the government. One national lead CSO coordinates and provides technical oversight for over 12 state-level CSOs that cover 34 states in the country.

TPIMs are selected by the federal government through competitive open calls which are described as free and fair because organizations are selected based on their proven institutional capacity to monitor and evaluate programs. They must be physically present in the states in which they propose to monitor; must prove technical expertise; and present a financial proposal. Also, the performance deliverables of CSOs are reviewed at the end of each program cycle. The objectives of the TPIMs are to verify payments of cash transfers to beneficiaries; establish the amount of cash disbursed by Payment Service Providers (PSP) to beneficiaries; check transparency and compliance with principles of identification of the poor and vulnerable households; check transparency and compliance with principles of selecting beneficiaries; verify functionality of the grievance management mechanism and the effectiveness for managing complaints and appeals; assess adequacy of education, information, and communication mechanisms of the project at all levels (NASSP TPM Annual Results Scorecard Year 1). For instance, they randomly select communities and visit individuals in these communities to ascertain their experiences, benefits, and challenges with the program. They

also conduct focus group discussions with beneficiaries in this regard and relay the feedback to the NCTO and SCTUs for resolution, and the TPIMs still revisit the communities to verify the resolutions. All these are presented using an Annual Results Scorecard showing statistics on (i) the percentage of complaints satisfactorily addressed within three months of the initial complaint being recorded; (ii) the percentage of beneficiaries and non-beneficiaries that report they are aware of project objectives and entitlements; and (iii) the percentage of beneficiaries that report they are satisfied with the targeted cash transfers. This measure is intended to increase citizen engagement and the government's accountability to its citizens on the use of public funds.

Summary: In this chapter, the various policy and programmatic attributes of the HUP were examined to provide a background for answering the posed research questions of this thesis. Elaborated in this chapter were the program's origin, institutions, rationale, objectives, structure, and implementation procedures including its targeting, enrolment, payment, co-responsibility, grievance redress, livelihood training, savings group mobilization, and internal and external monitoring and evaluation processes. This information provides context for understanding the subjective perceptions and experiences of women beneficiaries of the program as it relates to their wellbeing and empowerment.

CHAPTER SIX: THE GENDER DIMENSION OF THE HUP: SENSITIVE OR TRANSFORMATIVE?

This chapter addresses my first research question: *Does the HUP integrate gender considerations in its design and implementation, and to what extent?* The chapter presents the perspectives of key informants including program officials at NASSCO, NCTO, LASOCU, LSCTU, OYOSOCU, and OYOSCTU on the gender mainstreaming provisions in the conceptualization and execution of the HUP. Drawing on the insights offered by 33 key informants, this chapter finds that as with most CCTs, women in their role as mothers are the protagonists of the HUP because of their perceived innate ability to judiciously manage resources for the wellbeing of first their families, and then themselves. They are also the nucleus of the program by design because of their disadvantaged position in society and the need to build their capacity and empower them.

Given women's central role in CCTs, feminist scholars have emphasized the importance of gender mainstreaming in such programs to ensure that women's interests are well represented, and inequalities are not perpetuated. The gender integration continuum ranges from gender-sensitive (where the rationale and design of the program consider gender power dynamics with no action to address the inequalities), to gender transformative (where the root causes of gender inequalities are addressed through structural changes to institutions, policies, and power relations). At the barest minimum, some scholars have advocated for gender-sensitive CCTs (Jones and Holmes, 2011); however, it is gender-transformative CCTs that can contribute to the dismantling of oppressive gender relations and power imbalances for the realization of gender equality (Seymour, 2014).

In answering the research question, this chapter shows that the HUP indeed acknowledges the implications of gender relations and structures on the operationalization and outcomes of the program and initiates some actions to reduce inequalities. However, the gender components

integrated into the program merely reflect gender responsiveness rather than transformation. This means that there were gender-specific benefits delivered to women but the program's failure to address the systemic gender barriers confronting women threatened the sustainability of those gains. In addition, the chapter highlights some constraints faced by the program management in mainstreaming gender in the HUP such as women's resistance and surface-level gender mainstreaming practices; and the opportunities for increased impact such as capacity-building for gender staff and increased community engagement.

This chapter begins with a broad overview of the policy landscape on gender equality in Nigeria and the state's perspective on the necessity of pursuing the goal of gender equality. This is followed by a section analyzing the gender rationale of the program and the gender mainstreaming measures adopted in the HUP. This is to understand if and how gender was considered in framing the challenge of poverty and vulnerability, and in the design and implementation of the program which is intended to address these problems. Next, the chapter gives a critical feminist analysis of the program's provisions to uncover if the program's gender and inclusion strategy targets the structural barriers to equality and the drivers of women's marginalization and discrimination along the axes of difference. The chapter concludes with a reflection by gender officials on the gaps and challenges encountered in pushing for the prioritization of gender in the program as well as the prospective measures that can be implemented to achieve more gender impact.

The Nigerian state's policy stance on gender equality and women's empowerment

The National Gender Policy for Nigeria highlights the government's commitment to promoting the rights and wellbeing of women by eliminating barriers to their rights and full participation in national development including discriminatory legislation, traditions, customs, and social

norms. The state recognizes that harmful and discriminatory gender-based cultural and religious practices have Nigerian society in a chokehold, and these reproduce inequalities and women's subordination to men. The low status of women is further compounded by their limited access to education, capital, labour, entrepreneurial skills, and the burden of managing their reproductive and productive roles. Hence, women are most susceptible to falling below the poverty line and they are most impacted by multi-dimensional poverty.

Through its gender policy framework, the government is set on advancing women's rights and empowering them; eliminating unequal gender power relations in every societal sphere; redefining oppressive gender roles with the support and cooperation of men rather than separation; increasing women's participation in leadership and decision-making; driving cultural re-orientation on gender; and increasing gender sensitivity in all sectors and gender mainstreaming in policy formulation, implementation and evaluation. This is pursued in priority policy and action areas relevant to the socio-economic context of Nigeria including culture, family, and socialization; gender-based violence; education and training; poverty and economic empowerment, employment, and labor; agriculture and rural development; environment and natural resources; health and reproductive services; politics and decision making; and legal and human rights. The National Gender Policy is in line with several international agreements on women's rights that Nigeria signed such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), and the Beijing Platform for Action. The National Gender Policy Strategic Framework (Implementation Plan) has four main outcomes: Changes in public perception of the roles of women and increasing respect for women's rights; protection and promotion of women's rights; reduction of women in poverty; and promotion of national accountability to gender equality.

The National Gender Policy indicates that the Nigerian government is attentive to the challenge of gender inequality and the government seeks to address it using a multi-pronged approach. Key to note is the reference to structural barriers in the form of formal institutions (laws, policies, and regulations) and informal institutions (traditions, customs, behaviours, and norms) that work against women's rights and empowerment. It also subscribes to an approach to gender equality and empowerment that is based on "cooperative interaction of women and men, and a gender culture which entails cooperation and interdependence rather than separation" (NGP Situation Analysis/Framework, xix). This echoes the principle of nego-feminism which emphasizes "no ego", collaboration, and compromise on the part of both gender groups (men and women) for the realization of gender equality rather than a radical and conflictual overthrow of established gender structures.

Moreover, while the policy highlights that women face "[...] challenges in balancing reproductive and productive roles, and therefore suffer the most when the two spheres (reproductive and productive) meet at crossroads", there is no reference to the recognition, reduction, and redistribution of women's burden of unpaid care and domestic work in the policy's strategy and intended outcomes. This misses out on addressing a chief driver of women's time poverty, financial dependence, and insecurities.

The Project Implementation Manual of the NASSP highlights that the project was designed to "support the Nigeria Gender Policy, which names social protection as a key sector for promoting gender equality and mainstreaming gender in development interventions" (NASSP, 2017, p.6). Hence, it is expected that the HUP would mirror some of the priorities and principles of the National Gender Policy with its integration of women in the program. The next section critically analyzes the HUP's structure and operations to understand the gender mainstreaming strategy employed in the program.

Gender considerations in the design and implementation of the HUP

Why women?

As earlier established, once poor households are considered eligible to receive the cash transfer, household members are required to identify the primary and alternate caregivers of the household – usually the mother and daughter above 18 years old who would be responsible for collecting and managing the cash for the wellbeing of the entire household. Caregivers of the opposite gender are a rare occurrence and only permitted in special circumstances such as when the woman of the household is sick or deceased. During the interviews, HUP officials were asked about the government’s rationale for entrusting women with the cash on behalf of their households and they highlighted two main reasons for this decision.

First, women’s inclusion is an attempt to empower them to surmount barriers to their rights and wellbeing, particularly from an economic perspective. The state acknowledges that society has subordinated and marginalized women in household and community decision making, economic participation, and several other important areas of life. For instance, the Enrollment Officer, OYOSCTU admitted “...in this part of the world, women are mostly at the receiving end of every bad thing in the society” while the Head of MIS, NASSCO noted that “...in the African culture, men are considered as household heads and women are disadvantaged and vulnerable [hence] it is a deliberate effort to include women by giving them the cash even if the man is the household head”. Their access to cash is expected to increase their purchasing power, household decision-making power, and participation in the productive sector. The impetus to focus on women was homegrown and born out of Nigeria’s poor ranking in the Global Gender Gap Index (122 of 144 in 2017); the provisions of the National Gender Policy that pushes for the interests of women and girls; and the National Social Protection Policy that emphasizes inclusion irrespective of sex, gender, ethnicity, and other social differences.

The second reason for women's integration into the HUP was informed by the gender stereotype about women's resourcefulness, diligence, financial discipline, and selflessness in caring for their families. The program administration views women as the most effective managers of direct cash because of their money management skills which enable them to efficiently budget, save, invest, and spend the cash received for their families. Women are also thought to be inherently resourceful and capable of maximizing the smallest amount of money in their hands to produce far-reaching results for their households' benefit. As one official said:

It has been proven theoretically and empirically that women are more prudent. Women are industrious. Women feed the house. Women carry the house. They will make sure that whatever is given to them is utilized for the benefit of the household unlike the man, who mostly thinks outside of the house and will go and enjoy themselves.
(Grievance Redress Manager, NASSCO)

In addition, their presumed 'maternal instinct' to nurture, care and invest in their families was considered an advantage in this regard. This was referenced by a program official: "As a woman, I am the one who knows when a child is hungry, when there is a need to buy foodstuff, when a child should go to school and when to access healthcare services..." (Head of Co-responsibility, NCTO). Women, it is argued, would first consider the needs of the household when there is an inflow of cash and ensure that these needs are met. These perceived innate characteristics of women are advantageous to the survival and success of the HUP because women can be trusted to utilize the cash to enhance their households' quality of life and meet the program's objectives. Women's empowerment is not the ultimate goal, rather, they are allowed to be the direct recipients because they help the program work effectively. The response of the Head of Co-responsibility gives a clearer picture of the state's motive for including women in the HUP:

If you channel empowerment, opportunities, and training to a woman, she can do a lot. She can feed the family, she can send children to school, she can take of herself when she's pregnant, and set up a small business. As the saying goes, if you empower a woman, you empower a nation. That is our thinking and I think it was rightly thought by the government to identify the woman as the caregiver to receive this support on behalf of the household. (Head of Co-responsibility, NCTO)

Therefore, women are seen as vital instruments for realizing the objectives of this household-centered program, and their efficiency, effectiveness, and ingenuity were directly linked to societal gender roles.

Approach to gender mainstreaming in the HUP.

The centrality of gender to the HUP makes gender issues inescapable in its operationalization. As a result, the NASSP integrated various elements that reflect a level of consciousness by the government, of the gender dimensions of the HUP, guided by certain policy strategy documents. These gender mainstreaming provisions were made in staffing, capacity building, and in the delivery of services to beneficiaries. The multi-stage delivery of services including the targeting, enrollment, sensitization, accountability mechanism, program governance, and monitoring and evaluation are gender-responsive. These programming processes are examined in detail in the following paragraphs, and they are also subjected to a critical feminist lens to understand their implications for realizing gender equality and combatting discrimination.

I. Staffing and capacity-building

The program has a Gender and Social Inclusion Mainstreaming Strategy and a Gender Action Plan. The Gender and Social Inclusion Mainstreaming Strategy aims to ensure a gender-focused and socially inclusive program that promotes equal participation of all social groups;

boosts the voice and accountability mechanisms for women, girls and other marginalized social groups; improves gender roles and standards; mitigates the occurrence of gender-based violence and other gender issues in the household and communities; and produces improved economic outcomes for women, girls, men, boys, and other marginalized social groups. The strategy emphasizes intersectionality in defining eligible participants in the program irrespective of age, physical ability, ethnicity, and other basis of difference. It also focuses on the number of women and marginalized groups involved in the program, and increased awareness of gender roles, responsibilities, and stereotypes as benchmarks of success in gender mainstreaming. As well, an increased number of financially literate and independent women, and increased levels of decision-making among women are expected outcomes from the gender mainstreaming strategy. These strategy documents indicate that a gender lens was proactively applied from program conception and that the realization of gender equality and empowerment is prominent, to an extent, in the program's motivation.

To champion the implementation of the Gender Mainstreaming Strategy and Gender Action Plan, the NASSP provides for a gender and inclusion specialist domiciled in NASSCO that oversees gender mainstreaming in all areas of program implementation, identifies and addresses gender-based constraints, and maintains a continuous commitment to gender equality and women's empowerment across the program. There is also a gender officer in each SOCU and SCTU across the different states of the federation who work directly with the gender and inclusion specialist to streamline gender practices. Beyond having gender officers, all staff across the agencies are trained on how to apply a gender and inclusion lens in the execution of their duties from targeting, enrollment, and payment, to grievance redress and monitoring and evaluation. This is to ensure that all staff understand how to avoid reinforcing gender inequalities and for the staff to identify, flag and refer gender issues like GBV to the appropriate authorities. For instance, the program has a Sexual Exploitation and Abuse/Sexual Harassment

Action Plan that complements the Gender and Social Inclusion Mainstreaming Strategy. It establishes a framework to prevent and effectively address the occurrence of sexual exploitation, abuse, and harassment among program staff in their relations with beneficiaries of the program. This is because the power hierarchy between program officials and beneficiaries can serve as a breeding ground for sexual abuse, harassment, and exploitation since beneficiaries are dependent on officials to receive their benefits. Hence, program officials are trained to be aware of these power imbalances and avoid reinforcing beneficiaries' vulnerability.

II. Programming processes

From an operational perspective, the claim to gender mainstreaming in the HUP is the percentage of women who are enrolled as beneficiaries of the program. The program boasts that 94% of beneficiaries are women and that women are the preferred primary and alternate caregivers selected by the program to collect the benefits for their families. The expectation is that men, the household heads would work together with women, the caregivers and respect women's rights to partake in decision-making regarding the use of the money. The program also ensures that women's views are adequately represented in the CBT process by having women-only groups in addition to other social groups that deliberate on the meaning of poverty and identify the poor in their communities. Another measure is the compulsory gender balance in communities' nomination of Grievance Redress Volunteers. Communities are mandated to select a woman and a man as volunteers to represent the community and receive grievances related to the NSR and HUP. Not only does this give women leadership positions in their communities but it also makes it more convenient for women beneficiaries to comfortably register complaints on sensitive issues which only fellow women may understand.

In addition, the program goes beyond gender to ensure that there is no discrimination in program participation based on physical and mental (dis)ability, ethnicity, religion, and they would argue, age. This was captured in the Gender and Social Inclusion Specialist's response:

The program ensures that gender equality and inclusion are prioritized. In targeting, for instance, the targeting team must not discriminate. When they go into a community and women don't come out of the house, they insist to community stakeholders that the voices of women should be heard. In a community where people with disabilities are not allowed outside of their homes, they sensitize the stakeholders on the importance of including these socially excluded in communal activities. If you have a community somewhere in Lagos populated by internal migrants or ethnic minorities, we must reach those places whether they are far away or we have to cross rivers. We do not leave anyone behind even when they are in hard-to-reach areas as long as they are citizens of the country. (Gender and Inclusion Specialist, NASSCO)

The program also has a standard response strategy to address gender-based violence in the household and community which tend to be prevalent with programs of this nature. Some beneficiaries experience physical, emotional, and financial abuse by their partners because of their access to the cash. According to the Gender Officer, Lagos SCTU: "When the women do not want to give the money to their husbands, the husbands will say 'because they gave you money now, you think you can just do anyhow you like?' GBV is rampant because sometimes men's egos get in the way". Similarly, the Gender Officer Lagos SOCU remarked: "Some women that receive it usually have some challenges at home because the husband will want to manage the cash and not the women, so this has led to some domestic issues in the household". In other cases, "the husband may say 'oh you think that you are in charge now that you are receiving all of this money' or 'no you cannot go out and have any business of your own so that you do not become the man in the house' and then verbal and physical abuse follows".

Women have the option of reporting such incidents to the program administration using any of the GRM channels as both the GRM and GBV frameworks are complementary. The grievances are then forwarded to gender officers that initiate the program's GBV response pathway which is enabled by collaboration with the Ministries of Gender and Social Development, Health, Justice, Youth Development, and other non-governmental partners. Although an official referral directory is still being developed, the gender officer can refer the GBV case to family support units of the police, health clinics, women's shelters, legal services, etc. depending on the nature of the violence. Beneficiaries must give express consent for referral and where necessary, persecution of their spouses but this is rare due to fear of stigmatization.

The gender officers also engage in frequent sensitization of communities on equitable gender relations and inclusion. Topics include sex roles, gender roles and responsibilities, equity and fairness in decision-making, participation, and access to resources especially for disadvantaged groups, gender-based violence and the need for IPV survivors to speak out, but to mention a few. These sensitization exercises are to change gender discriminatory attitudes, norms, and practices at the onset of the program. Also, sensitization is deployed when husbands attempt to resist equitable gender relations in areas like decision-making, control of resources, care, and in cases of gender-based violence. Women are sensitized on their expected roles in the household and society which transcends their traditional responsibilities in the domestic sphere while men are sensitized to create room for women to play unconventional roles in the household and society and share domestic responsibilities with their wives to relieve their burdens.

III. Programming outcomes as reported by program officials.

From the perspective of program officials, the HUP promotes gender equality and women's empowerment due to the numerous success stories recorded among program beneficiaries. As a result of the program, women have been able to send their children to school, start and expand businesses, accumulate assets like land and machinery, gain confidence, build decision-making power, and increase their sense of belonging in their communities. Some examples of success stories were given by officials, and specific stories highlighted the importance of the program for women and their households. As one respondent noted: "[Women] couldn't send their children to school before but now with the cash transfer, they can pay the fees, and buy uniforms and books" (Livelihood Officer, LSCTU). Another highlighted that "women have sent their children to learn vocational skills and are even supporting their children in higher institutions" (Gender Officer, OYOSCTU). A second major success is linked to improved transportation, an example that was deemed "a mega success story" and the respondent explained: "All the savings groups in one local government area came together and bought 8 tricycles worth 1.3 million each" in a bid to address transportation challenges in their community (Livelihood Officer, LSCTU). Officials were convinced that participation in the program was beneficial for women's economic status because they had set up small businesses, with some even owning large farms, livestock, production machines, and other assets that they could not access before the program. An official pointed out that women's improved economic conditions impacted their self-esteem "because they now feel themselves as being valuable to the society [...] more useful to themselves and even [...] useful to their families (Gender Officer, OYOSOCU). Officials noted that women's minds were expanded to see new possibilities of what they could achieve, how their voices could be heard, and how important they could be in society. The change in women's self-perception and society's perceptions of them was explained further in this quote by a gender official:

When you feel empowered, when you have something that you are doing, there is more confidence to move around. You feel like you have worth and prestige...that's the kind of mentality the women have now. It's a sense of belonging. It is not just daddies who are going out to make money and coming back home...mummies are also doing it. Someone told me: 'Before, my husband would just come, drop money and tell me what to do but now he will ask me how we should spend the money or how my group is contributing. I feel like I'm part of it now. We discuss how to spend the money and I feel so important'. That was the word she said. (Gender and Inclusion Specialist, NASSCO)

On a final note, concerning the program's outcome from a gender mainstreaming lens, the HUP collects and reports gender-disaggregated data using the Beneficiary Satisfaction Survey (BSS). As mentioned earlier, the survey measures the level of program knowledge and satisfaction among beneficiaries and non-beneficiaries on issues such as awareness of program objectives/entitlements, satisfaction with targeting and enrolment processes, satisfaction with cash payment system, pattern of expenditure, and so on. This data allows the program administrators to unpack the differentiated experiences and impact of the program on women and the minority of men that are included.

Discussion: A critical feminist analysis of the gender mainstreaming efforts in the HUP

The review of the HUP's components, structure, and operations shows the attention given to gender at various levels of the program. Pointing to this is the presence of a Gender and Social Inclusion Mainstreaming Strategy; a Gender Action Plan; a Sexual Exploitation and Abuse/Sexual Harassment Action Plan; a GBV response pathway; and a GRM to receive gender-related complaints. The gender mainstreaming efforts are laudable and the strategy to

manage gender-specific vulnerabilities and risks occurring as a result of the intervention such as sexual exploitation and harassment, physical, verbal and emotional abuse, and intimate partner violence is proactive. The promotion of gender equality and empowerment is an embedded objective of the program as is evident in the program's empowerment rationale, and beneficiaries' recorded economic and psychological outcomes. To an extent, the program is also conscious of intersecting vulnerabilities that can affect the experiences of women, hence, it considers along with gender, other differences such as ethnicity, (dis)ability, religion, and age.

Nonetheless, the program administration's gender mainstreaming actions fall short of transformative. For example, the predominance of women as program beneficiaries and the selection of women as cash recipients due to their altruistic caregiving roles in the household were lauded as evidence of the program's attention to gender issues but this implementation indicator is questionable (Moser et al., 1995). This amounts to merely 'counting women' involved in the program rather than making their involvement count for the goal of gender equality and women's empowerment (Paffenholz et al., 2016). The significant numerical representation or headcount of women participating in the program is not a determinant of their ability to challenge gender imbalances and transform unequal gender relations because headcount can also hide as much as they reveal (Waal, 2006; Baruah, 2005; Ragetlie et al., 2021).

Much more important is the quality and precision of the program's different components particularly in addressing the economic and social vulnerabilities that plague women in Nigeria. Crucial questions to consider in this regard are: Does the HUP support the necessary conditions for women to acquire knowledge and productive skills, establish sustainable businesses, increase income, gather assets, and access financial services that would guarantee

economic freedom and security? Does the program directly or indirectly recognize, reduce, or redistribute the care burden of women; ameliorate time poverty; alter discriminatory gender stereotypes; improve women's agency and status; overthrow enduring discriminatory ideas and beliefs on gender roles and responsibilities; and other social barriers? These questions are most relevant to assessing the gender considerations of the program rather than the percentage of women enrolled in the HUP and these themes will be examined in detail in chapters 7 and 8.

Furthermore, the intent of women's inclusion and the approach to achieving gender equality and empowerment are not well aligned with the political goal of gender equality. A critical feminist lens reveals that although the program aims to empower women, the improvement in their wellbeing is not primarily for their benefit but for their families – to send their children to school, feed their families, and meet other household needs that are of interest to the program. Women are also included as cash recipients because, in comparison to men, they are known to be prudent spenders and able to prioritize expenditure on household necessities and human capital development. The HUP's strategy emphasizes the instrumentality of women in addressing poverty and broader development challenges – a clear reflection of the efficiency argument of the 1970s promoted by liberal feminist scholars under the WID framework (Razavi & Miller, 1995; Tinker, 1990). In this approach, women's integration into the anti-poverty agenda of the state is considered a win-win situation since women can promote the efficiency of the program while securing some improvements in their material conditions compared to men (Tabbush, 2009; Bradshaw, 2008; Boserup, 1970). Aside from placing the burden of development on women, the efficiency approach fails to question and challenge the existing economic structures, unequal power hierarchies and gender relations that are responsible for women's position in society. The transfer of resources to women simply cannot secure gender equality and empowerment (Bradshaw, 2008).

The framing of gender issues in the HUP programming is also reminiscent of the World Bank's 'smart economics' concept, presented in its *World Development Report 2012*. The concept simply reinstitutes the WID ideology of the 1970s in contemporary times (Chant and Sweetman, 2012). Smart economics constructs women as entrepreneurs and consumers who through participation in the free market can lift themselves, their households, and communities out of poverty due to their nurturing nature while boosting the productivity of private corporations and national economies (Roberts & Soederberg, 2012; Roberts, 2015). This idea is rooted in the neoliberal assumption that access to 'neutral' markets and opportunities will produce economic growth and the benefits will trickle down even to the poorest and most marginalized groups in developing countries. In this business case for gender equality framing, investment in women is rationalized not because of its intrinsic and moral value but for the primary motive of achieving neoliberal goals such as market expansion and other development goals like health and education. An excessive demand is placed on women's time, skills, and labor to realize development while the structural barriers to their self-actualization and collective mobilization for equality are ignored (Cornwall & Rivas, 2015). Although women's immediate needs are addressed in the HUP, at best they remain superficial temporary results-based actions that evade the bigger systemic causes of the oppression and discrimination that women have individually and collectively.

As a World Bank-funded and supported program, it is no surprise that the HUP adopts the WID/smart economics ideas in addressing women's needs (World Bank, 2012; Roberts, 2015; Ferguson, 2014). The program acknowledges the numerous constraints that women face in the form of domestic and sexual violence, heavy burden of unpaid care work, limited decision-making power, and limited access to capital and other financial resources and services. However, the program's justification for promoting women's rights and empowerment is flawed. Choosing women as recipients because of their caregiving role reifies and validates

the predominant gender stereotypes, roles, and responsibilities that contribute to women's disadvantaged position in society. It further entrenches women in the domestic sphere without the necessary provisions that would purposefully reduce and redistribute their care work. The children in the beneficiary households are the intended primary recipients of the program's benefits especially for their health, education, and nutrition. As such, the gains in women's material conditions are secondary and transformations in their structural gender conditions are negligible on the program's agenda (Molyneux, 2008; Chant, 2016; Bartholo, 2016).

This is not to deny that some aspects of the program attempt to break new ground by transferring the cash directly to women; providing opportunities for women to make decisions on their households' expenditure in collaboration with their partners; encouraging women to exercise their voice and demand accountability from the state through its grievance redress mechanism; and providing access to financial services and skills they hitherto struggled to access. Yet, the program's strategy to promote women's interests principally focuses on transferring resources and creating awareness through sensitization exercises about the need for equality between men and women. While frequent sensitization has its place in shifting norms and behaviors, decisive gender-parity provisions within the program are required to move the needle in realizing the goal of gender equality and women's empowerment.

A NASSCO official opined that the program aims to be gender-sensitive and not transformative; in that it works around the barriers to gender parity rather than seeking to overthrow the prevailing order:

The programme is gender sensitive and not transformative because we are not doing like a woman empowerment programme or girl child education specifically. It is gender sensitive. So how do you ensure the programme is gender sensitive? If you look at our Beneficiary Satisfaction Survey (BSS), we have a lot of indicators that are segregated

by gender like the percentage of female beneficiaries, program awareness, targeting fairness and so on which are all targeted towards women. Also, by emphasizing the implementation to the woman as the caregiver even though it is the household we are targeting. If a man refuses for his wife to be enrolled as the caregiver even after duly sensitizing him, the programme has to allow the man to be selected. So, the program is gender sensitive. (Head of MERL, NASSCO)

This suggests that the program is not keen on transforming gender power relations beyond the gains that can be achieved through sensitization and other established program components. By leaning toward quick technical fixes to gender inequality issues, the program administration is avoiding the messy task of upsetting the long-standing gender order. Sensitization exercises must also be backed up with program components that challenge these structural barriers and transform beliefs and attitudes on gender roles and responsibilities among beneficiaries.

Challenges and Opportunities in Upholding Gender Interests in the HUP

While gender is mentioned in the HUP and commitments to involving women are clear, it is important to also understand the opportunities and challenges experienced by the gender advocates in prioritizing gender concerns within the program. These are examined within the context of the institutional dynamics and operational processes involved in gender mainstreaming based on the HUP's Gender and Social Inclusion Mainstreaming Strategy and its Gender Action Plan.

In the first part of this section, I provide a discussion of the different obstacles faced by gender officers working within the operational institutions of the HUP. I summarize these obstacles here under two main themes: women's role in their own oppression and the inadequate integration of gender mainstreaming at the grassroots.

Women are complicit in their oppression.

One theme that emerged from the perspectives of gender officers concerning their interactions with women within the program was ‘the culture of silence’. This refers to the tendency among women to condone and conceal different forms of abuse from their partners for fear of societal stigma and to protect their families. These abuses can arise from their partner’s discontent with their wives’ increased control over money, confidence, and decision-making power. The subject of money control at the household level is inherently sensitive and with programs such as the HUP that put money in the hands of women rather than men, gender tensions are expected. Women also resist the notion of equality with their husbands due to the intergenerational cultural orientation that their husbands are their superiors. In response to these, gender officers continue to sensitize and encourage women to use the GBV provisions of the program to report and address oppression in their homes. However, some women’s refusal to cooperate with the gender officers to advocate for their rights and improve their status within their households and communities frustrates the gender officers’ efforts.

The gender officers observed a “culture of silence” around reporting GBV because of concerns about “trying to protect their homes”. This tells us about the deep desire to keep private matters to themselves, so the outside world remains unaware of these issues, something that the informants referred to as a “cultural thing”. A key informant provided an example of a woman who “reported that the money she's supposed to have been receiving to help the family doesn't get to her because her partner collects it and when asked if she reported this, the woman said ‘no’” (Gender Officer, LSCTU). While the woman wanted the officer to know about it, she didn’t want anything done about it and the key informant explained how this was challenging for her work.

The key informant provided a second example of the “culture of silence” that she had to deal with during a sensitization exercise at a riverine community. Women were even more concerned about the implications for their husbands if they spoke rather than their own wellbeing. They asked, “Can we really report? Will our husbands get into trouble because we report”? (Gender Officer, LSCTU). The women were also unreceptive of the notion that they could be equal or even prosper more than their husbands because it was culturally inappropriate. When the gender officers get responses such as “No! He is my head so I can’t be richer” (Gender Officer, LSCTU), the gender officers conclude that the women are not interested in equality. Women who do not conform to this idea can face social risk just as when a woman openly expressed interest in the resources available for reporting GBV. The key informant noted that “other women started saying [to her] ‘What are you reporting? We don’t see such cases here, so you don’t need to take her [the gender officer’s] number. Everyone is fine” (Lagos SCTU, Gender Officer). The gender officers keep encouraging women to speak up about harmful gender-based experiences as concerns the HUP but women’s resistance stalls progress.

Gender mainstreaming is not integrated to the grassroots level.

Another factor that challenges the work of gender officers in pursuing women’s interests in the HUP’s design and implementation is the omission of the local government/grassroots from the gender mainstreaming structure. Gender officers of the program emphasized that the program officers at the local government level such as the Desk Officers, Cash Transfer Facilitators, and Grievance Redress Officers are not knowledgeable and purposely trained on gender issues. This gap is deleterious to the gender equality objective of the program because the local government officers are in closest contact with the communities in comparison with gender officers at the state and federal level. These officers are best positioned to interact, observe,

detect, and receive complaints on gender tensions due to their frequent engagement with communities. However, this opportunity is missed when they cannot identify, report, and resolve such issues. From the gender officers' perspectives, the knowledge gap can be filled by having gender officers at the local government level to mediate and address gendered oppression, but this is not a provision within the project. One gender officer remarked:

There is no gender focus or gender officers at the local governments. Any report we have will come through the Grievance Redress Officers and most of them don't even know what gender issues are. State staff are trained but they are not the ones in the community. Sometimes when we demand the GROs in the local government to report on gender issues, they will say 'No gender issue, people are not reporting'. But when I have casual conversations with the CTFs or the desk officers about beneficiaries, I will tell them: 'What you are explaining to me now is a GBV issue'. They don't know it, so they are not reporting it. (Gender Officer, Oyo SCTU)

The implications of this gap in knowledge and skills among the program officials are quite significant for addressing the adverse effects of the program on gender relations. It stands out in particular because the local government staff have the most frequent interactions with program beneficiaries, whether during the staff monitoring visits or when beneficiaries make visits to their offices for inquiries. What is not understood cannot be flagged, reported, and resolved. Hence, not only are GBV and other gender issues likely underreported in the program's data, but some women are suffering in silence as a result of the program's capacity-building blind spot. The program ought to improve the lives of beneficiaries rather than inflict additional harm, so adequate training for grassroots officials is essential.

In the second part of this section, gender officials of the HUP highlight the various perceived opportunities for improved gender mainstreaming outcomes in the program. These

opportunities can be summarized as program-wide gender mainstreaming training; increased engagement of gender officials with the communities; and increased sensitization of all stakeholders on gender issues. These opportunities are examined below.

Capacity building on gender mainstreaming for HUP staff.

To strengthen the program's gender equality processes and outcomes, it is essential for all staff, particularly those at the local government level with frequent and sustained engagement with beneficiaries in their natural environment to be trained thoroughly on gender issues. The Desk Officers, CTFs, and Grievance Redress Officers at the grassroots are the eyes and ears of the program administration and are obligated to report and escalate complaints and relevant incidents to the other agencies at the state and federal level. With the absence of orientation and training for these staff on gender issues, they would be unable to identify and investigate such issues when they arise in their course of work. This gap in knowledge and experience constitutes a missing link in the gender mainstreaming efforts of the gender department and can derail their efforts to promote gender equality and empowerment. Providing training and workshops for these officials would ensure that incidences of oppressive gender relations and tensions in the communities rarely slip through the cracks. This will improve the collaboration and synergy in gender mainstreaming across the different levels of the program, and also reduce women's vulnerabilities in their households and communities. Alternatively, gender officers can also be strategically placed at the local government offices such that there are gender officers at the federal, state, and local government levels. Conditional cash transfers are highly gendered initiatives, and gender interests must be preserved by informed and skilled program officers. The need for training on gender issues and gender-focused interventions is recognized by the program officers interviewed, particularly the Gender Officers who have had staff explicitly request this training. As one of the Gender Officers said she was approached by a Desk Officer with this request: "Give us training. You keep telling us to report gender issues,

but can't you see that we always say there are no gender issues? Let's know what this your gender is all about". As the Gender Officer observed, this training is vital because the staff can only act on what they receive in reports: "If there is no report, that means there is no gender issues" (Gender Officer, Oyo SCTU).

Increased community visits for Gender Officers

Another identified opportunity to enhance the work of Gender Officers within the program is to increase the allotted time for their community visits. As it stands, the program only makes provision for monthly community visits by Gender Officers. Since there are only two Gender Officers in an entire state (one in each state's SOCU and SCTU), both officers would have to visit as many as 12 local government areas in Lagos state and 33 local government areas in Oyo state within a month. Not only does this overstretch the officers, but it is also almost impossible to effectively monitor the operationalization of gender mainstreaming in the communities with only brief monthly visits. This is emphasized by the gender personnel in the OYOSCTU:

The reason why this program is being implemented is based on gender. They said that they want to ensure gender this and gender that. We are agitating that they should increase the number of community visits because it should not be monthly. We cannot even touch all the LGAs in that time. We are restricted, unlike the GRM department which has more time to visit. The gender department does not have that opportunity and the GRM officers cannot get all these GBV cases in the communities. I am the only gender officer from the cash transfer office in the whole state, so more time has to be given to community visits (Gender Officer, Oyo SCTU).

From the foregoing, there is a need for intensified engagement with communities either through the allocation of more time and resources for frequent visits by gender officers or the employment of more gender officers.

Increased sensitization of all stakeholders on gender issues

Although awareness creation and sensitization on gender equality are key pillars of the gender mainstreaming strategy of the HUP, these efforts need to be intensified to effectively shift gender-discriminatory attitudes and perceptions which are prevalent not only among men and boys but also among women and girls. In communities, patriarchal ideas and perceptions have been reinforced across generations and validated by culture, thus making it a herculean task to propagate the message of equality between genders and sexes. A gender officer emphasized that “people that are being abused or excluded don’t even know they are being abused or how to handle it because it feels normal. Some even see it as a norm, because [in their view] we are women, that’s how God made it” (Gender Officer, Oyo SOCU). The sensitization is needed for women, men, boys, and girls in the communities, but also within the program administration and among other stakeholders. NASSCO and NCTO have made strides in creating an environment where gender equality can be promoted by establishing the Grievance Redress Mechanism, developing a GBV referral directory, and ensuring occasional sensitization exercises in communities but efforts need to be intensified to tackle these deep-rooted patriarchal mindsets and behaviors against gender equality and women ‘s empowerment.

Summary: In addressing my first question: *Does the HUP integrate gender considerations in its design and implementation, and to what extent?* this chapter relied on the insights provided by 33 key informants. The chapter highlighted the government’s stance on gender equality and women’s empowerment and presented the multilevel gender mainstreaming provisions integrated into the HUP. The findings indicate that the program administration

proactively recognizes the intricate link between the HUP and gender equality concerns, and attempts to address these concerns through its staffing, capacity-building provisions, and other operational processes such as data collection, targeting, grievance redress, community sensitization exercises, and so on. The program also points to the positive economic and psychological outcomes of women as an indicator of the effectiveness of its gender mainstreaming efforts.

Despite the reported provisions and success in meeting women's practical needs, the program still reinforces traditional gender roles and responsibilities, and instrumentalizes women to the detriment of the goal of gender equality and empowerment. The chapter also reveals how gender mainstreaming efforts are impeded by women's resistance to change, the incomprehensive gender staffing provisions, and the limited opportunities for engagement at the grassroots. The need for increased capacity-building opportunities, community engagement for gender officials, and sensitization on gender issues among stakeholders was also highlighted as a critical need if the program is to better target the gender-specific vulnerabilities faced by women. In the following chapter, the focus is shifted to the women beneficiaries of the program to understand, from their perspective, what constitutes wellbeing/flourishing/the good life and the role that the HUP plays in promoting or impeding their notions of wellbeing/flourishing/the good life.

CHAPTER 7: '*BETA DON COME*': UNDERSTANDING FLOURISHING FROM THE PERSPECTIVE OF WOMEN BENEFICIARIES

What does flourishing mean to poor women?

Attention to women's wellbeing and rights (what I analyze as flourishing) in the context of CCTs has been sparse. The literature has largely focused on outcomes in children's education, health, nutrition, household consumption, and expenditure which are benefits derived by women's households and not women as individuals (Laszlo et al., 2019). This informed the research question on which this chapter focuses: *Does the HUP offer a comprehensive range of approaches to address the diverse needs of women such as their economic empowerment, physical and mental health, spirituality, social inclusion, and other identified dimensions of flourishing?* This chapter presents the voices of 63 women beneficiaries of the program and 6 men as they share their subjective experiences with the program and its influence on their wellbeing.

However, the concept of wellbeing is not presumed owing to its relativity across contexts, groups, and individuals. To understand wellbeing, the research draws on the concept of human flourishing - a state of total human wellbeing where every part of an individual's life is good (Vanderweele, 2017a; de la Fuente et al., 2020). Considering wellbeing through the lens of human flourishing brings multiple dimensions of wellbeing into focus to allow for a well-rounded understanding of individual wellbeing. The concept of flourishing was also integrated with a transformative gender lens to account for those gender-specific elements of wellbeing and gendered power relations that would otherwise be lost in analysis. The result of this is the feminist flourishing lens which is useful in deciphering women's perceptions of wellbeing or a good life and how these have been influenced by their participation in the HUP. The study did not impose wellbeing meanings on the respondents but first asked, what wellbeing/flourishing meant to women as individuals and the components that mattered most

in defining flourishing/wellbeing. An open-ended question was posed to women to obtain their unique views on what they considered a flourishing life, and this was supplemented by prompt questions to better understand perceptions of wellbeing. The most frequent discussions of flourishing centred around economic security, followed by other themes such as peace of mind and happiness, physical health, social relationships, spirituality and religion, and relationship with the environment. The rest of the chapter examines the identified dimensions of wellbeing, followed by an assessment of how the HUP impacts these different wellbeing components.

Flourishing means economic security.

Economic security was the most popular response provided by women when asked what they understood as the components of flourishing. Due to the nature of the program, beneficiaries were financially constrained and consequently had limited access to necessities including proper nutrition, education, healthcare, housing, and safe drinking water, so it comes as little surprise that economic security was directly linked to perceptions of flourishing. Being financially stable was equated with freedom because as a woman observed, “when there is money and business is stable, there is nothing you cannot do” (Tayo, Oyo): there is freedom to make purchases without fear, start new businesses, raise good children, and learn new skills. In the words of one woman who described what she understands as a good life, flourishing is about having ‘plenty’. This means having ‘money and a good job or business’ (Bunmi, Lagos).

Indeed, a steady income flow, whether through a business or job was identified as the bedrock of having a good life. For the participants in the HUP, money constitutes a means to live in dignity and to afford to have and do what matters most, rather than being an end in itself. In all their responses, beneficiaries never referenced the receipt of benefits or grants as a source of money but emphasized the income flow through businesses and jobs. Their attitude towards generating income contradicts arguments in the literature that providing benefits to the poor

perpetuates laziness and keeps them stuck in poverty (Meth, 2004). The women viewed money as the catalyst to achieve their other wellbeing priorities and it is clear that they understood the importance of having thriving businesses for achieving their goals. Hence, economic security was an important dimension of flourishing for the women in the study.

Flourishing means peace of mind and happiness.

Another component of flourishing that women valued was peace of mind with references to happiness. The women beneficiaries believed that freedom from anxiety, stress, and worry guaranteed the good life, and this was chiefly linked to having financial security. Again, this points to beneficiaries' preoccupation with achieving financial stability given their low socio-economic status, and the impact of that money can have on their mental health. Aside from enabling them to purchase goods and services that can bring a feeling of satisfaction and comfort, money also gives them agency to deal with negative events that may arise and consequently reduce their stress and worry. For example, one woman noted that in the absence of money, there is no agency to act and a person "will be thinking of how [...] to handle the situation and be running helter-skelter and will not have peace of mind" (Oyinkan, Oyo). However, not all concepts of peace of mind and happiness were tied to financial stability. For some, this component of flourishing is found in immaterial things such as having a healthy family or simply being alive. This aspect of peace of mind was referenced in the response of a woman beneficiary:

A good life means happiness. A good life is a life that is sweet/happy. Whether I have or not, it is that I wake up in the morning and thank God for a good life, that my children are not sick, and my husband is not sick, and I am happy (Mosunmola, Ibadan).

Others linked their happiness to having a good relationship with God because God guarantees peace of mind even when life has turmoil. For example, a woman in Oyo state said:

When someone has peace of mind, the person will live a comfortable life. When there are troubles/problems/issues today and every other day, whether on your children or any challenges you have especially, if you are not close to God, the peace you have will be limited. But someone who has a good relationship with God will have peace. At least if there is anything, God is with you. – (Mayowa, Oyo)

Although different sources of peace of mind and happiness emerged from the women's responses, it is clear that it is a well-valued flourishing dimension that is linked in various ways to other dimensions of flourishing as is seen in the following sections.

Flourishing means physical health.

Closely linked to peace of mind and happiness, women highlighted that physical health is a necessity to live a good and purposeful life “...because without good health, there is nothing you can do” (Mayowa, Oyo). The absence of health constrains their ability to do the things that are important to them such as “go[ing] from one place to another to find jobs, run[ning] businesses, and do[ing] other things to care for the family” (Halima, Lagos). For Halima, good health even supersedes money in importance because “good health is good life [and] if you do not have good health, you cannot even spend the money if you have it”. Another quote by a respondent highlights the importance of health: she said “The number one important thing is good health and long life because when you have money and you don't have good health, that person is nothing”. She goes on to highlight the important role the government must play in recognizing good health as flourishing, calling for improved healthcare facilities and more advanced hospitals “so everyone will have good health” (Funmi, Oyo). For the women

beneficiaries, good health is the foundation for enjoying a long, active, and flourishing life with meaning and purpose.

Flourishing means having social relationships.

The importance of having a support system consisting of family and friends was underscored by beneficiaries in their description of a flourishing life. Beneficiaries alluded to the roles that this group of people can play in sharing information, offering advice, financial support, and emotional support especially when coping with setbacks, difficulties, and life stresses. A beneficiary of the program explained the importance of social support for a good life by highlighting the value of community and the shortcomings of being too individualistic because wellbeing is anchored on knowing that you have people who will support you in need and that you in turn will support when they need you. In her words:

Anything a person wants to do in this life cannot be done alone. You need to have support in your corner – maybe a supporter in money, a supporter in prayer, or a supporter in advice. Not only from family but from friends too or an elderly person. Everybody needs that type of support to succeed in life. (Christiana, Lagos)

Another woman concurred on the importance of social relationships but this time, with emphasis on its value for enjoying mental health. She commented:

It is very good to have friends...to mingle and have people that can accompany you in your life journey. It is very good because loneliness can kill, and before you know it a person can even run mental because of loneliness. Friends are needed for a happy life. A friend is somebody that when you're in need, you can rest on, rely on, and talk to. Because if you have something on your mind and you don't associate or mingle or talk

to someone, the thing can affect your system. So, you must pour it out on somebody who can just bring comfort to you. (Tope, Lagos)

Interestingly, opinions were divided on the necessity of family and friends to lead a good life, and this was largely because of the negative past experiences of some beneficiaries in their relationships. Beneficiaries pointed out that friends and, in some cases, family members can be detrimental to one's wellbeing for reasons such as jealousy, ill-intent, betrayal, and deception. The difficulty in finding genuine individuals dwindled their desire to have a company of friends and therefore their overall social network. A few people felt that the most important social connections are those with their immediate families namely their husbands and children because "some friends will lead you to the right part and some will mislead you" (Fauziyat, Oyo). Another woman agreed, stating that she does not warm up to friends because friends tend to hurt people. Others even extended this caution to their relationships with family members like their parents and siblings because it is not wise to constantly interact with them and "[women should] just face what they have in their husband's house" (Mayowa, Oyo). Also, one man noted the value of family for advice and support only but not for financial matters. In his opinion, "Nobody gives without expecting anything in return and when they give help, they become puffed up" (James, Oyo).

From these responses, one can glean that in various ways, social ties and networks impact individuals' flourishing outcomes. For those who have highlighted the negative aspect of friends and family on their flourishing, their position is hinged on the quality and characteristics of people that they have encountered as opposed to the very idea of social support. This highlights the need for people to establish their own parameters of what kind of support and what sort of community gives them a sense of flourishing. The agency or ability of a person to

know herself and trust her own instincts on who to associate with determines if flourishing can be achieved through social relationships.

Another interesting dimension of social support that emerged from women's responses was having spouses and children. In Nigeria, familial roles are central to women's identities, and they are groomed to first be good daughters and trained to excel in their roles as wives and mothers. There are stigmas associated first, with being a spinster and second, with being a wife without children (Oyebade, 2016). Hence, women typically aspire to marry, raise children, and manage homes due to the high value that society attaches to marriage and motherhood for women's relevance. Six women in this study, therefore expressed how attaining these goals were central to flourishing for them. One woman said that having "a husband who is taking care of you" is the link to happiness and a good life and another mentioned the importance of a good marriage devoid of marital problems for flourishing. One participant talked about how having a husband and children gives women a sense of being "complete" because "when you are in a marriage and you don't give birth to children, it's a problem". This signals that children can give women a sense of security and stability in their marriages that affords them peace of mind. Women also derive a sense of satisfaction, meaning and purpose in raising their children to be successful, independent, and useful members of society.

Yet, the importance of children was not limited to these but also linked to women's future flourishing. The women viewed children as their guarantee for a good life when they advance in age and are unable to care for themselves. They hoped that the time, labor, resources, and mentorship that they put into raising their children and ensuring that they succeed in life would result in their children taking care of them when they are aged. This in itself gives women hope for material support, social support, and peace of mind in their old age. They explained this further in the quotes below:

Children are good in life, for future reasons. So, you can have peace later in future. When you train/raise them properly from now when you have money, in the future, they will be able to take care of you. (Kehinde, Oyo)

Giving birth to children is important. Anybody that doesn't give birth will suffer. If something goes wrong and you have children, they will rally round to help you. But someone that doesn't have children will have to start begging people to help with things (Gbenga, Oyo)

Overall, social relationships are considered to be important dimensions of flourishing, but the importance attached to them is nuanced to reflect various types of social relationships. Individual agency is also a critical determinant of the level of flourishing that women can enjoy from these relationships.

Flourishing means spirituality and religion.

The Nigerian society is highly religious (organizational practice of a belief system) and spiritual (personal experiences and practices of transcendence). The two main religions are Christianity and Islam; hence, it was unsurprising that beneficiaries considered spirituality as a core dimension of flourishing. A person's relationship with a higher power was considered fundamental to his/her existence and sustenance with implications on every aspect of life including physical and mental health, economic security, life span, children, life decisions, to mention but a few. In the quotes included below, the importance of a relationship with God is considered more important than life and the key to having a good life. For example, two women expressed the centrality of God to everything in life:

God is the first...He is very important to me...the first and the last. I am a Muslim...I was born a Muslim and they trained me to serve God. God is in control of

everything...there is no other thing except God. I know he does many good things in my life. (Hanna, Lagos)

God is first. God '*gangan ni koko*' (*Yoruba language for: God is the center of it all*).

Everything in this life is God first. (Mosunmola, Oyo)

Another shared the significance of God for having a good long life:

God is important in living a good life because it is God that gives us long life and the things that we need to actually live a good life. (Zainab, Oyo)

This respondent shared how God is necessary to achieve anything good in life:

It is a dead person that will say God is not important, because he is the one that created the heaven and earth. If God says someone should die, the person cannot live. God is the first thing in someone's life. Anybody that doesn't know God cannot do anything good. He cannot have any good life. (Mr Toyin, Oyo)

Indeed, studies have shown that religion and spirituality are associated with better subjective wellbeing outcomes. For instance, Villani et al. (2019) found that life satisfaction was associated strongly with religiosity and spirituality while higher measures of positive emotions were associated with religiosity.

The impact of the HUP on flourishing outcomes

Having established the dimensions of flourishing and wellbeing that are important to women beneficiaries of the HUP, the research also sought to examine the extent to which the cash transfer facilitates their attainment of satisfactory levels of flourishing. In this section, I present women's perspectives on how the various components of the cash transfer impact their lives from their economic security, mental health, physical health, social relationships, ability to care for their children, spirituality, and their relationship with the environment.

As expected, their perceptions were nuanced but overall, the program was central to positive changes observed in their lives due to the periodic inflow of cash and program-related activities such as membership of savings groups. In line with the slogan of the program ‘Beta don come’ [pidgin English for ‘*better things have arrived*’], beneficiaries alluded to improved living conditions with comments such as:

My life was good before, and when the program started my life made more progress.
(Adekanbi, Oyo)

Before the program, my life was good but when it started, it helped us, so my life is better now. When they give us the money, we use it to support our business and the household, and they are progressing. (Kafayat, Oyo)

For others, the cash received served as a lifeline for their households to purchase necessities in times of gross lack and the transfers were timely in ensuring that their consumption levels did not drastically drop even in the absence of their regular income. Regardless of the little amount of money received through the program, it was highly valuable to the poor and vulnerable women who often had no alternative sources of financial relief. This woman revealed that the money enabled her to purchase household needs, particularly food in times of hardship:

The program changed our lives because that money really helps us. Sometimes I will be broke, and it will be the best option at that moment. It is really helping my family because sometimes it comes when there is nothing at all: No food, no cooking gas, no rent. The feeding before was not regular but now when the money is coming at least I can use the money to buy food to cook for the children and they are happy. (Tami, Lagos)

A general sense of improvement in life processes and outcomes resonated across majority of the beneficiaries included in this research. However, I was interested in deciphering the “how” and “why” of their perceptions about the program and this was achieved by interpreting their relayed experiences with various aspects of the program including cash receipt and expenditure, savings group mobilization and operation, conditionality fulfillment, grievance redress mechanism utilization, among others. This produced a rich and nuanced understanding of the program’s impact on their flourishing outcomes which are examined in detail in the rest of this chapter.

Economic empowerment and financial security

Women’s economic empowerment is the most important intended outcome of the HUP as defined in the program’s objectives, although this is for their household’s wellbeing and sustenance. From a financial perspective, the cash is expected to do two things: Increase women’s purchasing power and constitute a source of capital for the establishment of new businesses or expansion of existing businesses. The goal is to meet immediate everyday needs in the household but to also reserve part of the money for savings and investments that can potentially build wealth. Program officials recognize that when spent directly, the size of the transfers can translate to little impact but by investing in microbusinesses, they would be able to generate relatively steady income from the profits. This is expected to improve beneficiaries’ preparedness for shocks and guarantee continued sustenance of households even after the program comes to an end by lifting beneficiaries out of poverty. This is a Herculean feat seeing as the transfers do not even suffice to meet the consumption needs of an average household in Nigeria. Yet, women have been successful in reaching the program’s expectations and the specificities are brought to light in the following sections.

I. Increased capacity to save and make investments.

Before the commencement of the transfers, beneficiaries underwent training exercises where the ideal expenditure pattern of the cash was delineated. As mentioned earlier, it was expected that the transfers would be split between household consumption on the one hand, and savings and investments on the other hand. Beneficiaries of the program were also trained on how to efficiently manage and spend money for maximum impact on their households rather than frivolities like clothes and jewelry. For example, using the analogy of an egg, program officials illustrated the importance of investment over excessive consumption to beneficiaries: An egg that is nurtured until it hatches will produce a chick that matures and produces even more eggs that will hatch into chicks in the future. However, if the egg is eaten at the onset, there would be nothing left for the future. Women made express reference to this egg illustration in justifying their saving and investment habits.

One avenue through which the program encourages savings among women is savings groups. The program encouraged women beneficiaries to form groups where members who live in the same community, could engage in rotational savings (popularly called *ajo* in Yoruba language or ‘contribution’). Members of the groups are mandated to pay a collectively agreed sum of money every week into a ‘group purse’ when they meet. Every week, one member of the group is given the total sum of money in the purse, and this rotates until every member has collected the lump sum in the contribution cycle. This contribution mechanism allows women to save money which can be used for their businesses, foreseen and unforeseen bills like school fees, or hospital bills, among other expenses that arise. Beyond the ‘*ajo*’, groups also contribute ‘minutes money’ (a small compulsory amount of money given every time that they meet) which is used for the groups’ operational needs. Groups can also decide to save towards internally defined causes such as Christmas festivities or give loans to members in need. For groups that went a step further to formalize into co-operative societies, they opened group bank accounts

where their money is saved to yield interest. Women expressed their appreciation for this opportunity to save conveniently because of the HUP:

The aim of that group is for us to help each other. We do *ajo* as savings and if it's your turn to carry the money, you use the money to do whatever it is you want to do. In my group, it is just ten of us who are doing *ajo*, so we do three thousand every week and one person takes 30k weekly. It has been very helpful because I use it to pay school fees, and sometimes I use it to invest in my business. (Erica, Lagos)

We have a group. We do meetings. If we collect 10,000 naira from the government, our group can decide that we will all drop 1,000 naira every week. We are in 22 in number so one person takes 22,000 naira home every week. We also have minutes money of 200 naira that we gather weekly, and we used to open a bank account as they taught us at the training. So now we have our account number, cheque, and everything so our money will be moving up. (Hanna, Lagos)

Evidently, the groups help women inculcate the savings culture. Their ability to save through the groups helps to bolster their economic security and preparedness for shocks and stresses that may occur. It also reduces their vulnerability to private loan schemes with high interest rates that further impoverish them and have tedious application processes. Although individual groups have internal turbulence stemming from members' irregular attendance of meetings, difficulty in making weekly contributions as required, and other issues, the women believed that the savings groups have helped to improve their financial standing.

II. New and expanded businesses.

Based on the financial training and coaching sessions that beneficiaries received, most of them set up microbusinesses using the cash transfers and continually feed their businesses with

capital derived from the bi-monthly payments, in part as a result of their savings through the savings groups. The women emphasized that having these businesses increased their financial freedom and their ability to contribute towards their households' sustenance which they were unable to do before the program started. For most of them, the priority when they receive the transfers are their businesses and their household needs are met based on the profits that their businesses generate. The women noted that they do not spend the money directly on food because it is ineffective for their survival. This was the thought process of one woman: "If I use the 5,000 naira to get chemicals to prepare hair cream, shampoo, and conditioner for my customers, I will get double of it and sometimes I can even get triple compared to when I spend it directly" (Veronica, Lagos). Another said that she relies on the profits from the business that she established through the program because if the money is spent directly, "it would not be enough for what it is meant for" (Sophia, Lagos).

As noted earlier, women emphasized that the achievement of owning microbusinesses can be accredited to the transfers. Women were able to establish new individual businesses and also expand existing ones due to increased capital flow and improved money management skills through the program's financial literacy training. For women like Tomike in Lagos who were housewives before the program, the program offered the opportunity to partake in the labor market, increase mobility, and enhance social interactions. In the quote below, she juxtaposed her current economic conditions with her life before the program to show its positive impact on her life:

Before, it was like my life was stagnant. I used to be at home. I didn't go anywhere but now at least I have used part of the money to register as a distributor for a Chinese herbal medicine. Now I'm going out to sell the medicine and I mix with people. So, it makes me better now. (Tomike, Lagos)

Other program beneficiaries gave examples of how the program improved their economic status by expanding their existing business. One trader who only sold food before the program, used part of the money received to add drinks to the inventory of goods that she sold, and she remarked “...for me to be selling drinks today, it is this program that is assisting me” (Funmi, Lagos). Also, a farmer who reared goats noted that the program helped him to increase the number of animals in his care. In his words, “...before I had just one goat but now, I have five and with those five, I have made a lot of profit. I purchased land out of the dividend, and I recently bought a building that I am renting out” (Jones, Oyo).

In addition to the individual businesses that beneficiaries had, some also set up joint ventures with members of their savings groups for additional income. Members of some savings groups collectively decided on the most profitable businesses to run using the money that they contribute regularly to the group’s purse. These businesses were mostly concentrated in food production, cleaning products production, animal rearing, and party supplies rental. These group ventures were advantageous because it was easier to pull capital together and women could equally share the risks and profits of the businesses. This served to further strengthen the bond of women in the savings group because they had to collaborate and work in synergy for the survival of their joint businesses. These businesses are described by beneficiaries below. The first group chose to establish a food processing business using capital from their weekly contributions and the profits were accumulated in their joint bank account. As one group member noted:

From the money that we are contributing every Friday, we go to farm, and we buy cassava as a group. Then we process it into *fufu* [staple food in Nigeria eaten with soups] by peeling, washing, grinding, fermenting, and packing it into sacs. When we sell it, the gain would be saved in our group account. (Rebecca, Oyo)

This second group collectively produces both pastries and household cleaning products and each member is allotted a quota of the produce to sell and turn over the money to the group.

In our group, we make dishwashing soap, *chin chin* [a sweet fried crunchy Nigerian snack], meat pie, and other things. So, we meet in our leader's house and make them, then we share the things among ourselves, and everybody is expected to and sell their portions and return the money to the group at the end of the week. (Seun, Lagos)

The last group operates a party rental business which is highly profitable.

Our group started a rental business. We bought drums for cooling drinks, chairs, tables, large cooking pots, utensils, and canopies that people can rent when they have parties. We return the profit into the group's purse. We are always happy when we collect the money for rentals because it is a lot of money. It brings us joy. (Uju, Oyo)

Moreover, the savings groups assist members experiencing difficulties in their individual businesses by giving loans. Such loans are obtained with the approval of all group members and applicants must sign undertakings to return the money on a specific day. Women were proud of this group achievement because they did not have to rely on external loan companies with unfavorable terms and conditions nor family and friends that were unreliable in money matters. As well, increased income through their personal and group businesses also means that they have less need to seek out loans or buy necessities on credit. The groups therefore served as a form of safety net for personal businesses and consequently women's household consumption and livelihood.

III. New vocational skills

Women also reported that because of their enrollment in the program, they acquired new skills that have boosted their productivity and ability to generate income. While the transfer of vocational skills is not a direct benefit of the program, women took the initiative to exchange knowledge and skills among themselves using their savings groups. Due to their shared objective of gaining economic empowerment and feeling of oneness within groups, women who had skills and knowledge willingly shared them with their counterparts at no cost. Group members have shared knowledge on baking, cooking, shoe making, cleaning products production (disinfectants, air fresheners, and liquid soaps), and knitting, to name a few, and they have gone on to generate income using the shared knowledge. One of the beneficiaries explained that she learnt a vocational skill, but she shared this skill with her savings group members out of her benevolence:

I registered to learn that soap making though we were not trained in the program. When I finished, I asked my group who was interested in learning how to make soap. I trained them on how to make disinfectant, bleach, and liquid soap so that when they reach their various houses, they will try it. I also told them where to buy the chemicals for making them. Some of them are doing it now by themselves and they sell it. I paid for the training, but I did not charge my group members anything. I just helped them. (Rashida, Lagos)

Another woman shared how the acquisition of new skills has helped group members to increase their income.

In my group, we have learnt a lot. Some people did not know how to bake pastries before but from the group, they learnt it and they are now selling it. They did not know how to cook fried rice before but from the group, they learnt how to do it. We learnt

how to do soap and disinfectant; we taught ourselves how we can do business; and how to use small money to make big money. (Mary, Lagos)

This unintended outcome of the program is highly commendable, and it showcases the resourcefulness of women, particularly when the opportunity for collectivization is available. It shows the feeling of oneness, collaboration and shared interests among women that even transcends their desire to make profit off each other. It also suggests that the women are genuinely interested in supporting each other to achieve economic freedom, and the savings groups are an effective platform for doing this.

Improved mental state.

Women attested to the positive impact that the regular cash flow has on their mental health. The relative certainty of the availability of cash to save, invest, and cover household expenses contributed to women's peace of mind and happiness. The benefits of the program ease the mental burden on women who are often stressed from their disproportionate portion of unpaid care and domestic work, and their engagement in informal jobs to generate income for their households. To illustrate, a woman explained that the money gave her peace of mind to handle her domestic work easily since she could count on the availability of the money for her children's needs. In her words, "It is easy to wash clothes because there is nothing I am thinking about. The money comes with security, so I am happy to do the chores" (Banke, Oyo). Although the amount of cash cannot address every household need, it supplements their income to provide food, tuition and school supplies, healthcare expenses and other needs that traditionally fall under the purview of women. Another reference to the program's impact on women's mental health can be deduced from this comment:

When there is money, there will be peace of mind. You know when you wake up in the morning and there is nothing for the children to eat, you cannot have peace. Since I have a business now through this program, I know I will sell and make money. So, I don't have to be worried about what we will eat in the house (Folake, Lagos)

The HUP, therefore, brings mental relief to women and reduces the strain on their time and energy in ensuring that their households' needs are adequately met. Women are also able to avoid the mental stress of taking and struggling to pay back loans with interest from microfinance banks since they have a regular additional source of income through the program. This supports the finding highlighted earlier in this chapter that women highly valued peace of mind as a component of their flourishing, and their peace of mind was strongly tied to their financial status.

Improved physical health outcomes.

Another area of wellbeing with recorded improvement was physical health. The transfers enabled women to seek medical care and/or purchase medicine for themselves and members of their household when the need arose. Also, increased food expenditure and consumption through the program ensure that beneficiaries can eat more to nourish their bodies. Freedom from illnesses means that women can participate in the labor market, run their businesses, contribute to family income, and improve their economic wellbeing. A respondent utilized a timely cash transfer to settle the hospital bills after she gave birth and to buy some drugs and food that were needed at the time. Another used the cash transfer to manage partial stroke. In his words, "With the help of this money, I can take care of my health [...] I can visit the physiotherapy doctor more frequently and buy some drugs too". (Toyin, Oyo). The cash transfer was similarly the only lifeline for a beneficiary to address a serious health challenge. She narrated her ordeal to show the importance of the money for her physical health:

There was a day that I was sick. I didn't have any money and even my husband did not have anything. When they called us, I collected the money and went to the hospital to treat myself. I used some of the money to do a test and it was discovered that I have malaria and typhoid, so I used the rest to treat myself. (Zainab, Lagos)

It is also important to note that the availability of cash for medical bills also has implications for women's unpaid care and domestic work. Maintaining a healthy household falls under the responsibilities of women as caregivers. Hence, they spend a significant portion of their time and labor caring for sick family members, as well as a sizeable part of their income covering medical expenses incurred by household members. The availability of extra cash helps to redistribute the care responsibility to the public/private healthcare facilities and helps to free up time for women to engage in paid activities for their empowerment.

Expansion of social networks.

Perhaps the most outstanding and unexpected impact of the cash transfer was its expansion and reinforcement of social connections for beneficiaries. The program serves as a basis for intracommunity interaction and cooperation due to their shared interests and goals. By default, beneficiaries of the program felt a sense of unity and togetherness from their similar experiences of poverty and participation in the program, especially due to their membership in savings groups. Women became more integrated within their communities, established new friendships, and deepened existing ones. The program's savings groups were platforms for assembling, communicating, sharing ideas, and cooperating to achieve common goals for themselves, their families, and wider communities. Women expressed that the level of interaction and togetherness that they currently enjoy is due to the program. One woman emphasized how the program has helped her to open up her social network to more members of her community, and to have more interactions with them even outside group activities. As a

result of the program, community dynamics were positively altered, and the attendant benefits of a close-knit community were enjoyed by beneficiaries:

This program has made me know many people. We were many in the community before, but I didn't know many people. I just woke up, wore my house clothes, and went to my shop. But now that we have started this program, we know each other. We say, 'Good morning!'. We formed a group. From there, when we see each other outside, we greet: 'How are you doing; how are your children; how is business; what are you doing now?' We know each other, and we are assisting each other. (Eleora, Lagos)

For this next beneficiary, the value of the HUP for social relationships was tied to the activities of her savings group and the close bond that members built amongst themselves. The group mirrored a sisterhood where members are interested in both economic and non-economic progress for each other. She enjoyed the sense of belonging, trust, and opportunities for personal growth that her group offered.

This program helped us when it started. Some people were at home, they didn't know some people before, but this program gathered us together. When we sit and gather as a group, we know each other, we show love, we communicate together, we understand each other, and we help each other. When we sit together, we share knowledge on how to do things that will make our lives and our groups improve. We talk about how to make our lives better apart from business. Like what kind of a business can we do to have money? How can we save? How do we do in our household? How do we take care of our family? Even if at the end of the day, the group is not functioning, we know that by coming together, we were able to benefit from each other. (Sarat, Lagos)

As a result of the bonds formed within the groups, the groups' purpose transcended the economic to also include the social. Not only did women have platforms for savings, investment, and entrepreneurship, but they also had social support groups that they could lean on when they experienced contingencies. Women in the study referred to group members as 'family' who loved, cared for, and supported each other in both good and bad times. This was expressed through visiting sick or bereaved members, attending members' celebratory events, goodwill lending or simply donating to help members going through challenges. Through the savings groups, the program therefore increased the social connectedness of women and created opportunities for them to benefit from a form of informal social protection. A woman spoke of her group's show of support through regular visits in trying times. She said: "We visit people going through tough times as a group and even if everyone cannot go, we select a few people to check the person. When my husband had an accident, they came regularly to the hospital" (Eleora, Oyo).

Another respondent explained how group members have benefitted from their groups' donations during good times for instance when a member's child did a freedom³ ceremony and the group "contributed money to give her [and] attended the event to celebrate and support her" (Stephanie, Lagos). Also, another highlighted her group's donations during bad times like when a member stopped attending meetings and during the group's visit to her house, it was discovered that she was ill. The group collectively "agreed to loan her something to take care of herself" with the promise that "she will give back the money when she has it" (Veronica, Lagos).

³ In the context of vocational skills training in Nigeria, freedom refers to an amateur's graduation from informal apprenticeship under a skilled artisan. Apprentices who are usually youth commit to serve and learn a vocational skill, trade, or enterprise under an expert for an agreed period of time. When a youth attains a significant level of expertise and the time is up, a ceremony is conducted to mark the youth's freedom from service and his/her readiness to set up an enterprise, and they are typically supported with a grant and/or equipment by family, their boss, and wellwishers.

Furthermore, through the program, beneficiaries became more active participants in their communities through ‘philanthropic’ community initiatives. For example, in a bid to give back to their community and improve the learning conditions of the children in the community, the Asejere group in the Igando-Oloja community used a part of their group savings to purchase and donate stationery for the community’s public primary school. In a little presentation ceremony chaired by the local government chairman, the women looked proud of their achievement as the pupils gathered to receive writing books, rulers, and pens for their studies (see Figure 7). It is important to note here that this group is in Lagos state where the ‘Top-Up’ (conditional cash) is yet to be implemented. These women only received the base cash transfer, yet it was interesting to see that without the coercion of conditionalities, they voluntarily went the extra mile to invest in the human capital development of children.

Additionally, increased cash flow enabled beneficiaries to participate in social functions like birthdays, funerals, and weddings in their social circles because they were able to make contributions when needed, buy gifts, and meet other social commitments. They were also able to maintain their friendships and expand their circles because people perceived that they had more money and could help them. In a beneficiary’s words: “People think there is money now, so they are getting closer. The things in the community that I couldn’t do before, I can now do them because I have money to be involved in what they are doing” (Gbadebo, Oyo). They enjoyed improved status in their communities as well because, through their increased intra-community interactions, community members got to appreciate their unique abilities and achievements that they would ordinarily not have known before the program such as their leadership skills, literacy skills, and confidence.

Figure 7: Presentation of stationery to primary school pupils by Ifelodun Savings Group



Source: Author's fieldwork

Also, beneficiaries extended help to non-beneficiaries in their communities who were in need. Beneficiaries reported that they felt obliged to assist friends with whom they began the process of enrollment but for various reasons were not eventually registered as beneficiaries. This show of empathy helped to dissipate tensions and preserve relationships in the communities. Some beneficiaries even noted that non-beneficiaries were happy for them because they understand

that selection is by due process. One beneficiary explained that when she collects the cash, she gives her friend some of it and says “Take this, don’t be sad. Who knows maybe another opportunity will come and your name will be there” (Veronica, Lagos). She noticed that by doing this, her friend did not develop a sore attitude toward her. For Mary in Lagos, she ensures that when she collects the money, “she remembers to take out of it and give to those in need in the community. [She] can even give a bowl of rice” to help them.

However, some level of tension was still present between beneficiaries and non-beneficiaries. This was not surprising as this has been recorded in several studies (Pavanello et al., 2018; Skovdal et al., 2013; MacAuslan & Riemenschneider, 2011). Beneficiaries reported that they experienced different forms of aggression from non-beneficiaries who were unhappy that their households were not included in the program. Although program officials insisted that the targeting and enrolment processes for the HUP are transparent enough to address any concerns of partiality or foul play within the communities, discontent and tension were still observed between beneficiaries and non-beneficiaries. These feelings stemmed from missing out on the bi-monthly payments but also feeling excluded from the group activities and close-knit networks that were formed because of the program’s activities. This comment by a beneficiary shows how the beneficiary/non-beneficiary dichotomy can strain community relations and even cause mental stress to both parties:

The problem is that whenever the local government invites us to the secretariat and we gather as a group to go, they will start insulting us and say ‘haaa! they are going again to go and collect the 5,000 naira that they collect’. They talk and say a lot of things. The funny thing is that they wish they can be part of the program but when we were called to register, they did not believe the program was real. (Seun, Lagos)

Another beneficiary explained that the beneficiary/non-beneficiary distinction manifested classism in the communities because beneficiaries appeared to be flourishing more than their counterparts in the community:

One day a program official was training us in the community, and he asked those that are not part of the program to excuse us and go outside. Those people were not happy at all. They said it is like he does not trust them. Those that did not enter the program are looking at us in the program as if we are in a higher class now. They'll say, 'Look at you people; your businesses are moving, and your children are doing well'. So, they look at us as big people that the government cares about. There is no quarrel, but they are murmuring and sometimes we will not let them know when we're going to collect the money because if they know, they will knock on our door and say, 'Come and borrow us some money'. (Tayo, Lagos)

As shown, there are two sides to the impact of the cash transfer on social networks and relationships. On the one hand, it is a basis for improved interactions, togetherness, bonding, and cooperation on both financial and personal matters among women beneficiaries, especially on the platform of the savings groups. The HUP stirred positive changes in community dynamics, broke down social barriers, and brought women together for the promotion of their individual and collective interests. On the other hand, there were several drawbacks to the social shifts initiated by the program. It created division, segregation, and exclusion in the communities because non-beneficiaries felt that they were being denied access to the same opportunities and resources available to other community members that promoted flourishing. There is also a possibility that the program triggered or deepened inequalities in the communities due to the difference in access to information and resources between beneficiaries and non-beneficiaries. However, the presence and extent of this inequality could not be ascertained.

Improved human capacity outcomes for children.

While this research is chiefly concerned with women's wellbeing outcome because of the cash transfers, the data showed that women's feeling and understanding of flourishing was inextricably linked with the flourishing of their children. Their predisposition to nurture their children using their labor, time, and resources meant that their children's outcomes were of utmost importance to them. In Nigerian society, women would go to the greatest length to ensure that their children are positioned to succeed in the future by helping them acquire education or learn vocational skills because the expectation is that their successful children will in turn care for them when they are aged. As such, women were elated to report that the cash transfer "has helped education and it comes at the right time, when children need something in school" (Funke, Oyo). Not only does it enable them to send their children to school, but it increases women's probability of flourishing in the future through their children. As explained in this comment by a woman beneficiary, the HUP has been used to sponsor vocational skills training:

My life is better. My child learnt a vocational trade. When I collected the money from this program, I did freedom for the child, so they are clear to establish their own businesses. She learnt tailoring so I helped her rent a shop and buy sewing machine. My children are doing well through the intervention of this program. I have also used it for my children's education, like the one in a tertiary institution. This program made it easier to do. (Halima, Oyo)

It has also been channeled towards tertiary education in a household where there was no hope for this initially, as a respondent pointed out:

I use the money to send my child to a polytechnic for a diploma. I thank God and I thank the federal government. God will help them. I used it to train my child. My child

wanted to go to school but we did not have money. It is only one child that I have the money to send to school because of the federal government that helped me. (Rashida, Lagos)

Therefore, the cash transfer contributes to women's immediate flourishing by equipping them with resources to cater for their children's wellbeing as responsible parents, and their long-term wellbeing by guaranteeing that they have a support system in the future that can help them absorb shocks and stresses in old age. Beyond this, the cash transfer also contributed to women's sense of meaning and purpose which is intricately linked with their ability to fulfill their maternal duties of nurturing their children into successful and principled individuals of value to society.

Improved spirituality and religious participation.

The cash transfer positively affects the spiritual aspect of the women beneficiaries' lives. This was significant given the level of importance that women attached to their relationships with God. Its impact was two-fold: First, some beneficiaries believed that their household's inclusion in the program was an act of God because only a few of the numerous households that were shortlisted for the program were finally registered to receive the cash transfers. In the words of one beneficiary, "Without God, this would not be possible [and] if God did not want me to be among them, then I won't be there" (Stephanie, Lagos). This made them feel special, grateful, and "even more closer to God" (Kate, Oyo) for extending this favor to them. Second, they were able to "serve God better" and participate more in the activities of their religious communities because they had money for offerings, tithes, donations, and religious projects. A beneficiary highlighted that it was "more comfortable to serve God" and she commented: "I wasn't consistent before because my business wasn't going well, but since when my business started growing, I have been giving regularly" (Chioma, Oyo).

The beneficiaries' faith and connection with God were highly valued as a component of their flourishing because of the centrality of God in their lives. The concept of flourishing is holistic because it is not restricted to temporal wellbeing outcomes, but also considers the importance of spiritual wellbeing for an individual's total flourishing (Vanderweele, 2020). Studies have shown the interconnectedness of religious activities and communities with the ability to achieve temporal flourishing, particularly in the areas of mental and physical health, social support, meaning and purpose in life, and life satisfaction (Vanderweele 2017b; 2017c; Li et al., 2016). This is also reflected in the responses of beneficiaries of the HUP.

Improved relationship with the environment.

Improved environmental sanitation and management is one of the objectives of the program that is pursued through the enforcement of conditionalities. As stated earlier (see chapter 5), Oyo state is the only state with environmental conditionality attached to its cash transfer owing to the recognized problem of environmental pollution in the state. At the time of data collection, there was no "Top-Up"/conditionality attached to the cash transfer in Lagos state, hence there was no notable environmental implication of the cash transfer program. Before the start of the program, beneficiaries in Oyo noted that their surroundings were dirty – it was covered with litter and even feces, clogged gutters, and bushy compounds but this changed when the program started. One person noted: "The places we didn't use to sweep, we now sweep it." This person went on to explain how behaviours have changed. In the past, people would complain to the government if there was a dirty house in the community. Now, people are more likely to sweep the surroundings of their houses and encourage their neighbors to maintain their properties too. Beneficiaries were "taught to clean the environment, to tell people to do it and also participate in the cleaning" (Mosunmola, Oyo).

These changes can be credited to the cash transfer's conditionality. Beneficiaries who were eligible for the "Top-Up" component, in addition to the base transfer, were required to fulfill certain conditions to qualify for the monthly top-up transfer. These included undergoing training sessions on environmental sanitation and personal hygiene, maintaining clean houses and surroundings, and acting as environment 'ambassadors'/inspectors within their communities to ensure that even non-beneficiaries of the top-up and the overall cash transfer maintained clean spaces. Beneficiaries stated that the training and the cash that they receive motivate them to clean their environment because they gained knowledge of the implications of dirty environments, and they can afford to buy tools to clean their environments.

In sum, the findings indicate that the HUP has decisively impacted the lives of beneficiaries, especially in the areas that they subjectively consider instrumental to their flourishing. The positive changes to different wellbeing dimensions are because of the increased income flow through the direct cash transfers but also the other components of the program like the savings groups and Social Behavioral Change Communication (SBCC). These complementary provisions to the cash amplified the overall impact of the program; delivering results that would otherwise not have been achieved with the cash transfers alone. Also, the level of impact reported by beneficiaries was largely determined by their ability to invest the money received (which is indeed a paltry sum) in micro businesses to multiply its value.

Challenges and opportunities of the HUP: The perspective of beneficiaries.

While evidence points to the significant impact of the HUP on the flourishing outcomes of beneficiaries, it is also important that beneficiaries' experiences with the program's processes are examined to get a well-rounded sense of the program's strengths and weaknesses. Overall, beneficiaries had positive experiences with the HUP, but some program procedures threatened to neutralize the positive achievements of some beneficiaries. During our discussions,

beneficiaries shed light on their expectations and experiences with four (4) key program-related issues: their engagement with program officials; the ease of fulfilling the conditionalities attached; the promptness of the bi-monthly transfers; and the ease of accessing the cash transfers. These issues are examined in detail in the next section.

Relations with the program officials

By virtue of the program's structure, the program staff resident at the local government area (LGA) offices were the main point of contact for the beneficiaries. In my research, none of the beneficiaries reported that they utilize the other various GRM channels available to register complaints and make inquiries about the program. Instead, the LGA program staff – the desk officers, the CTFs, and GROs were approached to report issues such as missing and delayed payments; savings group challenges; missing identity cards; and cash transfer-related domestic issues. They are also in charge of administering the relevant training to beneficiaries, monitoring the savings groups activities, and monitoring the fulfillment of conditionalities. Beneficiaries prefer to communicate with the staff through their savings group leaders, through direct phone calls, or in-person visits to the LGA office.

Impressively, all beneficiaries described their relationship with the program officials as benevolent. The program officials treated them with respect; they were receptive of inquiries; always willing to help to resolve issues; and were forthcoming with feedback to beneficiaries. Beneficiaries were happy that they had the liberty to call the program staff directly without fear and they had the assurance that the officials were working hard to address their concerns. Also important to beneficiaries was the fact that program officials in my research sites have never extorted money from them when they receive their payments, and never requested money in exchange for fast-tracking a resolution of their challenges with the program. A beneficiary recollected that when the need arose to make a purchase during a training session and

beneficiaries wanted “to give [the program official] money to buy fuel in the generator, the woman refused to collect money” (Georgina, Lagos). The official was described as “a mother indeed” who listened to them and worked tirelessly to resolve their complaints (Martha, Lagos). Another beneficiary emphasized the accessibility and efficiency of the program officials assigned to her community:

They are very good people. They respond to us well. We have a good relationship with them. If we ask a question, they carefully explain it to us. They clear all our doubts and concerns. Every one of us is free to talk to them because they gave their phone number to us. They told us if there is any complaint we are free to call them. From time to time, they visit us to teach us, encourage us, and explain things to us. (Amina, Oyo)

These quotes captured the overall perceptions that every beneficiary included in this study had about the program officials at the local government level. This was a welcome finding given that other studies have found program officials to be problematic in their dealings with beneficiaries: some have exploited the power differentials between them and beneficiaries, thereby negatively impacting the program’s functionality and beneficiaries’ wellbeing (Cookson, 2018; Ramírez, 2016; Smith-Oka, 2015). Hence, the amicable relationship between beneficiaries and the program officials contributed to the overall positive impact of the program on the beneficiaries.

Beneficiaries’ experiences with conditionality fulfillment.

Beneficiaries who qualified for the additional “Top-Up” cash transfer spoke on their experiences with fulfilling the conditionalities attached it. They revealed that they are expected to keep their toilets, bathrooms, kitchens, rooms, and compounds clean, and their compliance is monitored frequently through unannounced visits from the CTFs. As scholars have

extensively argued, these monitoring exercises run the risk of paternalism (Standing, 2011; 2014; Gaarder et al., 2010). Inspecting the personal spaces of adults to ascertain that they have hygienic habits can be intrusive and degrading and beneficiaries' agency in this regard may be constrained because they must comply with the inspections to receive the Top-Up cash transfer regardless of their feelings.

However, this preconception was refuted when beneficiaries gave their opinion on the inspections. They asserted that they have no objections to the regular visits by the CTFs to check their surroundings because it made them happy, and it was an opportunity to manage their environment better. A beneficiary remarked that the community is always happy when the officials show up because it shows that the officials care and do not want them to have diseases from a dirty environment. She noted: "In the community, we know it is for our benefit, so we are always happy with it. The government doesn't live here, so it is for our good". (Mosunmola, Oyo). Taking a different approach, another beneficiary said that the fulfillment of the conditionality presented an opportunity for her to contribute in some measure to the growth of the country rather than relying on the government for everything. It gave her a sense of national belonging to have a role to play in the success of the state by caring for her environment. She had this to say:

I am always very happy when they come to check my environment. It motivates me to make sure my environment is clean, and make sure that at every single time my house is not scattered. It is not everything that the government should do for us. The citizens must have their duties to help the government. It makes us know that we also have a part in nation-building (Nike, Oyo)

However, only one beneficiary raised a brow concerning the conditionality and the frequent visits by the CTFs to determine if she handles her domestic responsibilities as a woman

adequately. In her opinion, the visits are unnecessary since she knows how to manage her home and she indulges the visits because she needs the money. She described how the visits make her feel:

They make me ask myself: Am I not neat? why do I need to be checked? When someone comes to my house and say that they want to check if my environment is clean, I feel like they are saying I am a dirty person. What do you want to check me for? I just feel somehow. Even when you don't come to my house, I know what I am supposed to do. I know a clean environment is good for the health. So, I just feel it is unnecessary, but I have no choice. (Bunmi, Oyo)

Although this was not a widespread opinion among beneficiaries included in this study, it shows that the conditionality may reduce the agency of beneficiaries by reducing their self-confidence and dignity, and also constraining their freedom to assert their preferences on the inspection of their houses because they need the money.

The promptness of the cash transfers

The timeliness of the cash transfers is fundamental to the ability of beneficiaries to adequately plan for their households, businesses, and savings groups' activities. As per the program design, the base cash transfer (the sum of 10,000 naira) and the Top-Up cash transfer (the sum of 10,000 naira) are supposed to be paid to beneficiaries bi-monthly. However, in practice, payments are often delayed and there is no predictability to the payment schedule. Beneficiaries revealed that they once experienced an 8-month delay in receiving payment following the transition of the program from manual to digital payment with debit cards. Although the arrears were accumulated and eventually paid to beneficiaries, the delay in payment threatened their consumption and livelihood. In addition, the accumulated payment was not uniformly disbursed to all beneficiaries. While some received the full amount of 40,000 naira, others

received between 35,000 – 10,000 naira while others received nothing at all. This issue raised dust within the communities and complaints flooded the GRM channels. Beneficiaries in the latter category were disgruntled, frustrated and hurt that their counterparts received the full amount while they either received partial payment or no payment.

Furthermore, the delayed payments have stalled and even reversed the gains that beneficiaries made since the program started. Beneficiaries' businesses have suffered losses because they are unable to restock goods and other materials for running their businesses. Some have also resorted to borrowing money to meet up with their household's expenditure. Even more worrisome is that the delayed payments are causing the high-performing savings groups to slowly disintegrate and lose momentum. Since the cash transfers are not forthcoming, beneficiaries have become unmotivated and demoralized to meet frequently, contribute to their groups' purses, run their group/joint businesses, and do their rotational savings. They simply do not have the money to perform their regular group activities or transport themselves for weekly meetings. A beneficiary relayed how the delayed and incomplete payments limit their businesses and consequently her household's wellbeing:

They usually delay payment sometimes, for as long as 8 months. During those times it is always hard, and we have to manage. It affects the business because we depend on the money to run our business and when it stops, the business will be affected. We expect the money at the end of the month, but it doesn't come, and we can't buy goods.

The last time, I was paid 18,500 naira out of 40,000 naira. (Kehinde, Oyo)

Another beneficiary revealed the implications of the inconsistent payments on the operation and survival of her savings groups below:

As the government refused to pay us the money, everybody stayed in their house, and they don't come to the meeting. They are still owing us for about three months or four

months up till now. They do not pay us regularly, yet they want us to come and sit for meetings and make contributions. How will we get the money for that? The group members even wanted us to share the money we saved so far but I told them that we have to continue. They said they can't use the little money that they are managing to feed to make the weekly contributions when no money is coming in. (Jennifer, Lagos)

Nevertheless, some beneficiaries opined that the delayed payments were advantageous because it meant that they received lump sums when they were eventually paid. Lump sums are more tangible to invest in their businesses and make large purchases compared to the bi-monthly 10,000 naira that beneficiaries are tempted to spend on consumption. However, this does not highlight the benefits of delayed payments for the beneficiaries but rather speaks to the insufficiency of the monthly payments for the needs of beneficiaries considering the country's high inflation. Inflation and the insufficiency of the money were recurrent in the responses of beneficiaries in Lagos state but not in Oyo state. This was expected because of the difference in living costs of both states: Lagos state is one of the most expensive states to live in, hence, the money goes a longer way in Oyo state compared to Lagos state.

Ease of accessing the cash.

The mode of payment has evolved since the inception of the program. In the early days, beneficiaries had to assemble at designated payment centers on specific days to collect cash within a payment window. With this method, beneficiaries were faced with the challenge of crowds at payment points, long wait time to receive the money, and inflexibility around how and when the money is collected. Eventually, this was switched to debit cards which eliminated the logistics of collecting physical cash and gave beneficiaries more control over the withdrawal of the money. Beneficiaries stated that the switch to debit cards made it easier to

access the cash and it saved their time and energy because they did not have to queue up for hours to collect cash. A beneficiary had this to say:

When they changed it to ATM, it became easy. When we used to go and collect it in cash, there were usually many people. You can be here from 8am till 5pm. Now that we use ATM, we take it to the bank, and we collect the money the same day. Before, when we are informed that the money is available, it takes up to a week or even two weeks to get the money because there are a lot of people. I used to go every day to the office hoping it will be my turn. (Bintu, Oyo)

However, some beneficiaries linked the delayed and missing payments to the transition to debit cards in the program. Of course, these inadequacies are not caused by the concept of digital payments but the program's management of these digital payments. Others also highlighted that the debit cards are attached to unpopular banks and the cards are incompatible with the ATMs of the big banks in the cities. Nonetheless, the cash was easily accessible when available.

Discussion: An analysis of the flourishing outcomes in the HUP

This chapter answered the second research question in this study which focuses on investigating the impact of the HUP on women's wellbeing using a feminist flourishing lens. The feminist flourishing lens offers a holistic perspective on wellbeing as it encompasses different wellbeing dimensions including physical health, mental health, economic empowerment, social relationships, relationship with the environment, meaning and purpose, character and virtue, happiness and life satisfaction, and spirituality. Through the feminist approach of allowing women to define the essence of flourishing, the women shared what was most relevant to their lives and the chapter focused on assessing the following interdependent dimensions: physical health, mental health (peace of mind and happiness), economic security, social relationships, relationship with the environment, and spirituality.

The social relationships dimension, in particular, showed interesting findings. The study highlighted the importance of marriage and children as a component of the social dimension of women's flourishing. This supports Suppes' (2020) argument that the subjective wellbeing of women who embrace societal norms on motherhood is positively affected by having children, especially in countries with high rates of gender inequality. This dimension of flourishing is especially relevant for women because of cultural norms on women's roles, and society's glorification of marriage and motherhood for women. It was also important to them for their 'future flourishing' because it is anticipated that children would help meet the needs of their aged parents. Considering also that women are self-sacrificing in ensuring that their children flourish, children often hope to return this favor when they are equipped to do so.

Children were also important to women's flourishing because flourishing children contribute to women's life satisfaction, meaning and purpose due to the importance attached to their maternal roles. They are not just integral to women's flourishing in the present, but also in the future. This sense of fulfillment and satisfaction from motherhood was also found by Nelson et al. (2014) and Holton et al. (2010); although others have found an opposite impact on women's wellbeing (McLeish & Redshaw, 2017; Kopala-Sibley et al., 2012). This was an interesting finding that arose through the adoption of the feminist flourishing lens that has not been strongly accounted for in the flourishing literature, at least in the African context.

Furthermore, the findings of the study concur with scholars such as Lippman et al. (2014); Caughlin et al. (2010); and Höltege et al. (2023) on the importance of social relationships for flourishing. The importance of social ties underscored by women included knowledge sharing, offering advice, financial support, and emotional support especially when coping with setbacks, difficulties, and stresses. However, it was interesting to note that the necessity of friends and family as support systems was not unanimous among beneficiaries largely because

certain individual characteristics can have negative impacts on women's emotional and mental health. This finding takes a step away from the widely reported positive effect of friendships on subjective wellbeing (Perzirkianidis et al., 2023; Fowler & Christakis, 2008; Holt-Lunstad, 2017). The finding suggests that social relationships are not inherently negative but women must deploy their agency to determine the kind of people with whom they establish social connections to enjoy the positive impacts on their flourishing.

Concerning the HUP's impact on women's flourishing outcomes, the findings showed that the HUP positively impacted the human flourishing outcomes of women beneficiaries across all the dimensions identified. In line with the CCT literature, beneficiaries noted that it improved their health (Farhana et al., 2023; Rasella et al., 2021), reduced mental stress (Kilburn et al., 2019; Lund & Cho, 2018), helped them care better for their environment (Marleba, 2021), improved economic status (Kabeer et al., 2012), and enabled them to prioritize their children's wellbeing (Robertson et al., 2013). However, the impact of the program on two dimensions is worth accentuating – economic security and social relationships.

The HUP economically empowered them in the short term by strengthening their purchasing power and it also increased their chances of enjoying financial stability in the long term since they could save and establish businesses individually and collectively. It also enabled women to invest in the wellbeing of their children who are intricately linked to their flourishing. It is important to emphasize here that the success recorded among women beneficiaries was not tied to the direct value of the cash – which was meagre in comparison to the monthly expenses of beneficiaries. Rather it was tied to i) The complementary components of the program such as the financial training/orientation sessions and Savings Group Mobilization which provided opportunities for capacity-building, collaboration, and collectivization; ii) The ability of beneficiaries to utilize knowledge from the financial literacy training sessions to save, invest,

and run their businesses for continued financial freedom. Their attitude toward generating income for self-sufficiency contradicts arguments in the literature that providing benefits to the poor perpetuates laziness and keeps them stuck in a cycle of dependence (Ulriksen & Plagerson, 2014).

Another key achievement of the HUP was the increased social interaction and strengthened networks among beneficiaries. This was attributable to the savings group which necessitated frequent meetings, discussions, and business collaborations. Over time, group members created bonds that transcended the official groups' activities; for instance, contributing money to assist members in need, attending celebratory events of members, visiting sick members in the hospital, attending burial ceremonies of relatives, and other social events. Similar to Kabeer's (2019) finding, women had a sense of belonging and expanded networks because of their savings groups but also additional support for contingencies when they arose. This level of relations was an unanticipated outcome of the program which has scarcely been highlighted in the CCT. Integrating complementary services like training and savings group mobilization lends more value to beneficiaries than what can be achieved with only cash transfers. Hence, this should be an important consideration for CCTs in Africa and beyond to address poverty and promote the wellbeing of beneficiaries.

The focus on human flourishing indicators has important implications for wellbeing studies. It broadens our analysis beyond social, political and economic empowerment – all important indicators of agency and wellbeing on their own – to fully address the range of factors that contribute to 'a good life' as defined by the community members. This broader feminist flourishing lens pulls in components from various conceptualizations of flourishing (Vanderweele, 2017; Lippman et al., 2014; Huppert & So, 2013; Witten et al., 2019) in combination with feminist insights on gender equality and women's empowerment. The

feminist flourishing lens adds dimensions of intersectionality, and change orientations focusing on structural inequalities that disadvantage groups of people (Mason, 2019; Carastathis, 2014; Morton et al. 2020). The study advances the wellbeing scholarship by bringing all these ideas into a more comprehensive lens that is central to understanding the complex and often messy realities of people's lives that cannot be captured by narrow wellbeing matrixes.

Lastly, the study provided insights on the issue of conditionality in cash transfers. In this research, conditionalities did not constitute a determining variable in the level of achievements observed among beneficiaries. The level of flourishing as well as the spending preferences of beneficiaries were identical in Lagos state where there were no conditionalities, and in Oyo state where environmental conditionalities were in place. Beneficiaries in both states prioritized similar expenditures such as their children's education, businesses, and household consumption. This finding substantiates questions in the literature about the relevance of attaching conditionalities to cash transfers to achieve results in poverty reduction and human capital development (Schüring, 2012; Seidenfeld et al., 2014). The conditions of the environment observed in the four (4) communities were also similar, although this could be because Lagos state did not have an environmental management challenge like Oyo state in the first place. In fact, it was only in Lagos state that the groups took the initiative to share vocational skills and knowledge among themselves for economic empowerment. This is perhaps because the boisterous and commercial state of Lagos forces people to be more industrious, economically inclined, and more resourceful to cope with the higher cost of living.

Moreover, this study did not record widespread discontent and unease over the enforcement of conditionalities among women. This was an interesting finding given the arguments in the literature on the paternalistic, coercive, and degrading implications of nudging the poor to alter their behaviors to qualify for state benefits (Standing 2011; 2014; Strang et al., 2016). The

conditionalities were rather embraced by beneficiaries in this study for reasons such as participation in nation-building. It is also possible that beneficiaries were well-sensitized by program officials (with whom they had good relationships) to have a sense of ownership or commitment to managing their environments rather than viewing it as a ‘conditionality’. The conditionality may have aligned with the changes that beneficiaries wanted to see in their communities even before the program, hence, they embraced, rather than resisted the changes. The conditionality debate in the CCT literature continues but this study did not record a difference in behavior and spending preferences between beneficiaries with and without conditionalities nor resistance to the implementation of conditionalities.

Such findings further reinforce the need for attention to context (one of the key tenets of the feminist flourishing lens). This is because the national, state, communal and even familial contexts are strong determinants of the vulnerabilities, opportunities, and outcomes of women beneficiaries of CCTs. Context-specific research can produce important lessons stemming from the distinctive, and often complex, realities in a given context and their similarities or differences with other contextual variations.

Summary: This chapter turned to the women beneficiaries of the HUP to answer my second question: *‘Does the HUP offer a comprehensive range of approaches to address the diverse needs of women such as their economic empowerment, physical and mental health, spirituality, social inclusion, and other identified dimensions of flourishing?’* It centered the voices of the women beneficiaries to define what it means to flourish, and the women highlighted the domains of flourishing that are most relevant in their specific contexts including economic security, physical health, mental health, social relationships, relationship with the environment, spirituality and religion. The chapter revealed that the HUP’s components are instrumental in promoting flourishing as defined by the program beneficiaries, and that their experiences with

the program's staff and fulfilling the conditionalities were overall unproblematic. However, operational inefficiencies, particularly the timing of the payments and the technicalities involved in accessing the money threatened their wellbeing gains. Having laid out the program's impact on women's practical interests, the next chapter considers how the HUP impacts women's strategic interests by answering the last research question: *What are the implications of the HUP on gender equality and women's empowerment?*"

CHAPTER 8: BREAKING AND REINFORCING GENDER NORMS: THE TWO SIDES OF THE HUP

This chapter presents empirical findings to answer my final research question: “*What are the implications of the HUP on gender equality and women’s empowerment?*” It complements the previous chapter by narrowing in on the nature of gender relations and structures in the context of the HUP. Specific to this chapter is the influence of the HUP in reinforcing or changing the established gender order in the communities where it is implemented. The findings presented here are the direct accounts of 63 women beneficiaries supplemented by the perspectives of 6 men on the impact of the HUP on three key aspects of gender relations: i) household financial dynamics; ii) distribution of unpaid care and domestic work; and iii) decision making and control over the cash transfer. The chapter starts with an overview of the prevalent gender norms in society as a background to understand if and what impact may be observed based on the implementation of the HUP in the research sites. This is followed by an assessment of the highlighted themes on gender relations and an analysis of their implications for gender equality and women’s empowerment.

Existing norms on gender roles and household income management

The context within which the HUP is implemented is highly patriarchal: The Nigerian society is plagued by gender-discriminatory laws, social norms, behaviors, and stereotypes that accord men privileges and power to dominate women in every sphere. Therefore, women are disadvantaged and subordinated in relation to men, with constrained opportunities to enjoy their political, economic, civil, and legal rights. Women in this study confirmed their subjugation and submission to men – their “superior” and their “head”. The majority of them believed that men are higher and superior to women and that they are the heads of the household with women playing a supportive role. In essence, women ought to submit to the authority and directives of men in decisions about the wellbeing of their households. The power imbalance

between men and women is for two main reasons that are perpetuated by societal beliefs: 1) It is supernaturally designed by God for men to lead their households and this has been the norm for generations; and 2) Men are the primary providers of their households' monetary needs, so they rightfully exercise control over their households.

Societal norms also dictate that women traditionally belong in the domestic sphere with the responsibility of caregiving, homemaking, and nurturing their households. Women are also primarily valued in their reproductive roles as wives and mothers, and their participation in the productive sphere is secondary to this role. Unpaid care work places a significant demand on women's time especially in contexts like Nigeria where infrastructure and public services are unreliable and/or absent. It therefore impedes women's opportunities for competitive labor market participation and forces them into low-paid, informal, or home-based work. Respondents note that the inordinate burden on women is one of the chief factors for their financial insecurity in comparison to men. The playing ground is lop-sided between men and women because the latter unlike the former are culturally bound to serve their households at the expense of their individual financial stability. Respondents struggled to balance their household care and domestic tasks such as breastfeeding, childcare, householding cleaning, caring for sick persons, etc. with their businesses and jobs and this left them exhausted. One woman commented:

You know that in the African culture, they believe men are the head of everything, so men can do whatever they like to do. They go out in the morning and come back in the evening, but women can't do that and that is what is affecting the income of these women. They don't have time because they spend most of their time in the family. Our culture believes that women end their careers in the kitchen. While men are making money, women are struggling with the children, the house chores, and everything. There is no way they can catch up with the men in making money (Sophie, Lagos)

Furthermore, women considered themselves to be oppressed and cheated by men due to the unjust gender division of labor. They expressed extreme dissatisfaction with norms and traditions that validate men's selfish behaviors towards women including refusing to bear some of the care and domestic work even when women are indisposed. Since the cultural orientations absolve men of domestic responsibilities, it is considered an anomaly when men engage in unpaid care work, and they risk social repercussions if they do. Some comments by the women were insightful in this regard:

In Yoruba land, men don't wash clothes, men don't do the house chores, they don't cook, they don't help their women. Even if you're sick, you must do your chores. When I gave birth to my first child, the next day I started fetching water and washing clothes until I started bleeding, and I was rushed back to the hospital. (Bisola, Lagos)

Sometimes, my husband helps me wash clothes. But whenever his relatives are around, he'll just whisper to me, I'm not going to help you now, let them go first. Because if he does it now, they'll see it wrongly. Culture is one of the issues that we have in Nigeria now. (Adaobi, Lagos)

Aside from the weight of their unpaid care responsibilities, the women also revealed that they bear some of the financial burden of the household even though it is traditionally in the purview of men. Some of the husbands demand that they share in offsetting some household expenses through their micro businesses and cash transfers. They do this by avoiding certain household expenses or providing insufficient money that forces women to contribute their money especially because their children's wellbeing is at stake. They note that having to support their households even with their limited time and economic opportunities in comparison to men grossly affects their ability to save, sustain their businesses, and achieve financial liberation. Unfortunately, their dire financial status was identified as the main reason for their oppression

by men, thus creating a vicious cycle of economic insecurity and oppression. The women explained that being financially insecure and dependent on men creates room for disrespect, intentional neglect, suffering, and oppression, first by their husbands and then by their wider communities because women are seen as liabilities. Also, the women believed that some men were deliberately unsupportive of women's businesses and careers to ensure that women remained subordinated to them.

In fact, women's dual roles as caregivers and providers have raised questions about the relevance of the established gender hierarchy which locates men at the top because of their 'superior' provider role. Moreover, men do not typically reciprocate the financial support that women offer in the household by supporting them in unpaid care and domestic work. Hence, women provided remarks such as: "Men cheat women a lot and it is not fair because men are the head of the home" (Tinu, Oyo state) and "Women do not have anything, and men are enjoying our money; we are suffering, and it is not fair" (Shade, Oyo state). Some women even reasoned that shouldering the same responsibilities as men in their households points to their equality with men. According to Tope, a woman beneficiary, "We are all equal because both men and women are working to help the family, so we are in the same right and we are the same thing." Also, Uju another beneficiary highlighted that "...these days, if you are waiting for your husband to come and provide then you and your children will suffer. Women must get up and work for themselves."

With the introduction of the HUP in this patriarchal setting, and the program's gender mainstreaming strategy that seeks to improve gender roles and standards, improve economic outcomes for women, and boost their voices, it is crucial to determine if and how the HUP has altered the gender norms around unpaid care and domestic work, women's status and household decision-making. It is important to note that like all conditional cash transfers around the world,

the HUP is highly gendered and predicated on traditional gender roles, responsibilities, and stereotypes. Women are the heroines of the program with the burden of ensuring that the cash is appropriately spent in line with the program's specifications for their households. They must also ensure that they fulfill the conditionalities attached to the cash to ensure their households' continued eligibility for the program. The majority of the evaluative studies on cash transfers have focused on the human capital achievements of children within recipient households. Yet, a few have turned the analytical lens to its implications for gender equality and empowerment. In the following sections, the implications of the program for gender relations and structures are presented including household financial dynamics, distribution of unpaid care and domestic work, and decision-making and control over the cash transfer.

“You are now a big woman”: Changes in households' financial dynamics.

From the perspective of the women beneficiaries, the source of women's oppression can be traced to their limited personal income which necessitates reliance on their husbands to meet personal and household needs. Not only does this make them vulnerable to various forms of abuse, but it also strips them of their agency and dignity. When the HUP began, the cash, savings group mobilization, and micro business development support that women received created economic opportunities that improved their income-earning capacity. This means that beneficiaries of the program now have increased cash flow and are better placed to handle some household expenditures as intended by the program.

This has stirred changes in the financial dynamics in recipient households because the traditional caregivers have been legitimized as household providers through the program. Women who were hitherto completely dependent on their husbands now make financial moves for their households even in their partners' absence. This has generally had a positive impact on relationships within the households since women are helping to reduce the financial burden

on men through their input. Household tension and conflicts from financial pressure have also been kept at bay in some households due to the increased household income. The increased economic power has made women feel more valuable and important in their households because their husbands accord them more respect and appreciation than before. According to a beneficiary, “[My husband] respects me more because of the way I handle money. The respect is there, not like before when everything was ‘give me, give me, give me’” (Hassanat, Lagos). This has helped to change the relationship dynamics from dependence to reciprocity and mutual support. This has strengthened women’s self-esteem and tipped the power scale in their favor, such that their husbands rely on their financial support in managing their households. In other cases, like that of a beneficiary in Lagos state whose dependence on her husband forced her to beg him for household upkeep funds in the past, the HUP altered the relationship pattern. She stated. “Now, if he drops or does not drop money, he will know that I am not depending on him. We can live without him and he knows this now” (Uchechi, Lagos). This has helped her to maintain her dignity and a level of financial security apart from her husband which in turn increases his respect for her. The following quote by a woman in Lagos state speaks more to this shift in relations between the household heads and caregivers:

The program has changed a lot of things. Sometimes when I ask him for money, he can say he doesn’t have money but when the money comes, I’ll use that money for what I need without asking him and he told me that it lessens his anxiety. I don’t put much burden on him again. There is one statement that he always makes when I collect the money, he’ll say, ‘Ah, *iya olowo government* (In the Yoruba language: the *mother that is enjoying the government’s money*), you’re now a big woman now oh’. He is happy because I am helping him. He is not the only one that brings money. Now, at least I can support him. Sometimes, if he doesn’t have transport money, he will ask me (Bolu, Lagos)

As the quotes indicate, the women welcomed the shift in power within the household, although the shift was not ubiquitous across all beneficiaries. Women rightly achieved some level of economic empowerment (resources) due to the program. Yet a closer look at these changes will reveal that women's responsibilities almost doubled to include both unpaid care and domestic work and informal productive labor to provide for their families. On the other end, men enjoyed relief from their financial responsibilities that women took on without a reciprocal relief of women from their domestic duties. A participant divulged that her husband has reduced the household upkeep money because in his words "it's women that the government has chosen to give money. I will not give you anything at home again. Go and spend your money because I can only give you when it finishes" (Sarah, Oyo). This meant that she had to make up for the reduction in household income through her microbusiness. Hence, the benefits of women's increased purchasing power were threatened by an overload of responsibilities for them.

"Chores are my duty": Distribution of unpaid care work.

The prominent changes observed in the management of household expenditure after the introduction of the HUP were not applicable to the distribution pattern of unpaid care and domestic work in the households. As expected, the realities differed across households, but they could be summarized as: Women's contribution to household income did not affect the status quo in their households (whether their husbands assisted or not before the program) or it influenced their husbands' decision to shoulder some care-related tasks in the household.

Women were overly represented in the first category. Women's contribution to household income did not affect the status quo in their households and women's workload did not reduce despite the awareness creation and sensitization efforts by the program to help men understand the importance of care work redistribution in the household. Traditional gender stereotypes, norms and customs had a chokehold influence on the perceptions and expectations of the

households with regard to gender roles and responsibilities. Although women's economic status improved, it was not enough to alter the mindset of their partners on the notion that the domestic sphere belonged to women alone.

However, this was not the only outcome of the discriminatory gender norms; some women explained that they do not want their husbands to engage in domestic chores because it is their duty as women. They were also weary of social backlash from neighbours, in-laws, and friends who would label them as bad women who emasculate their husbands using *voodoo*. One respondent traced her husband's unwillingness to help with housework and caring for the children to his familial background because "in his family, they don't help wives. They think it's a bad thing" (Peju, Lagos). As a result, the status quo of unequal power relations remained despite the inflow of cash through the HUP. As one participant noted, "even with the money, nothing has changed. He still makes his own decisions, does not help with house chores and with caring for the children". (Ataboh, Lagos). Some women were content with the status quo in care work distribution and reluctant to be critical of the challenge because they had been socialized to embrace their caregiving role. Such women like Banke in Lagos remarked, "even though I contribute to the household, he does not share housework with me. I am okay with it. That is my duty." Likewise, in the few households where the men already took on some unpaid care and domestic work, the newly introduced stream of household income did not cause any change in their behaviors.

However, only one woman fell in the second category (the cash influenced her husband's decision to shoulder some care-related tasks in the household). She reported that her husband became more willing to assist her in carrying out the care duties because of her new income flow. This would have been the ideal shift in gender responsibilities, but it was unfortunately not widespread among respondents. According to her:

Before the program, my husband helped occasionally but when the money came, the help really multiplied. You know men; when men know that you have money, they'll now behave calmly. My husband will say, 'My dear, what can I do for you?' That money brings another respect, I will not lie to you. (Bisi, Lagos)

In this case, the changing power dynamics due to the cash transfer had a positive effect on the distribution of care work between the woman and her husband. It was not borne out of a realization that prevalent gender roles and responsibilities are detrimental to the goal of gender equality but based on her perceived financial power due to the cash transfer. The newfound respect for her and willingness to share in care work can strengthen her labour market attachment and increase the quality of jobs that she can access because her 'time poverty' is reduced.

I. Conditionalities and unpaid care work

Another dimension of unpaid care work that is worthy of mention is the fulfillment of conditionalities by women beneficiaries on behalf of their households. Conditionalities stand out as a bone of contention in the gender and CCT literature. They have been described as a third shift of unremunerated labor that women are compelled to carry out to safeguard their households' eligibility for cash transfers (Roy, 2010; Roberts, 2015) in addition to their shifts of unpaid care work and productive work. In this study, the findings around conditionality were unanticipated as they did not align with the critiques observed in the scholarship. Women in Oyo state, where the environmental management conditionality was implemented, emphasized that the conditionality did not constitute an additional burden for them. This is because maintaining habitable houses and environments was not a favor to the government but a necessity for their wellbeing since it prevented contagious diseases and maintained their human dignity. They also stated that cleaning their houses and immediate surroundings was a chore that they already shouldered even before the program started so it was not an added task to

their routines. It was a natural routine task for women because “it is the duty of a woman to clean her environment” (Fauziyat, Oyo), and there is no way a person will wake up in the morning and not clean the house and environment as a woman” (Chioma, Oyo). Moreover, environmental sanitation was carried out in collaboration with their children and in some instances, with men in their communities. Men were mostly in charge of heavy-duty outdoor chores that they typically handle such as cutting grasses and clearing up drainages, so women received help in managing their environment to fulfill the conditionality.

The findings on the HUP’s impact on the distribution pattern of unpaid care and domestic work were minimal. It points to the fact that cash by itself is an insufficient driver of redistribution, especially because prevalent gender roles and responsibilities are etched in culture and tradition. This is why it is essential to create spaces for the active involvement of men in this care-centric program, including but not limited to their fulfillment of conditionalities attached to the cash and participation in care training and workshops. Without greater changes in the distribution of labour, women will remain over-burdened with care work and gender inequalities will remain intact.

Decision-making and control over the cash

The program intends to amplify the voices of women in their households, such that they can decide, in conjunction with their husbands, the way to allocate the cash for various household expenses. The program recognizes and respects the unique roles played by both genders in the household, hence, the households are registered under the name of the household head (men) but women as the caregivers receive the cash directly for their households’ benefits. Therefore, the program encourages both men and women to actively collaborate in all aspects of decision-making around the cash including daily/petty household purchases, and major expenses such as tuition and healthcare.

Gender norms and power structures shape household decision-making. Also, factors such as income, education level, and age have been shown to affect women's autonomy in household decision-making (Boateng et al., 2013; Acharya et al., 2010). Traditionally, women play a secondary role in household decision-making in Nigeria, and independent decisions are subject to the final approval of men as the household heads (Oyediran & Odusola, 2004; Lamidi, 2016). This established gender dynamics means that women lack autonomy in decision-making about their lives and children while men exercise dominance over women. It was to avoid the reproduction of these power relations in the beneficiary households, that the program intensely sensitized beneficiaries and their spouses on the importance of joint decision-making. It is not enough for women to receive economic resources through the program; it is also important that they have the freedom to determine how the money is allocated and utilized for their households' wellbeing whether independently or in consultation with their husbands. Not only does this decision-making autonomy empower women through the expansion of their agency, but it also increases the chances of effective maximization of the cash transfer since women are the households' primary caregivers.

In this study, the data shows that expenditure decisions were mainly reached through negotiation and collaboration between women and their husbands. Although women are entrusted with the money for their households, as encouraged by the program, they inform their husbands when they receive the money and consult them on how best to spend the money for their households. The outcomes of the consultation varied among beneficiaries. Some reported that when they inform their husbands of the receipt of the cash, their husbands assume control and decide how it is spent as the head of the house. This outcome was concentrated in Oyo state which, as stated earlier, is more traditional and less metropolitan than Lagos state. In such households, women stated that their husbands have the authority to decide on how the money is spent because of traditional gender hierarchy. Men's control over the money is justified with

remarks such as “he is the head of the home” (Yimade, Oyo). Men are also left to decide how the cash is spent because of their wives’ perceptions that men as the leaders of the household are smarter in managing money. One respondent said: “People are not equally smart and I have seen that when I listen to his advice on how to spend the money, it always ends well” (Halimat, Oyo). Another spoke of how pleased she was with her husband’s considerate decision-making because in her words, “he points me to how to spend the money. [It is] not like he dictates and it’s always for my own good.” (Adebola, Oyo). None of these women complained about their husband’s control of the money or stated that they would prefer to have the final say on the money.

These examples provide insight into the ongoing challenges of achieving gender equality and eliminating the structural realities that permeate life, particularly in the home where cultural norms reinforce and reward hierarchy and patriarchy. Even though the money is placed in women’s hands by the program, women are still driven to put it in the men’s hands because they believe that it is culturally appropriate and that men are more competent with managing household finances. This again highlights the need for gender norms to be tackled if the program is to fully realize its objectives.

On the flip side, other women emphasized their autonomy over the money received. They inform their husbands of the monthly payments but do not have to relinquish control of the money to them because their household heads encourage them to spend the money as they deem fit for the family. This group of women is concentrated in Lagos state. They noted that although their husbands give them freedom to decide what the money is used for, they still engage them in their decisions about the money; deliberate together when needed; and acknowledge their husbands as the head to ensure that they can continue to peacefully control the money. Men acknowledge women’s expertise in managing the household and trust that they

are more knowledgeable of the household's needs. For instance, men would tell their wives, "...you are the woman so do whatever you want to do with the money" (Veronica, Lagos) or "...if that is what you want to do [with the money], no problem" (Hope, Lagos). This way, women are the primary decision-makers in the management of the money despite seeking their husbands' opinions and their consultation with their husbands may be performative. Others have to negotiate the household's expenditure with their husbands before a final decision is made. For Suzy in Lagos, her husband may say 'Use this money for this', while she says, 'I want to use part of the money for this,' and they deliberate until they can reach a mutually beneficial agreement.

These examples highlight autonomy, negotiation, and cooperation in decision-making on the expenditure of the cash transfer. The underlining element is the involvement of both women and their husbands in the decision-making process, albeit at various degrees. This is not to say that there is no conflict between beneficiaries and their partners in deciding how the money is spent – officials shared a few of such chaotic cases that they manage, but conflict was not reported among participants of the study. They were open to collaborating with their husbands to determine the best use of the money and make compromises where necessary to reach mutually beneficial agreements when they received the cash. Despite holding the money, many women still acknowledge the leadership of their husbands in their households by informing them of the arrival of the money and their plans for it. This tactic of negotiation and compromise ensures that their husbands' egos are not bruised, and they can still maintain control over the money. For women with husbands that assumed control of the money, they accepted this arrangement most likely because of the prevalent cultural norms and practices in their environment which gives men domination in household decision-making.

In addition to partaking in decision-making, some men were the registered beneficiaries of households with unique circumstances like households with deceased women caregivers. In Oyo state especially, men stepped in for their wives when they were unable to fulfill certain obligations like attending savings group meetings and withdrawing/collecting money because some of them are registered as alternate caregivers in the program. When I entered a community in Oyo state, men were readily available to speak with me compared to women. When I insisted that the persons of interest for the interviews were their wives, they countered that they are the ones who collect the money frequently on behalf of their wives and even attend the group meetings, so they are more knowledgeable than their wives. For instance, Mr. Olotu remarked: "My wife is busier than me. When she's not around I collect the money, but when she is around, she collects it. I collect it the most and give it to her", and Abigail said: "It is my husband that attends the meetings. It is my husband that knows the name of the group. I don't really have the time to attend the meeting." Cases such as these represent anomalies in traditional gender roles. Women, and not men were more engaged in the productive sphere while men stayed in the communities and were more engaged in the program's activities. None of the men suggested that they shouldered domestic tasks since their wives were the breadwinners. This again points to the disproportionate burden on women who straddle paid labor and unpaid labor without the input of men, and the negative impact it has on their wellbeing.

Discussion: A critical feminist analysis of the implications of the HUP on gender equality and women's empowerment

This chapter examined the gender dynamics in the household after the introduction of the HUP against the backdrop of the predominant discriminatory gender norms in Nigerian society that validate the oppression that women face in the private and public spheres. The evidence presented in this chapter highlight three key issues in the relationship between the HUP and the

goal of gender equality and empowerment including their disproportionate burden of care work, financial responsibility, and limited decision-making autonomy. The implications of these relationships are analyzed in this section.

First, just as Sugiyama & Hunter (2020) and Alcázar et al. (2016) discovered, the findings show that the increased cash flow positively affected women's status in their households since they were empowered with more resources and less reliant on their husbands to meet household needs. Beyond the superficial advantage of this increased status in the household, women's elevated status came at a price: Taking on even more responsibilities outside their traditional roles without a commensurate redistribution of their traditional responsibilities. One of the goals of gender equality is the recognition, redistribution, and reduction of unpaid care and domestic work rather than the redistribution of productive work for men that are already privileged. While women must have financial resources and be economically productive to support themselves and their families, it becomes burdensome when they provide for their households alongside men and solely bear the burden of unpaid care work as well. This echoes Mariano (2020) and Bartholo's (2016) argument that women's participation in the CCTs does not positively affect their labor burden.

The women beneficiaries experienced time constraints because of their double shift of labor consisting of a disproportionate burden of care work and their participation in the informal labor market through the microbusinesses they established. Although program officials stated that men were sensitized on the importance of lifting the care burden on women, beneficiaries failed to confirm this and there are no mechanisms for monitoring or ensuring that men are actively engaged in the care aspects of the program. Men who engaged in care work alongside their wives in their households did so because it was the status quo before the program was birthed and they were the minority in my research sample. Interestingly, this pattern contradicts

Urbina's (2020) findings in Mexico that the CCT program reduced the attribution of house chores to women because men took up more domestic work.

Furthermore, it has been argued that women's double shift of labor degenerates further into a triple shift of labor when they are required to meet conditionalities such as visiting health clinics frequently, and attending health and nutrition workshops (Cookson, 2018; Molyneux, 2006). In Nigeria, this argument failed to hold water among women beneficiaries because they did not consider the conditionality to be an additional task. The environmental management conditionality was viewed as a component of their responsibilities as caregivers in their households and communities even in the absence of the program. This finding mirrors that of Bartholo (2018) who noted that women consider conditionalities as a natural extension of their care work and not an additional burden. It was only one woman – a woman in her early 30s who was enrolled in the university – that highlighted the strain that it takes on her time and energy. Others expressed satisfaction with the conditionalities, citing the new knowledge acquired and the benefits for their overall health. This disparity in reactions between her and other women may be attributed to the difference in educational attainment. While there were other women in her age group who did not question the conditionalities, it is possible that her academic exposure compared to other women (most of whom did not complete their primary school education) played a significant role.

Besides, depending on their household dynamics, women received help from their husbands in undertaking outdoor tasks, and even from their older children. The nature of the conditionality implemented in my research site did not permit the assessment of the supply-side aspect of the conditionality. Unlike health, education, and nutrition conditionalities where one can appraise the availability of clinics and schools, the fulfillment of environmental management was not directly linked to the presence of a public infrastructure beyond waste collection from the

communities. Hence, it is not clear if the supply-side dimension of the conditionality constituted a strain on the time of women. Overall, the distribution of unpaid care and domestic work in favor of women was scarcely achieved in the cash transfer program despite the sensitization efforts by the program officials because gender stereotypes around care work were deeply entrenched.

Second, the HUP has helped to promote the agency of women beneficiaries through various channels within their households by supporting joint decision-making between women and their husbands on household expenditure. Although men are traditionally the decision-makers in the home, the program hoped that women would have more opportunities to participate in decision making since they are the channels for new household income. The outcome was mixed among women beneficiaries: decision-making around the cash transfer was mostly in the hands of household heads in Oyo state, while it entailed more negotiation and collaboration between the household heads and caregivers in Lagos state. The finding in Lagos state is consistent with the findings of other scholars that point to the increase in bargaining power and decision-making among women beneficiaries of CCTs (Laszlo et al., 2019; Urbina, 2020; Zaky, 2014; Waqas & Awan, 2019; Sugiyama & Hunter, 2020). The concept of negofeminism helps to make sense of the approach taken by women in Lagos state. The women operated within the confines of cultural expectations around household financial decision making which is traditionally in the purview of men as the household head. Yet, they subtly asserted their agency over the money while performing collaboration and negotiation with their husbands on how it is spent. Even though the program encourages joint decision-making between men and women on equal grounds as household heads and caregivers, women were able to avoid resistance from men by creating the impression that men had superior authority over the money. Employing such an approach may not deliver the transformative changes to gender relations that is hoped

for, but it showed how women were navigating the daunting terrain of culture as beneficiaries of the cash transfer.

It appears that the sensitization exercises in the program and the direct receipt of the cash by women cannot be isolated from culture which plays a strong role in decision-making and control over cash. In comparison to Lagos state, Oyo state is a more traditional society, and the men were predominantly the chief decision-makers in the cash expenditure compared to metropolitan Lagos where women had more control over the cash through their negotiation and collaboration tactics. Where women had control over the cash, their status within the household increased because they attained a measure of financial independence that enabled them to make household purchases without their husbands' input. It is critical to consider the implications of such differences in the program's design and implementation to avoid reproducing inequalities among beneficiaries (Laszlo, 2019).

The HUP had a nuanced influence on gender relations and dynamics in beneficiaries' households; some of which improved women's positions and experiences within their households. However, the HUP still holds the potential to further address the gender structures and norms that subordinate women in society.

Summary: This chapter examined the impact of the HUP on gender power structures at the household level. In particular, it answered the research question: *“What are the implications of the HUP on gender equality and women's empowerment?”* by uncovering the shifts that occurred in household financial dynamics, distribution of unpaid care and domestic work, and decision-making over household expenditure. The results were nuanced: participation in the program increased most women's ability to contribute to their household's income and elevated their status in Lagos state and Oyo state. Although no change to the distribution of unpaid care and domestic work was observed in both states regardless of women's financial contributions

to their households, women noted that the program did not intensify their domestic labor through the attached conditionality. Lastly, most women in Lagos state had autonomy over the cash but they exercised their agency in collaboration with their husbands to minimize the likelihood of household tension. This differed from Oyo state where the cash was mainly controlled by husbands as the heads of the household. While positive changes to gender relations were observed, the shifts also meant an intensification of women's responsibilities in their households, especially because there was no reciprocal redistribution of unpaid care work despite their financial contributions. This chapter highlighted the potential of the HUP to promote women's strategic interests, but also, the strong role that societal norms plays in shaping the outcomes that are obtainable through programs such as these.

CHAPTER 9: CONCLUSION

In development circles, Conditional Cash Transfers (CCTs) have become synonymous with improved human capital development outcomes and reduced poverty rates in contexts where they are effectively implemented. The premise of its reputation is the body of systematic inquiries that have primarily focused on the nutrition, education, and health outcomes of children in beneficiary households (Baird et al., 2014; Benedetti et al., 2016; Kronebusch & Damon, 2019; Glassman et al., 2013; Ahmed et al., 2022). The effectiveness of CCTs has also been substantiated by studies on its impact on maternal health (Farjana et al., 2023; Rasella et al., 2021); mental health (Kilburn et al., 2019; Lund & Cois, 2018); social capital (Kabeer, 2019; Pavanello et al., 2016; Ndimande-Khoza et al., 2022); and environmental sustainability (Marleba, 2020). Although women are the engines of CCTs, the impact of CCTs' components (especially conditionalities), processes, and obligations, on women's wellbeing outcomes is not central in the CCT literature. Even where debates have been raised by feminists on the relationship between CCTs and gender equality and women's empowerment, the evidence is inconclusive.

This dissertation takes a step toward populating the growing body of empirical evidence on women and CCTs by asking the following research questions in the Nigerian context:

1. Does the Household Uplifting Programme (HUP) integrate gender equality considerations in its design and implementation, and to what extent?
2. Does the HUP offer a comprehensive range of approaches to address the diverse needs of women such as their economic empowerment, physical and mental health, spirituality, social inclusion, and other identified dimensions of flourishing?
3. What are the implications of the HUP on gender equality and women's empowerment?

These questions were designed to explore, in detail, the policy and programmatic priorities of the HUP to understand if and how the gender-specific economic and social vulnerabilities that affect women are acknowledged and addressed by the program. They are also constructed to amplify the voices of women on their personal, household, and community experiences as participants in this program. The reinforcement of discriminatory gender roles, the intensification of women's domestic responsibilities, increased tension in gender relations, and gender-based violence are some of the associated downsides of CCTs in the literature from a gender perspective. Hence, taken together, the research was designed to assess the HUP's processes and impact – from its conceptualization to its operationalization and to its end-users' experiences to ascertain if women's interests are advanced or impeded. The research probed for changes in women's quality of life and shifts in gender hierarchies and structures, particularly around household financial management, unpaid care and domestic work, household decision-making, status, and productive labor. Beyond evident outcomes, the research sought to understand how women made sense of flourishing as their aspiration and as their reality, and also how they perceived their positions in the gender hierarchy as it relates to the HUP CCT. Finally, it considered the implications of the women's perceptions and experiences on the body of knowledge and the *modus operandi* of CCTs in Nigeria and other similar contexts.

In concluding this dissertation, this chapter will summarize my research findings presented in the preceding chapters, followed by a reflection on their empirical, practical, and methodological implications. It will also offer programmatic recommendations to close gaps and explore opportunities for greater impact. I close the chapter by highlighting areas of future research that are beyond this research's scope but necessary to enrich the scholarship, design, and execution of CCTs.

Summary of research findings

Based on the posed research questions, the first finding was that gender is inextricable from the HUP. This was duly acknowledged by the program's stakeholders, and the HUP was designed to account for the gender-specificities that are synonymous with the introduction of cash-related interventions. This was evident with the inclusion of several gender mainstreaming instruments in the HUP such as the Gender and Social Inclusion Mainstreaming Strategy, Gender Action Plan, and the Sexual Exploitation and Abuse/Sexual Harassment Action Plan.

Of course, as with all CCTs around the world, women were the direct cash recipients for their households, and they were in charge of fulfilling the conditionalities of the program. While the primary reasons for placing women at the forefront were their traditional roles as prudent altruistic caregivers, their economic empowerment and financial independence were also anticipated by the program. In addition, the program had regular program-wide gender mainstreaming training for all staff; gender officers at various levels of the program; collection of gender-disaggregated data for monitoring; inclusion considerations in the enrollment of program beneficiaries; representation of women in the program governance structure at the community level; a dedicated grievance redress mechanism; and frequent community sensitization exercises on equitable gender relations. Nonetheless, gender mainstreaming efforts in the HUP are impeded by challenges such as unresponsive women beneficiaries, limited capacity-building opportunities for staff, and insufficient integration of gender at various levels of the program.

Second, the research revealed the domains of human flourishing that are most important to the beneficiaries including economic security, physical health, mental health, social relationships, and spirituality and religion. There were also nuances in the preferred domains of flourishing

which stemmed from cultural norms around women's roles. For example, women emphasized the importance of marriage and childbearing because women are incomplete by society's standards when they do not become wives and mothers by a certain age. Also, women noted that their children are a means to their present and future flourishing because they expect their children whom they have sacrificed so much for in their prime, to care for them in their old age. The HUP was instrumental in driving positive changes among women beneficiaries and promoting the flourishing domains that mattered to them, including their relationship with their environments. However, operational shortcomings such as delayed payments and technological glitches from banks posed challenges to their flourishing.

This dissertation also revealed that Nigerian society is highly patriarchal and for generations, women have been socialized to view themselves as subordinate to men. Traditional gender roles and responsibilities are ingrained in the society's fabric such that women are primarily valued for their contribution towards caregiving for their households. As a result, women are set back in their goal of economic empowerment and financial freedom, and dependent on their spouses for sustenance. Women identified their financial dependence as a source of oppression and a deliberate strategy of men to keep them subordinated. The introduction of the HUP opened economic opportunities for women through increased access to financial services, financial literacy training, savings, and investment. This enabled them to cover some household expenditures, make financial decisions and bargain with their spouses, improve their status in their households and communities, and enjoy improved self-esteem. Women achieved these, while employing the tactics of negotiation and compromise in managing their relationships with their spouses, although not all women aspired to have control over the cash based on their adherence to cultural norms.

The research also found that there were no significant alterations to the status quo on unpaid care and domestic work despite women's increased involvement in productive labor. While the program recognized the role that women play in sustaining society, the program failed to achieve redistribution and reduction in women's unpaid care and domestic work despite occasional sensitization exercises in the communities because the program fundamentally reinforces women's traditional responsibilities. In addition, the feminist critique of conditionalities as a third shift of labor was refuted in this research context. Women perceived the environmental management conditionality that they fulfill as an extension of their care duties and far from an additional demand on their time, energy, and resources. They also embraced the conditionalities of the program as beneficial for their overall wellbeing.

Empirical and theoretical contributions

The findings of this research make contributions to the gender and CCT literature in three distinct ways. First, the research makes a much-needed contribution to the body of knowledge on CCTs by shedding light on the impact and relevance of the conditionality component of CCTs for program effectiveness. Conditionalities have come under intense scrutiny in the literature for their ethical and human rights dimensions. On the one hand, it is justified based on the perceived lack of foresight and sound judgement among the poor to invest in their children's human capital development, and its potential to stimulate the poor to exercise their social rights to health and education (Murray & Pateman, 2012; Gaarder et al., 2010). On the other hand, it is denounced for being a tool of paternalism, coercion, punishment, and human rights violation because it assumes that the poor need to be nudged to make rational decisions for their wellbeing and it limits their exercise of agency and autonomy over their lives (Standing, 2014; 2002). Deciphering the importance (or lack thereof) of conditionalities to the success of CCTs which continue to be implemented in most parts of the developing world is

highly important to ensure that more good than harm is being done to the poor. Especially because unconditional cash transfers are argued to deliver similar results to CCTs in human capital development.

This research feeds more evidence into this debate as the research questions were posed in two states in Nigeria – one where conditionality is attached to the cash transfer and one where there is no conditionality. The finding that there was no worthwhile difference in the expenditure pattern of women beneficiaries with and without conditionality is insightful. Women prioritized their businesses for their livelihood and their children's wellbeing (education, food, and health) irrespective of conditionality and some women without conditionality requirements even donated resources as a group to their community's elementary school because they understand the importance of education for children. The poor women were also far from lazy, entitled, and idle (Kidd et al., 2020; Bowles, 2008; Ulriksen & Plagerson, 2014) as they displayed their resourcefulness in sharing vocational skills, starting individual and group businesses for sustainability using the cash received through the program, and expressing their interests in expanding their businesses. This finding supports the anti-conditionality school of the CCT literature that credits the poor with the logic and strength of will that they require to promote their wellbeing and that of their children.

The second empirical contribution of the dissertation is on the gender dimension of CCTs, particularly how CCTs affect various aspects of women's lives. Women's experiences as the conduits between the state and their households have not been prioritized in the literature, nor have their wellbeing outcomes. Feminist inquiries into the impact on gender equality and women's empowerment have yielded insights that point to their disempowerment through the reinforcement of discriminatory gender roles and responsibilities (Bartholo, 2013; Thakur et al., 2009; Molyneux, 2006; Bradshaw and Viquez, 2008; Tabbush 2009; Bradshaw, 2008), as

well as their empowerment through increased control over money, status, decision-making power, autonomy, and self-esteem (Waqas & Awan, 2019; Latapi´ & de la Rocha, 2009; Adato et al., 2000; Armand et al., 2016). This research adds to this debate by assessing the ability of a CCT to transform the unequal gender structures that negatively affect women. The results of this inquiry straddle both positions on CCTs' gendered impacts and this points to the complexity of gender issues and the importance of context in determining what these programs do for women. The HUP maintained the societal patriarchal configuration of gender relations by relying on women's traditional roles as caregivers in the distribution of cash. As such, there was no recognition of the economic contribution of unpaid care work and more focus on its reproductive value. However, the program did deliver on women's access to financial services, economic resources, decision-making power, and status as argued in the literature (Origenes et al., 2019; Urbina, 2020). Also, the research goes further than any extant work to investigate the wellbeing outcomes of women and it showed that various flourishing domains were positively impacted by the program components.

It also echoes the finding of Bartholo (2013) that conditionality was well received by beneficiaries and not considered an additional burden as argued by Molyneux (2006) and Cookson (2018). This was because they considered it a part of their routine domestic work and an opportunity to have even cleaner and more hygienic environments that would benefit their health. Besides, it is a basic human responsibility to maintain habitable and tidy surroundings even without the program. The program's strategy of allowing participating states to select the conditionalities that address their unique development priorities could account for beneficiaries' acceptance of the environmental conditionality since it promoted changes they hoped to see in their environments. As this finding was the direct perspective of women in the program, it suggests that the third shift of labor narrative of conditionalities cannot be generalized, rather, the unique contexts of the program and the preferences of program

beneficiaries must be considered to determine conditionalities' impacts on women's wellbeing. This may be countered by the argument that women have been socialized to accept roles and responsibilities that are debilitating to their wellbeing and empowerment but there was a level of awareness among women in this research on the burden of unpaid work that they shoulder. Yet, there was barely any reference to the conditionalities as additional labor for women. Nonetheless, changes to the nature of the conditionality and the context in which it is implemented can affect how it is perceived by beneficiaries and risk a negative impact on their wellbeing.

The third empirical contribution of the dissertation is in the HUP's programmatic structure and gender mainstreaming strategy. The HUP's gender mainstreaming strategy combined the bi-monthly cash transfers with Savings Group Mobilization and Micro Business Development training which aimed to strengthen women's productive skills and create opportunities for their participation in the informal labor market. This ensured that women did not spend the money on consumption needs alone but were also able to maintain a sustainable livelihood and contribute to the wellbeing of their households through businesses. The savings groups that women were encouraged to create in their respective communities were also instrumental to their positive achievements in wellbeing. These groups were useful platforms for women to organize and take initiatives among themselves for rotational savings, small loans, vocational skills training, and group businesses that further helped them overcome economic barriers. Even more impressive was the social dimension of these groups which extended women's social networks and strengthened collectivity within their communities. Not only could women rely on their groups as a cushion during life contingencies, but they also enjoyed a shared identity stemming from their similar interests. Although not yet observed at the time of this research, these groups can be potential avenues for women to unite, promote gender interests and challenge unjust gender-based practices in their communities.

These highlighted components of the HUP are not ‘traditional’ for CCTs: Traditional CCTs have focused on the human capital development of children in the households and rarely had provisions targeted at women’s capacity building. The recommendations for gender transformative CCTs have focused on the time burden, unpaid care work, availability of social services, challenging gender stereotypes, and amplifying women’s agency (Seymour, 2014; UNRISD, 2016; Laszlo, 2019). While the HUP was found wanting in some of these components, it attempts to tackle women’s poverty, and its strategy is worth emulating in CCTs in other low and middle-income countries. Likewise, the identified shortcomings of the HUP such as the delayed payments and its impact on the progress that women achieved can serve as a lesson for program administrators of CCTs in similar contexts as Nigeria with a developing social protection system characterized by fragmented governance (Shadare, 2022).

Theoretical and methodological contribution

The dissertation makes theoretical contributions to the critical feminist literature by probing into the gender structures that sustain the operationalization of CCTs in the Nigerian context. It builds on critical feminist scholarship by expanding our understanding of how women’s wellbeing, rights, and empowerment are affected by both formal institutions like CCTs, and informal institutions like the gender norms and stereotypes upon which CCTs are reliant. While there was no convincing evidence pointing to the intensification of women’s care responsibilities from women’s perspectives, the program accentuated women’s caregiving roles and perpetuated the already existing notion even among women that they belong to the domestic sphere. Although the program stimulated women’s participation in the labor market and enabled them to assume more financial responsibilities in their household, these came without commensurate attention to the redistribution of their unpaid care and domestic work load.

The dissertation also adds an individualistic approach to the structural and systemic focus of critical feminist theory using the feminist flourishing lens. By investigating the different components of wellbeing encapsulated in the feminist flourishing lens, the study shows the interconnectedness of each flourishing domain and how these can interact to affect women's wellbeing. By so doing, it expands the conceptualization of wellbeing in mainstream development which has a continued preference for narrow, individualistic, and economic conceptualizations of wellbeing. Relying on women's voices, the study spotlights what actually matters to poor women in defining a prosperous life. It also suggests that wellbeing should be conceptualized with due consideration of the ways in which intersecting identities define what matters to individuals. In this study, for instance, marriage and childbearing were noted as wellbeing necessities by women but this is not applicable to men. These nuances must be accounted for in wellbeing measurements and indexes in development theory and practice.

Furthermore, the methodological approach of the dissertation enriches the CCT literature by contesting the hegemony of positivism and quantitative methodology in assessing the impact of these programs. As Cookson (2018; 2019); (Fisher et al., 2017); and Goodwin et al. (2018) have argued, the literature is replete with program evaluations and quantitative evidence pointing to the efficacy of CCTs in increasing the use of health services, improving children's nutrition outcomes, increasing girls' school enrollment, and reducing child labor. These largely experimental design studies have generated evidence using randomized control trials, regression discontinuity, and propensity score matching (Leroy et al. 2009; Armand et al., 2016; Kabeer & Waddington 2015) which have not privileged women's epistemic authority and marginalized them in social inquiries. These studies have missed out on women's interests, their activities, and the intensification of unequal power relations that have become synonymous with CCTs. This dissertation adopted a qualitative research design and feminist

epistemic and methodological principles which allowed women's voices, experiences, and perspectives to be spotlighted. It builds on over ten years of growing feminist evidence that points to both inconspicuous and conspicuous consequences of women's embeddedness in these anti-poverty programs.

Programmatic recommendations: Opportunities for transformation

No doubt, the HUP has driven positive changes in the lives of poor women, and it holds the potential to tackle transgenerational transmission of poverty if existing gaps in design and implementation are addressed. This research prioritized the perspectives and experiences of women beneficiaries to better understand the strengths and weaknesses of the program and some important issues emerged as a result.

First, the program administration must commit to an efficient and reliable payment system that will guarantee timely disbursement of the cash to program beneficiaries. The unpredictable and delayed payments to beneficiaries despite the program's promise of bi-monthly payments have posed a challenge to the maximization of the program's benefits. Not only do irregular payments create anxiety and stress for beneficiaries, but they also prevent them from making concrete financial plans for their households and businesses. Their newly established businesses are put under strain when they are unable to consistently invest with the cash; household needs go unmet when anticipated cash fails to come; nascent savings get depleted; and savings groups' activities (contributions and group businesses) are stalled. This reverses the progress achieved and makes the program unproductive. Even worse, it is injurious to the social contract between the state and the poor because it dwindles the trust and hope of citizens in the state as a duty bearer. When the program commenced, it sparked hope in the minds of beneficiaries that the government now cared about their wellbeing, contrary to its past record.

However, the disappointment of beneficiaries when payments are delayed or missing certainly chips away at the hope and confidence that they have in the state.

Women beneficiaries also stressed the need for the government to consider a bulk payment in the form of grants rather than small bi-monthly payments. The reasoning behind this suggestion is that a bulk payment would be more tangible and useful for investment in their businesses while small payments have a high tendency of being spent on consumption. Another suggestion was for a restructuring of the payment model from individual to group payments. The program administration was encouraged to exploit the established structures in the savings groups by delivering the beneficiaries' payments to their respective groups and allowing the money to be distributed through them for ease and efficiency. This could help to address some payment challenges such as lost debit cards, forgotten codes, incompatible cards, or missing cash.

Furthermore, the HUP uses a flat rate for calculating the cash transfer value. This means that irrespective of the characteristics of individuals and households, the same amount of cash is given to all beneficiaries. When the cash transfer is administered this way, it risks perpetuating inequality among beneficiaries because the unique vulnerabilities of each household are not accounted for in the cash transfers. A good example of this differential in vulnerability is the difference in the purchasing power and availability of labor between a male-headed household and a female-headed house (due to widowhood). In the former, the woman beneficiary has the advantage of a partner who contributes to the household's income, in addition to her income and the cash transfer. With the latter, the household income mainly comprises her income and the cash transfer. Hence, the sources of household income are limited relative to that of male-headed households; her income is thinly spread; and she is under more pressure than her counterparts. Such consequences of differences among beneficiaries must be considered in determining the value of transfers to the poor and vulnerable to avoid causing negative

wellbeing impacts. The program aims for inclusivity in targeting and enrolling beneficiaries but the “so what” question emerges after people with multiple vulnerabilities have been enrolled in the program.

All these examples of potential adjustments and improvements can be used to guide the HUP to develop better delivery mechanisms. However, to be most effective, a much bigger commitment is needed – one that addresses structural barriers that contribute to gender inequality for women. To do this the HUP could do more to fully centre gender equality as a guiding principle in its operations. To start, the multitude of vulnerabilities such as unpaid care work that women face can be addressed using the different program components. CCTs like the HUP hold unique opportunities to reframe societal norms around gender roles and responsibilities although this has not been strongly explored in the program. For instance, the program can redistribute care work by intensifying sensitization exercises on partnership in care work; placing the responsibility of the conditionality on both women and men; and monitoring the execution of the conditionalities by both men and women. The HUP can also amplify some opportunities that women devised among themselves on a small scale such as their in-group vocational skills training. This was only in operation in a few groups but the transfer of such knowledge between and among women beneficiaries is key to their empowerment and their exit from poverty.

Such examples of scaling up locally based best practices also serve to centre the voices and knowledge of the participants and to demonstrate the ground-up priority of community development. Women are most attuned to their needs and priorities, and to what is needed for their flourishing. By acknowledging their self-defined needs and building up on their drawn-up solutions, the HUP could amplify its impact on women’s lives, fill gaps in service delivery, and meet program objectives. It would also position women as active agents with voice in

navigating their way out of poverty and vulnerabilities. By including other capacity-building components like vocational skills training in the program, women would be better equipped to enjoy a sustainable livelihood even after the program.

Finally, the HUP alone cannot be tasked to overcome Nigeria's poverty and vulnerability scourge. The challenge of poverty in Nigeria is driven by a complex interplay of structural conditions that can continue to combat the progress achieved with the program. Despite the program's success, national development issues such as lack of basic functional infrastructure (e.g., inefficient transportation system, national power supply, healthcare system, education system), insecurity, poor governance, inflation, unemployment, food insecurity, but to mention a few, overshadow it. For instance, beneficiaries may have businesses established through the HUP, but the unstable power supply, high inflation, insecurity, and inadequate transportation networks frustrate the operation of the businesses and can make them short-lived. It does not suffice to target poverty through cash transfers while ignoring the systems and structures that incubate poverty. When this is done, CCTs merely amount to a band-aid solution to poverty which is superficial and temporary. The multiple structural factors must also be addressed to ensure that beneficiaries are not forced back into poverty when the CCTs are interrupted or come to an end. This would involve systems-based strategies that account for the interaction of multiple complex problems and developing smart solutions that address these challenges as a whole. Cash transfer programs may produce some results toward development objectives especially in countries with weak national development plans and institutions, but they are insufficient for broader sustainable development.

Similarly, the program may attempt to improve the plight of women through the direct transfer of cash and capacity-building activities but beyond the program, women are still confronted in their daily lives by formal and informal institutions that devalue, marginalize, and hinder

their wellbeing and prosperity. To combat the high rate of poverty in the country, the state must go beyond isolated interventions to establish a social sector system and infrastructure that will facilitate a decent life for its citizenry. This system of institutions and policies must then be integrated with social interventions like CCTs to maximize their impact on poverty alleviation for women to meet their practical needs, and its impact on gender relations for women to enjoy equality. For example, there must be strong linkages between the Federal Ministry of Finance, the Central Bank of Nigeria, and the HUP to ensure that financial policies are in place to support the program's goal of financial inclusion for poor and vulnerable women. Also, gender equality must be centered at the program level, but change must also be pursued at the familial and community level through intensive sensitization to dismantle gender discriminatory ideas, stereotypes, customs, and norms.

Areas of future research

While the findings of this research extend the knowledge base on the gender dimensions of CCTs from a design, operational and impact perspective, it also brings into focus, some important gaps in the literature which are worth exploring but beyond this study's scope. First, the similar outcomes observed among beneficiaries of the program with and without conditionalities are noteworthy and it raises the big question of what specific component of CCTs accounts for the laudable achievements among beneficiaries around the world. More impact studies that dissect and isolate different CCT variables are needed to demonstrate or disprove the effectiveness claims of CCT champions in international development circles. This would enable development practitioners to prioritize or eliminate CCT components that have attained dogmatic status if needed. Such studies must consider local political and socio-economic contexts, the nature of conditionalities, and other contextual variables that may affect outcomes. It would also be insightful to conduct longitudinal studies that assess the long-term

impacts of CCTs in terms of the sustainability of the gains achieved even after the programs end. Are the poor and vulnerable truly able to move out of poverty and create sustainable livelihoods beyond the provisions of the program? Such investigations can revolutionize how we think of CCTs and other anti-poverty strategies in development.

BIBLIOGRAPHY

- Abidoye, B., Felix, J., Kapto, S. & Patterson, L. (2021). *Leaving No One Behind: Impact of COVID-19 on the Sustainable Development Goals (SDGs)*. New York, NY and Denver CO: United Nations Development Programme and Frederick S. Pardee Center for International Futures.
- Acharya, D. A., Bell, J. S., Simkhada, P., Tejjilingen, E. R., & Regmi, P. R. (2010). Women's autonomy in household decision-making: A demographic study in Nepal. *Reproductive Health*, 7, 15–27.
- Acquaye, C. C. (2021). *Challenges facing the girl child's education and their coping strategies in the Ada East District, Ghana* (Doctoral dissertation, University of Cape Coast).
- Adato, M. (2004). "CCTs, CP Participation and E." Prepared for the Second International Workshop on Conditional Cash Transfers, São Paulo, Brazil, April 26–29.
- Adato, M. & Roopnaraine, T. (2004): A social analysis of the Red de Protección Social (RPS) in Nicaragua, Final report, International Food Policy Research Institute (IFPRI)
- Adato, M., & Hoddinott, J. (2010). Conditional Cash Transfer Programs: a Magic Bullet. *Conditional cash transfers in Latin America*, 3-25.
- Adato, M., De la Briere, B., Mindek, D., & Quisumbing, A. R. (2000). *THE IMPACT OF PROGRESA ON WOMEN'S STATUS AND INTRAHOUSEHOLD RELATIONS; FINAL REPORT* (No. 600-2016-40133).
- Adedire, F., & Adegbile, M. (2018). Assessment of housing quality in Ibeju-Lekki periurban settlement, Lagos State, Nigeria. *Acta Structilia*, 25(1), 126-151.
- Aguila, E., Kapteyn, A., Mejia, N., Robles, R., Vargas, O., & Weidmer, B. A. (2014). *Geographic Targeting in Urban Areas: A Social-Welfare Program for Older People in Mexico*. RAND Corporation
- Ahikire, J. (2014). African feminism in context: Reflections on the legitimization battles, victories and reversals. *Feminist Africa*, 19(7), 7-23.
- Ahmed, A., Aune, D., Vineis, P., Pescarini, J. M., Millett, C., & Hone, T. (2022). The effect of conditional cash transfers on the control of neglected tropical disease: a systematic review. *The Lancet Global Health*, 10(5), e640-e648.
- Aiyede, E., Sha, P., Haruna, B., Olutayo, A., Ogunkola, E., & Best, E. (2015). The political economy of social protection policy uptake in Nigeria. *Partnership for African Social and Governance Research Working Paper*, 2.
- Akhmedov A., Zhuravskaya E. (2004). "Opportunistic political cycles: Test in a young democracy setting." *The Quarterly Journal of Economics*, 119, 1301-1338
- Akresh, R., De Walque, D., & Kazianga, H. (2013). Cash transfers and child schooling: evidence from a randomized evaluation of the role of conditionality. *World Bank Policy Research Working Paper*, (6340). World Bank, Washington, DC.

- Akresh, R., De Walque, D., & Kazianga, H. (2013). Cash transfers and child schooling: evidence from a randomized evaluation of the role of conditionality. *World Bank Policy Research Working Paper*, (6340).
- Akuesodo, U. E., Okonkwo, I. V., Okaro, C. S., & Okoye, N. J. (2023). Infrastructure deficit and human development index: Nigeri's experience. *African Banking and Finance Review Journal*, 6(6), 273-291.
- Alatas, V., A. Banerjee, R. Hanna, B. A. Olken, and J. Tobias. (2012). "Targeting the Poor: Evidence from a Field Experiment in Indonesia." *American Economic Review* 102 (4): 1206–1240.
- Alcázar, L., Balarin, M., & Espinoza Iglesias, K. H. (2016). Impacts of the Peruvian conditional cash transfer program on womens empowerment: A quantitative and qualitative approach
- Alcoff, L. M. (1998). "Preface." Pp. xxvi–xxviii in *Epistemology: The Big Questions*, edited by L. M. Alcoff. London, England: Blackwell.
- Alderman, H., & Yemtsov, R. (2014). How can safety nets contribute to economic growth? *The World Bank Economic Review*, 28(1), 1-20.
- Aliu, I. R., Akoteyon, I. S., & Soladoye, O. (2021). Living on the margins: Socio-spatial characterization of residential and water deprivations in Lagos informal settlements, Nigeria. *Habitat International*, 107, 102293.
- Alix-Garcia, J., McIntosh, C., Sims, K. R., & Welch, J. R. (2013). The ecological footprint of poverty alleviation: evidence from Mexico's Oportunidades program. *Review of Economics and Statistics*, 95(2), 417-435.
- Alshenqeeti, H. (2014). Interviewing as a data collection method: A critical review. *English linguistics research*, 3(1), 39-45.
- Altenburg, T., C. Fischer, K. Huck, A. Kruip, S. Müller and S. Sörensen (2017). Managing coastal ecosystems in the Philippines: What Cash for Work programmes can contribute. Bonn: German Development Institute.
- Álvarez, C., Devoto, F., & Winters, P. (2006). Why do the poor leave the safety net in Mexico? A study of the effects of conditionality on dropouts. *American University Washington, DC Department of Economics Working Papers Series*, (2006-10). Amedari, M. I., & Ejidike, I. C. (2021). Improving access, quality and efficiency in health care delivery in Nigeria: a perspective. *PAMJ-One Health*, 5(3).
- Andersen, C. T., Reynolds, S. A., Behrman, J. R., Crookston, B. T., Dearden, K. A., Escobal, J., ... & Fernald, L. C. (2015). Participation in the Juntos conditional cash transfer program in Peru is associated with changes in child anthropometric status but not language development or school achievement. *The Journal of nutrition*, 145(10), 2396-2405.
- Anderson, E. (2020). "Feminist Epistemology and Philosophy of Science", *The Stanford Encyclopedia of Philosophy* (Spring 2020 Edition), Edward N. Zalta (ed.), <https://plato.stanford.edu/archives/spr2020/entries/feminism-epistemology>

- Ando, S. (2014). Flourishing among Japanese immigrants: A positive approach to understanding psychosocial adaptation. *Journal of human behavior in the social environment*, 24(3), 301-315.
- Antonopoulos, R. (2013). *From safety nets to economic empowerment: Is there space to promote gender equality in the evolution of social protection?* (No. 128). Public Policy Brief.
- Apentiik, C. & Parpart, J. (2006). Ethical practices in doing development research. I Desai, Vandana & Potter, Robert B.(red). *Doing development research* (s. 25-34).
- Armand, A., Attanasio, O., Carneiro, P. M., & Lechene, V. (2016). The effect of gender-targeted conditional cash transfers on household expenditures: Evidence from a randomized experiment. IZA Discussion Paper No. 10133.
- Arndt, S. (2002). *The dynamics of African feminism: Defining and classifying African-feminist literatures*. Africa World Press.
- Arnold, C., Conway, T., & Greenslade, M. (2011). Cash transfers: A literature review. DFID Policy Division Paper. London: UK Department for International Development. Retrieved from <http://r4d.dfid.gov.uk/PDF/Articles/cash-transfers-literaturereview.pdf>
- Arroyo Laguna, J. (2010). Qualitative study of the effects of the Juntos Program on behavioral changes in beneficiary households in the Chuschi district: advances and evidence, Lima: Presidency of the Council of Ministers, National Program of Direct Support to the Poorest, Together.
- Assis, A. M. O., de Farias Costa, P. R., da Silva, M. D. C. M., de Santana, M. L. P., Pitangueira, J. C. D., dos Santos Fonseca, N. S., ... & dos Santos, S. M. C. (2015). Effectiveness of the Brazilian Conditional Cash Transfer Program-Bolsa Alimentação-on the variation of linear and ponderal increment in children from northeast of Brazil. *Nutricion hospitalaria*, 31(2), 689-697.
- Atang. L. (2013). African Feminisms? Atanga, L., Ellece, S., Litosseliti, L. & Sunderland J. (Eds) *Gender and Language in Sub-Saharan Africa: Tradition, struggle and change*. John Benjamins Publishing.
- Atkinson, M. P., Greenstein, T. N., & Lang, M. M. (2005). For women, breadwinning can be dangerous: Gendered resource theory and wife abuse. *Journal of marriage and family*, 67(5), 1137-1148.
- Attah, R., Barca, V., Kardan, A., MacAuslan, I., Merttens, F., & Pellerano, L. (2016). Can social protection affect psychosocial wellbeing and why does this matter? Lessons from cash transfers in sub-Saharan Africa. *The Journal of Development Studies*, 52(8), 1115-1131.
- Attanasio, O., Fitzsimons, E., Gomez, A., Gutierrez, M. I., Meghir, C., & Mesnard, A. (2010). Children's schooling and work in the presence of a conditional cash transfer program in rural Colombia. *Economic development and cultural change*, 58(2), 181-210.
- Attanasio, O., Oppedisano, V., & Vera-Hernández, M. (2015). Should cash transfers be conditional? Conditionality, preventive care, and health outcomes. *American Economic Journal: Applied Economics*, 7(2), 35-52.

- Attanasio, O., Pellerano, L., & Reyes, S. P. (2009). Building Trust? Conditional Cash Transfer Programmes and Social Capital. *Fiscal Studies*, 30(2), 139–177.
- Attanasio, O., Polania-Reyes, S., & Pellerano, L. (2015). Building social capital: Conditional cash transfers and cooperation. *Journal of Economic Behavior & Organization*, 118, 22-39.
- Awortwi, N. (2018). Social protection is a grassroots reality: Making the case for policy reflections on community-based social protection actors and services in Africa. *Development Policy Review*, 36(S2), O897–O913.
- Babajanian, B. (2013). Social protection and its contribution to social cohesion and state-building. Overseas Development Institute. Presented at the UNDESA expert group meeting New York, 10–11 September.
- Badmos, O. S., Rienow, A., Callo-Concha, D., Greve, K., & Jürgens, C. (2018). Urban development in West Africa—Monitoring and intensity analysis of slum growth in Lagos: Linking pattern and process. *Remote Sensing*, 10(7), 1044.
- Baez, J. E., & Camacho, A. (2011). Assessing the long-term effects of conditional cash transfers on human capital: evidence from Colombia. *World Bank Policy Research Working Paper*, (5681).
- Baez, J. E., Camacho, A., Conover, E., & Zárate, R. (2012). Conditional cash transfers, political participation, and voting behavior. *World Bank Policy Research Working Paper*, (6215).
- Baird, S., De Hoop, J., & Özler, B. (2013). Income shocks and adolescent mental health. *Journal of Human Resources*, 48(2), 370-403.
- Baird, S., Ferreira, F. H., Özler, B., & Woolcock, M. (2013). Relative effectiveness of conditional and unconditional cash transfers for schooling outcomes in developing countries: a systematic review. *Campbell systematic reviews*, 9(1), 1-124.
- Baird, S., Ferreira, F. H., Özler, B., & Woolcock, M. (2014). Conditional, unconditional and everything in between: a systematic review of the effects of cash transfer programmes on schooling outcomes. *Journal of Development Effectiveness*, 6(1), 1-43.
- Baird, S., McIntosh, C., & Özler, B. (2011). Cash or condition? Evidence from a cash transfer experiment. *The Quarterly journal of economics*, 126(4), 1709-1753.
- Baird, S., McIntosh, C., & Özler, B. (2016). When the money runs out: evaluating the longer-term impacts of a two-year cash transfer program. *World Bank Policy Research Working Paper*, 7901.
- Balen, M. E. (2018). Queuing in the Sun. *Cash Transfers in Context: An Anthropological Perspective*, 141.
- Banerjee, A., E. Duflo, N. Goldberg, D. Karlan, R. Osei, W. Parienté, J. Shapiro, B. Thuysbaert, C. Udry. (2015). “A multifaceted program causes lasting progress for the very poor: Evidence from six countries” *Science* 348(6236).
- Barham, T., & Maluccio, J. A. (2009). Eradicating diseases: The effect of conditional cash transfers on vaccination coverage in rural Nicaragua. *Journal of Health Economics*, 28(3), 611-621.

- Barrientos, A., & Hulme, D. (2009). Social protection for the poor and poorest in developing countries: reflections on a quiet revolution: commentary. *Oxford Development Studies*, 37(4), 439-456.
- Barrientos, A., & Hulme, D. (2010). *Social Protection for the Poor and Poorest: Concepts, Policies and Politics*. Palgrave Macmillan Limited.
- Barrientos, A., Niño-Zarazúa, M., & Maitrot, M. (2010). The Social Assistance in Developing Countries Database. Chronic Poverty Research Centre.
- Bartholo, L. (2016) *Bolsa familia and women's autonomy: What do the qualitative studies tell us?* International Policy Center for Inclusive Growth. Research Brief 57. http://ipc-undp.org/sites/default/files/pub/en/PRB57_Bolsa_Familia_and_women_s_autonomy.pdf
- Baruah, B. (2005). Gender and Development in South Asia: Can Practice Keep Up with Theory? *Revue Canadienne d'études Du Développement*, 26(special issue), 677-688
- Basit, T. (2003). Manual or Electronic? The Role of Coding in Qualitative Data Analysis. *Educational Research*, 45(2), 143-154.
- Bastagli, F. (2011). Conditional cash transfers as a tool of social policy. *Economic and Political Weekly*, 46(21), 61-66.
- Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., & Schmidt, T. (2016). *Cash transfers: What does the evidence say? A rigorous review of programme impact and of the role of design and implementation features*. London: ODI
https://www.researchgate.net/profile/Francesca-Bastagli/publication/307436275_Cash_transfers_What_does_the_evidence_say_A_rigorous_review_of_programme_impact_and_of_the_role_of_design_and_implementation_features/links/57c586cc08ae0a6b0dc8ca9f/Cash-transfers-What-does-the-evidence-say-A-rigorous-review-of-programme-impact-and-of-the-role-of-design-and-implementation-features.pdf
- Bastagli, F., Hagen-Zanker, J., Harman, L., Barca, V., Sturge, G., & Schmidt, T. (2019). The Impact of Cash Transfers: A Review of the Evidence from Low- and Middle-income Countries. *Journal of Social Policy*, 48(3), 569-594. doi:10.1017/S0047279418000715.
- Batliwala, S. (1994). The meaning of women's empowerment: New concepts from action. In Sen, G., Germain, A., and Chen, L. C. (Eds.) *Population policies reconsidered: Health, empowerment and rights* (Cambridge, MA: Harvard University Press, 1994), 127-38.
- Beckman, L. J. (2014). Training in feminist research methodology: Doing research on the margins. *Women & Therapy*, 37(1-2), 164-177.
- Bedoya, G., A. Coville, J. Haushofer, M. Isaqzadeh, J. Shapiro. (2019). "No Household Left Behind: Afghanistan Targeting the Ultra Poor Impact Evaluation" *World Bank Policy Research Working Paper* 8877.
- Beegle, K., Coudouel, A., & Monsalve, E. (Eds.). (2018). *Realizing the full potential of social safety nets in Africa*. World Bank Publications.
- Beetham, G., & Demetriades, J. (2007). Feminist research methodologies and development: Overview and practical application. *Gender & Development*, 15(2), 199-216.

- Behrman, J. R., Parker, S. W., & Todd, P. E. (2011). Do conditional cash transfers for schooling generate lasting benefits? A five-year followup of PROGRESA/Oportunidades. *Journal of Human Resources*, 46(1), 93-122.
- Bello-Schünemann, J., & Porter, A. (2017). *Building the future Infrastructure in Nigeria until 2040*. Institute for Economic Studies and Frederick Pardee Center for International Futures. https://africaportal.org/wp-content/uploads/2023/05/Building_the_future.pdf
- Benedetti, F., Ibarrarán, P., & McEwan, P. J. (2016). Do education and health conditions matter in a large cash transfer? Evidence from a Honduran experiment. *Economic Development and Cultural Change*, 64(4), 759-793.
- Berg, B. L. (2007). *Qualitative research methods for the social sciences*. London: Pearson.
- Bergen, N., & Labonté, R. (2020). “Everything is perfect, and we have no problems”: detecting and limiting social desirability bias in qualitative research. *Qualitative health research*, 30(5), 783-792.
- Berger, R. (2013). Now I see it, now I don’t: Researcher’s position and reflexivity in qualitative research. *Qualitative Research*, 15(2), 219–234.
- Bernard, H. R. (2017). *Research methods in anthropology: Qualitative and quantitative approaches*. Lanham, MD: Rowman & Littlefield.
- Biewener, C., & Bacqué, M. H. (2015). Feminism and the politics of empowerment in international development. *Journal-Africa and Francophonie*, 6(2), 58-75
- Bird, K., & Higgins, K. (2011). Stopping the intergenerational transmission of poverty: Research highlights and policy recommendations. *Chronic Poverty Research Centre (CPRC) Working Paper*.
- Bloomfield, J., & Fisher, M. J. (2019). Quantitative research design. *Journal of the Australasian Rehabilitation Nurses Association*, 22(2), 27–30.
- Boateng, G. O., Mumba, D., Asare-Bediako, Y., & Boateng, M. O. (2014). Examining the correlates of gender equality and the empowerment of married women in Zambia. *African Geographical Review*, 33(1), 1-18.
- Bobonis, G. J. (2011). The impact of conditional cash transfers on marriage and divorce. *Economic Development and cultural change*, 59(2), 281-312.
- Bobonis, G. J., González-Brenes, M., & Castro, R. (2013). Public transfers and domestic violence: The roles of private information and spousal control. *American Economic Journal: Economic Policy*, 5(1), 179-205.
- Bobonis, G., & Castro, R. (2010). The role of conditional cash transfers in reducing spousal abuse in Mexico: short-term vs. long-term effects. *Toronto: University of Toronto, Toronto Processed*.
- Boserup, E. (1970). *Women’s Role in Economic Development* (New York: St. Martins Press, 1970). Economic and Demographic Relationships in Development.

- Bouman, F.J.A. (1995). Rotating and accumulating savings and credit associations: A development perspective. *World Dev.* 23, 371–384.
- Bowles S. (2008). Policies designed for self-interested citizens may undermine ‘the moral sentiments’: evidence from economic experiments. *Science* 320: 1605–9
- Bradshaw, S. (2002) Gendered Poverties and Power Relations: Looking Inside Communities and Households in Nicaragua, Nicaragua: CIIR, Fundación Puntos de Encuentro, Dutch Embassy
- Bradshaw, S. (2008). From structural adjustment to social adjustment: a gendered analysis of conditional cash transfer programmes in Mexico and Nicaragua. *Global Social Policy*, 8(2), 188-207.
- Bradshaw, S., & Víquez, A. Q. (2008). Women beneficiaries or women bearing the cost? A gendered analysis of the Red de Protección Social in Nicaragua. *Development and Change*, 39(5), 823-844.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3, 77–101.
- Breen, R. L. (2006). A practical guide to focus-group research. *Journal of geography in higher education*, 30(3), 463-475.
- Brydon, L. (2006). Ethical practices in doing development research. In Desai, Vandana & Potter, Robert B.(ed). *Doing development research* (25-34).
- Bryman, A. (2016) *Social Research Methods* (5th edn). Oxford: Oxford University Press.
- Budlender, D. (2010). What do time use studies tell us about unpaid care work? Evidence from seven countries. In Budlender, D. (Ed.) *Time use studies and unpaid care work* (pp. 23-67). Routledge.
- Buijs, G. (2002). Rotating credit associations: their formation and use by poverty-stricken African women in Rhini, Grahamstown, Eastern Cape. *Africanus*, 32(1), 27-42.
- Burki, M. A., Burki, U., & Najam, U. (2021). Environmental degradation and poverty: A bibliometric review. *Regional Sustainability*, 2(4), 324–336.
- Byrne, B. (2004). Qualitative interviewing. *Researching society and culture*, 2, 179-192.
- Cain, E. (2009). Social Protection and Vulnerability, Risk and Exclusion across the Lifecycle“, in Organisation for Economic Co-operation and Development (2009). Promoting Pro-Poor Growth: Employment and Social Protection. Paris: Organisation for Economic Co-operation and Development.
- Caldés, N., & Maluccio, J. A. (2005). The cost of conditional cash transfers. *Journal of International Development*, 17(2), 151.
- Camacho, L. (2014). The Effects of Conditional Cash Transfers on Social Engagement and Trust in Institutions: Evidence from Peru's Juntos Programme. Discussion Paper 24/2014, German Development Institute, Bonn, Available at SSRN: <https://ssrn.com/abstract=2512666>

- Carastathis, A. (2014). The concept of intersectionality in feminist theory. *Philosophy compass*, 9(5), 304-314.
- Card, D., & Hyslop, D. R. (2005). "Estimating the Effects of a Time-Limited Earnings Subsidy for Welfare-Leavers." *Econometrica* 73 (6): 172.
- Caridad Bueno, C., & Henderson, E. A. (2017). Bargaining or backlash? Evidence on intimate partner violence from the Dominican Republic. *Feminist Economics*, 23(4), 90-116.
- Carraro, L., & S.L. Marzi, M. (2021). "Chapter 34: Effects of social protection on poverty and inequality". In Schrung & Loewe (Eds.). *Handbook on Social Protection Systems*. Cheltenham, UK: Edward Elgar Publishing
- Carter, B., Roelen, K., Enfield, S., Avis, W. (2019). *Social Protection Topic Guide*. Brighton, UK.
- Carvalho, N., Thacker, N., Gupta, S. S., & Salomon, J. A. (2014). More evidence on the impact of India's conditional cash transfer program, Janani Suraksha Yojana: quasi-experimental evaluation of the effects on childhood immunization and other reproductive and child health outcomes. *PloS one*, 9(10), e109311.
- Cattaneo, M. D., Galiani, S., Gertler, P. J., Martinez, S., & Titiunik, R. (2009). Housing, health, and happiness. *American Economic Journal: Economic Policy*, 1(1), 75-105.
- Caughlin, J. P., & Huston, T. L. (2010). The flourishing literature on flourishing relationships. *Journal of Family Theory & Review*, 2(1), 25-35
- CBN - Central Bank of Nigeria (2018). *National Financial Inclusion Strategy (Revised)*. CBN Abuja, Nigeria. Available online: <https://www.cbn.gov.ng/Out/2019/CCD/NATIONAL%20FINANCIAL%20INCLUSION%20STRATEGY.pdf>
- Cecchini, S. & Martínez, R. (2011), Inclusive social protection in America Latina: a comprehensive look, a focus on rights, ECLAC books No. 111 (LC/G.2488-P), Santiago, Chile, Economic Commission for Latin America and the Caribbean (ECLAC). United Nations publication, Sales No. S.11. II. G.23.
- Cecchini, S., & Madariaga, A. (2011). Conditional cash transfer programmes: the recent experience in Latin America and the Caribbean. *Cuadernos de la CEPAL*, (95).
- Cecchini, S., & Soares, F. V. (2015). Conditional cash transfers and health in Latin America. *The Lancet*, 385(9975), e32-e34.
- Chambers, R. (1989) 'Editorial Introduction: Vulnerability, Coping and Policy', *IDS Bulletin* 20(2), 1-7, <http://bulletin.ids.ac.uk/idsbo/%20article/view/1821>
- Chandler, D. (2013). 'Human-centred' development? Rethinking 'freedom' and 'agency' in discourses of international development. *Millennium*, 42(1), 3-23.
- Chant, S. (2006). Re-thinking the "feminization of poverty" in relation to aggregate gender indices. *Journal of human development*, 7(2), 201-220.

- Chant, S. (2016). Galvanizing girls for development? Critiquing the shift from 'smart' to 'smarter economics'. *Progress in Development Studies*, 16(4), 314-328.
- Chant, S., & Sweetman, C. (2012). Fixing women or fixing the world? 'Smart economics', efficiency approaches, and gender equality in development. *Gender & Development*, 20(3), 517-529
- Chavez, C. (2008). Conceptualizing from the inside: Advantages, complications, and demands on insider positionality. *The Qualitative Report*, 13(3), 474-494.
- Chege, F. (2012). Doing gender and feminist research in developing countries: The African context. *Secretary, "Africa-Asia University Dialogue for Educational Development" Network Director/Professor, Center for the Study of International Cooperation in Education (CICE), Hiroshima University.*
- Chemmencheri, S. R. (2016). Social protection as a human right in South Asia. *Indian Journal of Human Development*, 10(2), 236-252.
- Chigwedere, Y. (2010). The African womanist vision in Vera's works. *JLS/TLW*, 26(1), 20-44.
- Chowdhry, G. (1995). "Engendering Development? Women in Development (WID) in International Development Regimes." In Marchand, M.H., & Parpart, L.J (Eds.), *Feminism/Postmodernism/Development*. London: Routledge, 26-41.
- Christian, A. (2018). What Makes Lagos Nigeria's Commercial Hub? Weetracker. <https://weetracker.com/2018/11/05/what-makes-lagos-nigerias-commercial-hub/>
- Cirillo, C., Györi, M., & Soares, F. V. (2017). Targeting social protection and agricultural interventions: The potential for synergies. *Global food security*, 12, 67-72.
- Clark, D. S. (2007). Critical feminist theory. In *Encyclopedia of law & society: American and global perspectives* (Vol. 1, pp. 349-350). Sage Publications, Inc., <https://www-doi-org.proxy.bib.uottawa.ca/10.4135/9781412952637.n150>
- Cluver, L. D., Orkin, F. M., Meinck, F., Boyes, M. E., Yakubovich, A. R., & Sherr, L. (2016). Can social protection improve sustainable development goals for adolescent health?. *pLoS one*, 11(10), e0164808.
- Coady, D., Grosh, M. E., & Hoddinott, J. (2004). *Targeting of transfers in developing countries: Review of lessons and experience (Vol. 1)*. Washington, DC: World Bank.
- Code, L. (1991). *What Can She Know? Feminist Theory and the Construction of Knowledge*. Ithaca, NY: Cornell University Press.
- Code, L. (1995). "How Do We Know? Questions of Method in Feminist Practice." Pp. 14-44 in *Changing Methods: Feminists Transforming Practice*, edited by S. D. Burt and L. Code. Peterborough, Ontario, Canada: Broadview Press.
- Connelly, M. P., Li, T. M., MacDonald, M., & Parpart, J. L. (2000). Feminism and development: Theoretical perspectives. *Theoretical perspectives on gender and development*, 51-160.
- Conning, J and Kevane, M., (2000). 'Community-Based Targeting Mechanisms for Social Safety Nets', World Bank, Washington.

- Conway, T., De Haan, A., & Norton, A. (2000, March). *Social protection: new directions of donor agencies*. Paper for the DFID-ODI Inter-Agency Seminar on Social Protection. Easthamstead Park
- Cookson. (2018). *Unjust Conditions Women's Work and the Hidden Cost of Cash Transfer Programs*. University of California Press, Berkeley.
- Corbridge, S., Williams, G., Srivastava, M., & Veron, R. (2005). *Seeing the state: Governance and governmentality in India*. Cambridge: Cambridge University Press.
- Cornwall, A & Rivas, A. (2015) From 'gender equality and 'women's empowerment' to global justice: reclaiming a transformative agenda for gender and development, *Third World Quarterly*, 36(2), 396-415
- Cornwall, A. (2016). Women's empowerment: What works?. *Journal of International Development*, 28(3), 342-359.
- Corrêa, D. S. (2015). Conditional Cash Transfer Programs, the Economy, and Presidential Elections in Latin America. *Latin American Research Review* 50 (2): 63–85.
- Cotterill, P. (1992). "Interviewing Women: Issues of Friendship, Vulnerability, and Power." *Women's Studies International Forum* 15:593–606.
- Covarrubias, K., Davis, B., & Winters, P. (2012). From protection to production: productive impacts of the Malawi Social Cash Transfer scheme. *Journal of Development Effectiveness*, 4(1), 50-77.
- Crenshaw, K. (1991). Mapping the margins: Identity politics, intersectionality, and violence against women. *Stanford Law Review*, 43(6), 1241-1299.
- Cresswell, J. W., & Plano Clark, V. L. (2011). Designing and conducting mixed methods research.
- Cruz, R. C. D. S., Moura, L. B. A. D., & Soares Neto, J. J. (2017). Conditional cash transfers and the creation of equal opportunities of health for children in low and middle-income countries: a literature review. *International journal for equity in health*, 16(1), 1-12.
- Cummins, R. A. (1996). The domains of life satisfaction: An attempt to order chaos. *Social Indicators Research*, 38(3), 303-328.'
- Das, J., Do, Q-T., Ozler, B. (2004). Conditional Cash Transfers and the Equity-Efficiency Debate. The World Bank Policy Research Working Paper Series No. 3280, The World Bank.
- Dauda, R. O. S. (2022). Fuel subsidy and implications for social spending in Nigeria: A research note. *Economic and Policy Review*, 20(1), 26-36.
- Davies, M. (2009). DFID social transfers evaluation summary report. *IDS Research Reports*, 2009(60), 1-36.
- Dávila, L. (2016). "How does Prospera work? Best practices in the implementation of Conditional Cash Transfer Programs in Latin America and the Caribbean." Technical Note no. 971. Washington, DC: Inter-American Development Bank.

- Davis, B., Handa, S., Hypher, N., Winder-Rossi, N., Winters, P., & Yablonski, J. (2016). *From evidence to action: the story of cash transfers and impact evaluation in sub-Saharan Africa*. [First Edition]. FAO and UNICEF and Oxford University Press.
- de Brauw A, Gillian DO, Hoddinott J, & Roy S (2012). *The Impact of Bolsa Familia on Women's Decision Making Power*. Mimeo.
- de Brauw A, Gilligan DO, Hoddinott J, Roy S. (2015). Bolsa Família and Household Labor Supply. *Econ dev Cult Change*, 63(3), 423-57
- de Brauw A., Gilligan D.O, Hoddinott J., Roy S. (2012). The Impact of Bolsa Família on Child, Maternal, and Household Welfare. International Food Policy Research Institute, 1–21.
- de Brauw A., Gilligan D.O, Hoddinott J., Roy S. (2014). The Impact of Bolsa Família on Women's Decision-Making Power. *World Dev.* 159(Supplement C):487–504.
- de la Fuente, R., Parra, A., Sanchez-Queija, I., & Lizaso, I. (2020). Flourishing during emerging adulthood from a gender perspective. *Journal of Happiness Studies*, 21(8), 2889-2908.
- de Mello, A. L. B. (2022). From social vulnerability to social risk in Brazil. *South American Development Society Journal*, 8(24), 81.
- Dercon, S. (2001). Assessing vulnerability. *Publication of the Jesus College and CSAE, Department of Economics, Oxford University*.
- DeSantis, L., & Ugarriza, D. N. (2000). The concept of theme as used in qualitative nursing research. *Western journal of nursing research*, 22(3), 351-372
- Devereux, S. (2016). Is targeting ethical? *Global Social Policy*, 16(2), 166–181.
- Devereux, S. (2016). Social protection for enhanced food security in sub-Saharan Africa. *Food policy*, 60, 52-62.
- Devereux, S. (2021). Targeting. In Schüring, E & Loewe, M. (Eds.), *Handbook on Social Protection Systems*. Cheltenham, UK: Edward Elgar Publishing, pp. 150-62.
- Devereux, S. & Sabates-Wheeler, R. (2004). *Transformative social protection*. IDS Working Paper 232, University of Sussex, Brighton: IDS.
- Devereux, S. & Sabates-Wheeler, R. (2007). Editorial introduction: Debating social protection. *IDS Bulletin* 38(3)
- Devereux, S. and R. Sabates-Wheeler (2015) “Graduating from Social Protection? Editorial Introduction.” *IDS Bulletin*, 46(2):1-12. Institute for Development Studies: University of Sussex.
- Devereux, S., & Solórzano, A. (2016). Broadening Social Protection Thinking. *IDS Bulletin*, 47(2).
- Devereux, S., & White, P. (2010). Social protection in Africa: Evidence, politics and rights. *Poverty & Public Policy*, 2(3), 53-77.

- Devereux, S., Abdulai, A.G., Cuesta, J., Gupte, J., Ragno, L.P., Roelen, K., Sabates, R. and Spadafora, T., (2018) “Can social assistance (with a child lens) help in reducing urban poverty in Ghana? Evidence, challenges and the way forward.” Office of Research – Innocenti Working Paper WP 2018-16. UNICEF: Geneva.
- Devereux, S., Masset, E., Sabates-Wheeler, R., Samson, M., Rivas, A., & te Lintelo, D. (2015). “The Targeting Effectiveness of Social Transfers.” *Journal of Development Effectiveness* 9 (2): 162–211.
- Devereux, S., Masset, E., Sabates-Wheeler, R., Samson, M., Rivas, A.-M., & te Lintelo, D. (2015). *Evaluating the targeting effectiveness of social transfers: A literature review* (IDS Working Paper 460). Brighton: IDS
- Devereux, S., McGregor, J. A., & Sabates-Wheeler, R. (2011). Introduction: social protection for social justice. *IDS Bulletin*, 42(6), 1-9.
- Diaz-Cayeros, A., Estévez, F., & Magaloni, B. (2016). *The political logic of poverty relief: Electoral strategies and social policy in Mexico*. Cambridge University Press.
- Diener, E. (1984). Subjective well-being. *Psychological bulletin*, 95(3), 542.
- Diener, E., Lucas, R. E., & Oishi, S. (2002). Subjective well-being: The science of happiness and life satisfaction. *Handbook of positive psychology*, 2, 63-73.
- Diener, E., Wirtz, D., Tov, W., Kim-Prieto, C., Choi, D. W., Oishi, S., & Biswas-Diener, R. (2010). New well-being measures: Short scales to assess flourishing and positive and negative feelings. *Social indicators research*, 97(2), 143-156.
- Doucet, A., & Mauthner, N. S. (2006). Feminist methodologies and epistemology. In Bryant, C. & Peck, D. (Eds.), *Handbook of 21st century sociology: A reference handbook*, 2, 36-43.
- Duflo, E. (2012). Women empowerment and economic development. *Journal of Economic literature*, 50(4), 1051-1079.
- Dutrey, A. P. (2007). “Successful targeting? Reporting efficiency and costs in targeted poverty alleviation programmes”. Social Policy and Development Programme Paper, No. 37, Geneva, United Nations Research Institute for Social Development (UNRISD)
- EC - European Communities (2010). Social protection for inclusive development: a new perspective in EU cooperation with Africa. Robert Schuman Centre for Advanced Studies, European University Institute, San Domenico di Fiesole.
- EC – European Communities (2012). Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions on ‘Social protection in European Union development cooperation’. Brussels: European Commission.
- Edwards, A., & Skinner, S. (2009). *Qualitative Research in Sport Management*. Routledge.
- El Mekkaoui, N., Forouheshfar, Y., Benhassen, A., Cheikh, N. B., & Emont, J. (2022, September). Social Security Coverage and Informal Workers in Tunisia. In Economic Research Forum Working Papers (No. 1576).

- Ellis, F., Devereux, S., & White, P. (2009). *Social protection in Africa*. Edward Elgar Publishing.
- Enyew, B. E., & Mihrete, A. G. (2018). Liberal feminism: Assessing its compatibility and applicability in Ethiopia context. *International journal of sociology and anthropology*, 10(6), 59-64.
- Esteban-Gonzalo, S., Esteban-Gonzalo, L., Cabanas-Sánchez, V., Miret, M., & Veiga, O. L. (2020). The investigation of gender differences in subjective wellbeing in children and adolescents: The UP & DOWN study. *International Journal of Environmental Research and Public Health*, 17(8), 2732. <https://doi.org/10.3390/ijerph17082732>
- Esteva, G. (2010). What is Development? In *Oxford Research Encyclopedia of International Studies*.
- Esu, G. E. (2017). Assessing the resource curse question: A Case of crude oil production in Nigeria. *Journal of Economic Research*, 22(2), 153-213.
- Evans, O., Nwaogwugwu, I., Vincent, O., Wale-Awe, O., Mesagan, E., & Ojapinwa, T. (2023). The socio-economics of the 2023 fuel subsidy removal in Nigeria. *BizEcons Quarterly*, 17, 12-32.
- Farjana, F., Islam, M. K., Khanam, R., & Mamun, T. M. (2023). Impact of conditional cash transfer on health outcome of expectant mothers in Bangladesh. *International Journal of Social Economics*.
- Farrington, J., Holmes, R. and Slater, R. (2007) 'Linking Social Protection and the Productive Sectors'. ODI Briefing Paper 28. London: ODI.
- Ferguson, L. (2014). "This Is Our Gender Person" The Messy Business of Working as a Gender Expert in International Development. *International Feminist Journal of Politics*, 17(3), 380-397.
- Fernald, L. C., Gertler, P. J., & Hou, X. (2008b). Cash component of conditional cash transfer program is associated with higher body mass index and blood pressure in adults. *The Journal of nutrition*, 138(11), 2250-2257.
- Fernald, L. C., Gertler, P. J., & Neufeld, L. M. (2008a). Role of cash in conditional cash transfer programmes for child health, growth, and development: an analysis of Mexico's Oportunidades. *The lancet*, 371(9615), 828-837.
- Fernald, L. C., Gertler, P. J., & Neufeld, L. M. (2009). 10-year effect of Oportunidades, Mexico's conditional cash transfer programme, on child growth, cognition, language, and behaviour: a longitudinal follow-up study. *The Lancet*, 374(9706), 1997-2005.
- Ferraro, P. J., & Simorangkir, R. (2020). Conditional cash transfers to alleviate poverty also reduced deforestation in Indonesia. *Science Advances*, 6(24).
- FES - Friedrich Ebert Stiftung (2018). Social Protection in Nigeria. <https://library.fes.de/pdf-files/bueros/nigeria/15963.pdf>
- Finlay, L. (2002) 'Negotiating the swamp: the opportunity and challenge of reflexivity in research practice', *Qualitative Research*, 2 (2), 209– 230.

- Fisher, E., Attah, R., Barca, V., O'Brien, C., Brook, S., Holland, J., Kardan, A., Pavanello, S., & Pozarny, P. (2017). The livelihood impacts of cash transfers in sub-Saharan Africa: beneficiary perspectives from six countries. *World Development*, 99, 299-319.
- Fiszbein, A., & Schady, N. R. (2009). *Conditional cash transfers: reducing present and future poverty*. World Bank Publications.
- Fonow, M. M. and. Cook, J. A. (2005). "Feminist Methodology: New Applications in the Academy and Public Policy." *Signs: Journal of Women in Culture and Society* 30(4):2211–36.
- Forbes Africa. (2022). Onwards And Upwards: Turning Lagos into a Booming Economic Hub, *Forbes Africa*. <https://cms.forbesafrica.com/wp-content/uploads/2021/12/Lagos-State-Supplement-RGB-1.pdf>
- Forde, I., Bell, R. & Marmot, M. G. (2011). Using conditionality as a solution to the problem of low uptake of essential services among disadvantaged communities: a social determinants view. *American Journal of Public Health* 101: 1365–9.
- Foster, V., & Pushak, N. (2011). Nigeria's infrastructure: a continental perspective. *World Bank Policy Research Working Paper*, (5686).
- Fowler, J. H., and Christakis, N. A. (2008). Dynamic spread of happiness in a large social network: Longitudinal analysis over 20 years in the Framingham Heart Study. *Br. Med. J.* 337, 1–9
- Franzese R. J. (2002). Electoral and partisan cycles in economic policies and outcomes. *Annual Review of Political Science*, 5, 369-421
- Fuje, H. & Yao, X. (September 21, 2022) Africa's Rapid Economic Growth Hasn't Fully Closed Income Gaps, IMF blog. <https://www.imf.org/en/Blogs/Articles/2022/09/20/africas-rapid-economic-growth-hasnt-fully-closed-income-gaps>
- Fuller, R., Landrigan, P. J., Balakrishnan, K., Bathan, G., Bose-O'Reilly, S., Brauer, M., ... & Yan, C. (2022). Pollution and health: a progress update. *The Lancet Planetary Health*.
- Gaarder, M. M., Glassman, A., & Todd, J. E. (2010). Conditional cash transfers and health: unpacking the causal chain. *Journal of development effectiveness*, 2(1), 6-50.
- Galama, T. J., Morgan, R., & Saavedra, J. E. (2017). *Wealthier, happier and more self-sufficient: When anti-poverty programs improve economic and subjective wellbeing at a reduced cost to taxpayers* (No. w24090). National Bureau of Economic Research.
- Galárraga, O., & Sosa-Rubí, S. G. (2019). Conditional economic incentives to improve HIV prevention and treatment in low-income and middle-income countries. *The Lancet HIV*, 6(10), e705-e714.
- Gammage, S. (2011). Conditional cash transfers and time poverty: An example from Guatemala. In *Cuadragésima sexta reunión de la Mesa Directiva de la Conferencia Regional sobre la Mujer de América Latina y el Caribe*.
- Ganimian, A. J., & Murnane, R. J. (2016). Improving education in developing countries: Lessons from rigorous impact evaluations. *Review of Educational Research*, 86(3), 719-755.

- García-Parra, E., Ochoa-Díaz-López, H., García-Miranda, R., Moreno-Altamirano, L., Solís-Hernández, R., & Molina-Salazar, R. (2016). Are there changes in the nutritional status of children of Oportunidades families in rural Chiapas, Mexico? A cohort prospective study. *Journal of Health, Population and Nutrition*, 35, 1-8.
- Garcia, A. (2012). Long term impacts of the Families in Action program in municipalities with less than 100 thousand inhabitants in the key aspects of the development of the
- Garcia, S., & Hill, J. (2010). Impact of conditional cash transfers on children's school achievement: evidence from Colombia. *Journal of Development Effectiveness*, 2(1), 117-137.
- García, S., & Saavedra, J. E. (2017). Educational impacts and cost-effectiveness of conditional cash transfer programs in developing countries: A meta-analysis. *Review of Educational Research*, 87(5), 921-965.
- Gentilini, U., & Omamo, S. W. (2011). Social protection 2.0: Exploring issues, evidence and debates in a globalizing world. *Food policy*, 36(3), 329-340.
- Gentilini, U., Almenfi, M., Orton, I., & Dale, P. (2022). *Social protection and jobs responses to COVID-19: A Real-Time Review of Country Measures*. World Bank Living paper version 16. <https://documents1.worldbank.org/curated/en/110221643895832724/pdf/Social-Protection-and-Jobs-Responses-to-COVID-19-A-Real-Time-Review-of-Country-Measures.pdf>
- Ghandi, D. (October 2, 2019). Figure of the week: Deployment and use of backup generators in sub-Saharan Africa. *Brookings*. <https://www.brookings.edu/articles/figure-of-the-week-deployment-and-use-of-back-up-generators-in-sub-saharan-africa/>
- Gichuki, C. N., Mutuku, M. M., & Kinuthia, L. N. (2015). Influence of participation in “table banking” on the size of women-owned micro and small enterprises in Kenya. *Journal of Enterprising Communities: People and Places in the Global Economy*, 9(4), 315-326.
- Gilliland, T. E., Sanchirico, J. N., & Taylor, J. E. (2019). An integrated bioeconomic local economy-wide assessment of the environmental impacts of poverty programs. *Proceedings of the National Academy of Sciences*, 116(14), 6737-6742.
- Gitter, S. R., & Barham, B. L. (2008). Women’s power, conditional cash transfers, and schooling in Nicaragua. *The World Bank Economic Review*, 22(2), 271-290.
- Glassman, A., D. Duran, L. Fleisher, D. Singer, R. Sturke, G. Angeles and K. Saldana (2013). Impact of conditional cash transfers on maternal and newborn health. *Journal of Health, Population, and Nutrition* 31 (4 Suppl. 2), S48–S66
- Global Partnership for Universal Social Protection (2019). Together to achieve universal social protection by 2030 (USP2030): A call to action. Geneva. www.usp2030.org/gimi/RessourcePDF.action?id=55464
- Goodwin, S., A.P. Voola, R. Voola. 2018. “What is Program Success in Ultra-Poverty? An exploration of Randomized Control Trials (RCT) and Social Inclusion Evaluations” *Third Sector Review* Vol. 24 (1)
- Gopichandran, V., & Chetlapalli, S. K. (2013). Dimensions and determinants of trust in health care in resource poor settings—a qualitative exploration. *PloS one*, 8(7),

- Grasswick, H. (2018). "Feminist Social Epistemology", *The Stanford Encyclopedia of Philosophy* (Fall 2018 Edition), Edward N. Zalta (ed.), <https://plato.stanford.edu/archives/fall2018/entries/feminist-social-epistemology>
- Gylych, J., Ahmad Jibrin, A., Celik, B., & Isik, A. (2022). Impact of Oil Price Fluctuation on the Economy of Nigeria, the Core Analysis for Energy Producing Countries. <https://www.intechopen.com/chapters/73798>
- Hagemejer, K. (n.d.). Social protection for the eradication of poverty: Goals, Targets and Indicators. International Labor Office. https://www.ilo.org/wcmsp5/groups/public/---ed_dialogue/---actrav/documents/meetingdocument/wcms_218206.pdf
- Hagen-Zanker, J., & Tavakoli, H. (2012). An analysis of fiscal space for social protection in Nigeria. *London: ODI*.
- Hamad, R., Fernald, L. C. H., Karlan, D. S., & Zinman, J. (2008). Social and economic correlates of depressive symptoms and perceived stress in South African adults. *Journal of Epidemiology & Community Health*, 62(6), 538-544.
- Hanandita, W., & Tampubolon, G. (2014). Does poverty reduce mental health? An instrumental variable analysis. *Social Science & Medicine*, 113, 59-67.
- Handa, S., Otchere, F., Sirma, P., & Evaluation Study Team. (2022). More evidence on the impact of government social protection in sub-Saharan Africa: Ghana, Malawi, and Zimbabwe. *Development Policy Review*, 40(3), e12576.
- Handa, S., S. Daidone, A. Peterman, B. Davis, A. Pereira, T. Palermo, and J. Yablonski (2018). Myth-busting? Confronting six common perceptions about unconditional cash transfers as a poverty reduction strategy in Africa. *World Bank Research Observer* 33 (2), 259–98.
- Handl, M. & Spronk, S. (November 24, 2015). With Strings Attached. *Jacobin*. <https://www.jacobinmag.com/2015/11/conditional-cash-transfers-cct-latin-america-pink-tide-kirchner-bolsa-familia-lula-poverty>
- Hanlon, J., Barrientos, A., & Hulme, D. (2010). Just give money to the poor: The Development Revolution from the Global South. *World Bank*.
- Haraway, D. (1988). "Situated Knowledges: The Science Question in Feminism and the Privilege of Partial Perspective." *Feminist Studies* 14:575–99.
- Harding S. (1987). *Feminism & Methodology*. Indiana and Milton Keynes: Indiana University Press and Open University Press.
- Harding, S. (1991). *Whose Science? Whose Knowledge? Thinking from Women's Lives*. Ithaca, NY: Cornell University Press.
- Harding, S. (1996). Gendered ways of knowing and the "epistemological crisis" of the West. In N. R. Goldberger (Ed.), *Knowledge, difference, and power: Essays inspired by women's ways of knowing* (1st ed., pp. 431–454). New York, NY: Basic Books.
- Harding, S., & Norberg, K. (2005). New feminist approaches to social science methodologies: An introduction. *Signs: Journal of Women in Culture and Society*, 30(4), 2009–2015.

- Harrison M. (2006). Ethical practices in doing development research. In Desai, Vandana & Potter, Robert B.(red). *Doing development research* (s. 25-34).
- Hartarto, R. B., Wardani, D. T. K., & Azizurrohman, M. (2021). A qualitative study of conditional cash transfer and education aspirations: Evidence from Yogyakarta. *Journal of Social Service Research*, 47(6), 776-785.
- Hawkesworth M. E. (1989). Knowers, knowing, known: Feminist theory and claims of truth. *Signs*, 14, 533–557
- Hayfield, N. & Huxley, C. (2015) Insider and outsider perspectives: reflections on researcher identities in researcher with lesbian and bisexual women. *Qualitative Research in Psychology* 12(2): 91–106
- Hellawell, D. (2006). Inside-out: Analysis of the insider-outsider concept as a heuristic device to develop reflexivity in students doing qualitative research. *Teaching in Higher Education*, 11(4), 483-494.
- Hesse-Biber, S. N. (2012). Feminist research: Exploring, interrogating, and transforming the interconnections of epistemology, methodology, and method. In S. N. Hesse-Biber (Ed.), *Handbook of feminist research: Theory and praxis* (pp. 1–26). Thousand Oaks, CA: SAGE
- Hickey, S. (2011). The politics of social protection: What do we get from a ‘social contract’ approach? *Canadian Journal of Development Studies/Revue canadienne d'études du développement*, 32(4), 426-438.
- Hickey, S., & Seekings, J. (2017). The global politics of social protection. WIDER Working Paper 2017/115. Helsinki: United Nations University World Institute for Development Economics Research.
- Hidrobo, M., & Fernald, L. (2013). Cash transfers and domestic violence. *Journal of health economics*, 32(1), 304-319.
- Hidrobo, M., Hoddinott, J., Kumar, N., & Olivier, M. (2018). Social protection, food security, and asset formation. *World Development*, 101, 88-103.
- Hidrobo, M., Kumar, N., Palermo, T., Peterman, A., & Roy, S. (2020). Gender-sensitive social protection. *A critical component of the COVID-19 response in low-and middle-income countries*. Washington, DC: IFPRI Issue Brief, IFPRI.
- Hoddinott, J., & Skoufias, E. (2004). The impact of PROGRESA on food consumption. *Economic development and cultural change*, 53(1), 37-61.
- Holland, J., & Ramazanoglu, C. (2002). Feminist methodology. *Feminist Methodology*, 1-196.
- Holmes, R. (2017). Institutional and policy challenges in the implementation of social protection: The case of Nigeria. *What Works for Africa's Poorest: Programmes and policies for the extreme poor*, 207.
- Holmes, R. (2011). The role of social protection programmes in supporting education in conflict-affected situations. *Prospects*, 41, 223-236.

- Holmes, R., & Jones, N. (2010). *Cash transfers and gendered risks and vulnerabilities: lessons from Latin America*. Overseas Development Institute: ODI, Working paper 320
- Holmes, R., & Jones, N. (2013). *Beyond mothers and safety nets: Why social protection needs a gender lens*. Zed Books New York
- Holmes, R., & Scott, L. (2016). Extending social insurance to informal workers. *Overseas Development Institute (ODI)*.
- Holmes, R., Akinrimisi, B., Morgan, J., & Buck, R. (2011). Social protection in Nigeria. *Mapping programmes and their effectiveness*. Overseas Development Institution (ODI).
- Holmes, R., Jones, N., Mannan, F., Vargas, R., Tafere, Y., & Woldehanna, T. (2011). Addressing gendered risks and vulnerabilities through social protection: examples of good practice from Bangladesh, Ethiopia, and Peru. *Gender & Development*, 19(2), 255-270
- Holt-Lunstad, J. (2017). "Friendship and health," in *The Psychology of Friendship*, eds M. Hojjat and A. Moyer, (Oxford: Oxford University Press), 233–24
- Höltge, J., Cowden, R. G., Lee, M. T., Bechara, A. O., Joynt, S., Kamble, S., ... & VanderWeele, T. J. (2023). A systems perspective on human flourishing: Exploring cross-country similarities and differences of a multisystemic flourishing network. *The Journal of Positive Psychology*, 18(5), 695-710.
- Holton, S., Fisher, J., & Rowe, H. (2010). Motherhood: is it good for women's mental health? *Journal of Reproductive and Infant Psychology*, 28(3), 223-239.
- Holzmann, R. & Jorgensen, S. (2000). *Social risk management: a new conceptual framework for social protection and beyond*. Social Protection discussion paper series, no. SP 6 Washington, D.C. : World Bank Group.
<http://documents.worldbank.org/curated/en/932501468762357711/Social-risk-management-a-new-conceptual-framework-for-social-protection-and-beyond>
- Holzmann, R., & Jørgensen, S. (2001). Social risk management: A new conceptual framework for social protection, and beyond. *International Tax and Public Finance*, 8, 529-556.
- Holzmann, R., Sherburne-Benz, L., & Telsuic, E. (2003). Social risk management. *The World Bank's approach to social protection in a globalized world*. Washington, DC: Social Protection Department, World Bank.
- Hujo, K., Behrendt, C., & McKinnon, R. (2017). Introduction: Reflecting on the human right to social security. *International Social Security Review*, 70(4), 5-12.
- Hulme, D. (2014). "Poverty in Development Thought: Symptom or Cause." In *International Development: Ideas, Experience, and Prospects*, edited by B. Currie-Alder, R. Kanbur, D. Malone, and R. Medhora, 81–97. Oxford: Oxford University Press.
- Hunter, B. M., Harrison, S., Portela, A., & Bick, D. (2017). The effects of cash transfers and vouchers on the use and quality of maternity care services: a systematic review. *PloS one*, 12(3), e0173068.

- Huppert, F. A., & So, T. (2009). What percentage of people in Europe are flourishing and what characterises them? In *IX ISQOLS Conference* (pp. 1-7).
- Huppert, F. A., & So, T. T. (2013). Flourishing across Europe: Application of a new conceptual framework for defining well-being. *Social indicators research*, 110, 837-861.
- Ibarrarán, P., Regalia, F., & Stampini, M. (Eds.) (2018). *How Conditional Cash Transfers work*. Inter-American Development Bank.
<https://publications.iadb.org/publications/english/viewer/How-Conditional-Cash-Transfers-Work.pdf>
- Idemudia, U. (2012). The resource curse and the decentralization of oil revenue: the case of Nigeria. *Journal of Cleaner Production*, 35, 183-193.
- ILO— International Labour Organization (2009), Bolsa Familia in Brasil: context, concept and impact, Geneva, Social Security Department, March.
- ILO— International Labour Organization (2012). Social protection floors recommendation (No. 202). Geneva: International Labour Office.
www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R202
- ILO— International Labour Organization (2014). Building economic recovery, inclusive development, and social justice: World Social Protection Report 2014/2015. Geneva, International Labor Office.
- ILO— International Labour Organization (2017). World social protection report 2017–19: Universal social protection to achieve the Sustainable Development Goals. Geneva, International Labour Office. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_604882.pdf
- ILO - International Labour Organization (2019). 100 years of social protection: The road to universal social protection systems and floors, Vol. 1: 50 country cases. Geneva: ILO.
- ILO— International Labour Organization (2021). Building social protection systems: International standards and human rights instruments. Geneva, International Labour Office.
https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---soc_sec/documents/publication/wcms_651219.pdf
- IMF (2023) World Economic Outlook: Data Mapper.
<https://www.imf.org/external/datamapper/NGDPD@WEO/NGA?zoom=NGA&highlight=NGA>
- Jayaratne, T. E., & Stewart, A. J. (1991). Quantitative and qualitative methods in the social sciences: Current feminist issues and practical strategies. In Fonow, M. M & Cook, J. *Beyond Methodology: Feminist Scholarship as Lived Research*, (pp. 85-106). Indiana University Press.
- Jenson, J., & Nagels, N. (2018). Social policy instruments in motion. Conditional cash transfers from Mexico to Peru. *Social Policy & Administration*, 52(1), 323-342.
- Jhabvala, R., G. Standing, S. Davala and S. Kapoor. (2014). *A Little More How Much It is: Piloting Basic Income in Madhya Pradesh*. New Delhi: SEWA-UNICEF.

- Johnson, T. P., & Van de Vijver, F. J. (2002). Social desirability in cross-cultural research. In J. Harness, F. J. Vijver, & P. Mohler (Eds.), *Cross-cultural survey methods* (pp. 193–202). John Wiley.
- Jones, H. (2016). More Education, Better Jobs? A Critical Review of CCTs and Brazil's Bolsa Família Programme for Long-Term Poverty Reduction. *Social Policy and Society*, 15(3), 465–478.
- Jones, N. & Shahrokh, T. (2013). Social protection pathways: shaping social justice outcomes for the most marginalised, now and post-2015. The Overseas Development Institute.
<https://cdn.odi.org/media/documents/8390.pdf>
- Jones, N., R. Holmes, E. Presler-Marshall and M. Stavropoulou (2017). Transforming gender constraints in the agricultural sector: The potential of social protection programmes. *Global Food Security* 12, 89–95
- Jorgensen, S. L., & Siegel, P. B. (2019). *Social protection in an era of increasing uncertainty and disruption: Social risk management 2.0* (Discussion paper No. 1930). World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/31812/Social-Protection-in-an-Era-of-Increasing-Uncertainty-and-Disruption-Social-Risk-Management-2-0.pdf>
- Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and change*, 30(3), 435–464.
- Kabeer, N. (2014). *Gender & social protection strategies in the informal economy*. Routledge.
- Kabeer, N. (2019) “Randomized Controlled Trials and Qualitative Evaluations of a Multifaceted Programme for Women in Extreme Poverty: Empirical Findings and Methodological Reflection” *Journal of Human Development and Capabilities* Vol. 20(2): 197–217
- Kabeer, N., & Waddington, H. (2015). Economic impacts of conditional cash transfer programmes: a systematic review and meta-analysis. *Journal of development effectiveness*, 7(3), 290–303.
- Kabeer, N., Piza, C., & Taylor, L. (2012). What are the economic impacts of conditional cash transfer programmes. *A systematic review of the evidence Systematic review*.
- Kabuya, F.I. (2015). The Rotating Savings and Credit Associations (ROSCAs): Unregistered Sources of Credit in Local Communities. *IOSR J. Humanit. Soc. Sci.* 20, 95–98.
- Kakwani, N., Soares, F. V., & Son, H. H. (2005). Conditional cash transfers in African countries. *Brasilia: International Poverty Centre, United Nations Development Programme*.
- Kaltenborn, M. (2020). The Human Rights Framework for Establishing Social Protection Floors and Achieving Universal Health Coverage. In *Sustainable Development Goals and Human Rights* (pp. 29–51). Springer International Publishing.
- Kamau, N. (2014). Perceptions of Feminism and its effect on voter conscientiousness –A Kenyan Woman’s Perspectives. *Heinrich Boel Stiftung Foundation*.
- Kanbur, R., E. Patel, and J. Stiglitz. 2018. Sustainable Development Goals and the measurement of economic and social progress. Chapter 2 in Stiglitz, J., J. Fitoussi, and M. Durand (Eds), *For*

Good Measure: Advancing Research on Well-Being Metrics Beyond GDP. OECD Publishing, Paris: pg. 33-48

Kandpal, E., et al. 2016. “A Conditional Cash Transfer Program in the Philippines Reduces Severe Stunting.” *Journal of Nutrition* 146 (9): 1793–1800

Katz, C. (1994). Playing the field: questions of fieldwork in geography. *The professional geographer*, 46(1), 67-72.

Kazeem, Y. (2016). Lagos is Africa’s 7th largest economy and is about to get bigger with its first oil finds. *Quartz* <http://qz.com/africa/676819/lagos-is-africas-7th-largest-economy-and-is-about-to-get-bigger-with-its-first-oil-finds>

Keyes, C. L. (2002). The mental health continuum: From languishing to flourishing in life. *Journal of health and social behavior*, 207-222

Keyes, C. L. (2007). Promoting and protecting mental health as flourishing: a complementary strategy for improving national mental health. *American psychologist*, 62(2), 95.

Keyes, C. L., & Simoes, E. J. (2012). To flourish or not: Positive mental health and all-cause mortality. *American journal of public health*, 102(11), 2164-2172.

Khan, S., Yahong, W., & Zeeshan, A. (2022). Impact of poverty and income inequality on the ecological footprint in Asian developing economies: Assessment of sustainable development goals. *Energy Reports*, 8, 670–679.

Kidd, S., & Athias, D. (2019). Hit and miss: An assessment of targeting effectiveness in social protection. *Development Pathways Working Paper*. Orpington: Development Pathways.

Kidd, S., and Wylde, E. (2011). Targeting the Poorest: An Assessment of the Proxy Means Test Methodology. Research Paper. Canberra: Australian Agency for International Development.

Kidd, S., B. Gelders and D. Bailey-Athias (2017). Exclusion by design: An assessment of the effectiveness of the proxy means test poverty targeting mechanism. Extension of Social Security Working Paper 56. Geneva: ILO.

Kidd, S., Nycander, G. A., Tran, A., & Cretney, M. (2020). The social contract and the role of universal social security in building trust in government. Development Pathways.

Kidder, T., Mapandi, Z., Ortega, H. (2014) ‘Not ‘women’s burden’: how washing clothes and grinding corn became issues of social justice and development’, *Gender & Development* 22(3): 495–513.

Kilburn, K., Hughes, J. P., MacPhail, C., Wagner, R. G., Gómez-Olivé, F. X., Kahn, K., & Pettifor, A. (2019). Cash transfers, young women’s economic well-being, and HIV risk: Evidence from HPTN 068. *AIDS and Behavior*, 23, 1178-1194.

King, G., Keohane, R. O., & Verba, S. (1994). *Designing Social Inquiry*. Princeton University Press.

Kirchherr, J., & Charles, K. (2018). Enhancing the sample diversity of snowball samples: Recommendations from a research project on anti-dam movements in Southeast Asia. *PloS one*, 13(8), e0201710.

- Koehler, G. (2021). "Chapter 38: Effects of social protection on social inclusion, social cohesion and nation building". In Schüring, E & Loewe, M. (Eds.), *Handbook on Social Protection Systems*. Cheltenham, UK: Edward Elgar Publishing.
- Kopala-Sibley, D. C., Zuroff, D. C., & Koestner, R. (2012). The determinants of negative maternal parenting behaviours: maternal, child, and paternal characteristics and their interaction. *Early Child Development and Care*, 182(6), 683-700.
- Kronebusch, N., & Damon, A. (2019). The impact of conditional cash transfers on nutrition outcomes: Experimental evidence from Mexico. *Economics & Human Biology*, 33, 169-180.
- Krueger, R. A., & Casey, M. A. (2002). Designing and conducting focus group interviews. In Krueger, R. A., Casey, M. A., Donner, J., Kirsch, S., & Maack, J. N. (Eds.). *Social Analysis: Selected Tools and Techniques*. Social Development Department, The World Bank: Paper no. 36.
- Kvale, S. (1996). *InterViews: An introduction to qualitative research interviewing*. Thousand Oaks, CA: Sage.
- Lamidi, E. O. (2016). Multilevel analysis of state variations in women's participation in household decision-making in Nigeria. *Journal of International Women's Studies*, 17(1), 186-201.
- Lamidi, K. O., & Igbokwe, P. I. (2021). Social investment programmes in Nigeria: Impact and challenges. *African Journal of Social Work*, 11(1).
- Laszlo, S. (2019). The Gender Transformative Potential of Graduation Programs. *GrOW Research Working Paper*, (25). Institute for the Study of International Development, McGill University, Montreal, Canada
- Laszlo, S., Grantham, K., Oskay, E., & Zhang, T. (2017). Grappling with the challenges of measuring women's economic empowerment. *Research Contribution Paper*, 12.
- Laszlo, S., Renee, L., & Majid, M. F. (2019). Conditional cash transfers, women's empowerment and reproductive choices. *Grow Research Working Paper Series*, (21)
- Latapí, A. E., & de la Rocha, M. G. (2009). Girls, mothers, and poverty reduction in Mexico: evaluating Progres-Oportunidades. *The gendered impacts of liberalization: Towards embedded liberalism*.
- Lavinas, L. 2013. "21st Century Welfare." *New Left Review* 84 (November–December), pp. 5-40.
- Lawson, M & Martin, M. (2017). The Commitment to Reducing Inequality Index: A new global ranking of governments based on what they are doing to tackle the gap between rich and poor. Development Finance International Oxfam. <https://policy-practice.oxfam.org/resources/the-commitment-to-reducing-inequality-index-a-new-global-ranking-of-governments-620316/>
- Layton, M. L., & Smith, A. E. (2015). Incorporating marginal citizens and voters: the conditional electoral effects of targeted social assistance in Latin America. *Comparative Political Studies*, 48(7), 854-881.

- Lederman, L. C. (1990). Assessing educational effectiveness: The focus group interview as a technique for data collection. *Communication education*, 39(2), 117-127.
- Leisering, L. & Barrientos, A. (2013). Social citizenship for the global poor? The worldwide spread of social assistance. *International Journal of Social Welfare*, 22(4 Suppl.), S50– S67.
- Leite, P., George, T., Sun, C., Jones, T., & Lindert, K. (2017). *Social registries for social assistance and beyond: a guidance note and assessment tool*. Social Protection and Labor Discussion Paper No. 1704. Washington D.C.: World Bank.
- Leroy, J. L., Ruel, M., & Verhofstadt, E. (2009). The impact of conditional cash transfer programmes on child nutrition: a review of evidence using a programme theory framework. *Journal of development effectiveness*, 1(2), 103-129.
- Levasseur, P. (2021). Why do conditional cash transfer programmes fail to target the poor? The case of urban areas in Mexico. *CEPAL Review*.
- Levy, S., & Schady, N. (2013). Latin America's social policy challenge: Education, social insurance, redistribution. *Journal of Economic Perspectives*, 27(2), 193-218.
- Lewis, H. (2016). Negotiating anonymity, informed consent and ‘illegality’: Researching forced labour experiences among refugees and asylum seekers in the UK. In *Ethical Concerns in Research on Human Trafficking* (pp. 99-116). Springer, Cham.
- Li, S., Okereke, O. I., Chang, S. C., Kawachi, I., & VanderWeele, T. J. (2016). Religious service attendance and lower depression among women—a prospective cohort study. *Annals of Behavioral Medicine*, 50(6), 876-884.
- Lilenstein K, Woolard I, Leibbrandt M 2016. In-work Poverty in South Africa: The Impact of Income Sharing in the Presence of High Unemployment. *Southern Africa Labour and Development Research Unit Working Paper No. 193*. Cape Town: SALDRU, University of Cape Town
- Lincoln, Y. & Guba, E. (1985). *Naturalistic inquiry* Sage, Beverly Hills, CA
- Lippman L.H. et al. (2014) Studying Aspects of Flourishing Among Adolescents. In: *Flourishing Children*. SpringerBriefs in Well-Being and Quality of Life Research. Springer, Dordrecht.
- Litwin, A., Perova, E., & Reynolds, S. A. (2019). A conditional cash transfer and Women's empowerment: Does Bolsa Familia Influence intimate partner violence? *Social Science & Medicine*, 238, 112462.
- Loewe, M., & Schüring, E. (2021). Introduction to the Handbook on Social Protection Systems. In Schüring, E & Loewe, M. (Eds.), *Handbook on social protection systems* (pp. 1-35). Edward Elgar Publishing.
- Loewe, M., B. Trautner and T. Zintl (2019). The social contract: An analytical tool for countries in the Middle East and North Africa (MENA) and beyond. Bonn: German Development Institute.

- Loewe, M., Zintl, T., & Houdret, A. (2021). The social contract as a tool of analysis: Introduction to the special issue on “Framing the evolution of new social contracts in Middle Eastern and North African countries”. *World Development*, 145, 104982.
- Lokot, M. (2021). Whose voices? Whose knowledge? A feminist analysis of the value of key informant interviews. *International Journal of Qualitative Methods*, 20.
- Lomeli, C. V. (2008). Conditional cash transfers as social policy in Latin America: An assessment of their contributions and limitations. *Annual Review of Sociology* 34, 475-99
- Lukwa, A. T., Odunitan-Wayas, F., Lambert, E. V., & Alaba, O. A. (2022). On behalf of the “Savings for Health” IDRC Collaborators. Can Informal Savings Groups Promote Food Security and Social, Economic and Health Transformations, especially among Women in Urban Sub-Saharan Africa: A Narrative Systematic Review. *Sustainability*, 14, 3153.
- Lund C , & Cois A. (2018). Simultaneous social causation and social drift: longitudinal analysis of depression and poverty in South Africa. *Journal of Affective Disorders* 229: 396–402.
- Lund, C., Breen, A., Flisher, A. J., Kakuma, R., Corrigall, J., Joska, J. A., ... & Patel, V. (2010). Poverty and common mental disorders in low- and middle-income countries: A systematic review. *Social science & medicine*, 71(3), 517-528.
- Lund, C., De Silva, M., Plagerson, S., Cooper, S., Chisholm, D., Das, J., ... & Patel, V. (2011). Poverty and mental disorders: breaking the cycle in low-income and middle-income countries. *The lancet*, 378(9801), 1502-1514.
- Maara, J., Cirillo, C., Angeles, G., Prencipe, L., deMilliano, M., Lima, S. M., ... & Malawi SCT Evaluation Team. (2023). Impacts of cash transfer and “cash plus” programs on self-perceived stress in Africa: Evidence from Ghana, Malawi, and Tanzania. *SSM-Population Health*, 101403.
- MacAuslan, I., & Riemenschneider, N. (2011). Richer but resented: What do cash transfers do to social relations?. *IDS Bulletin*, 42(6), 60-66.
- MacAuslan, I., and N. Riemenschneider (2011). “Richer but Resented: What Do Cash Transfers Do to Social Relations?” *IDS Bulletin* 42 (6): 60–66.
- Maestre, M., & Thorpe, J. (2016). Understanding unpaid care work to empower women in market systems approaches. London: BEAM Exchange< <https://beamexchange.org/resources/761/>>
- Maher, C., Hadfield, M., Hutchings, M., & Eyto, A. (2018). Ensuring Rigor in Qualitative Data Analysis: A Design Research Approach to Coding Combining nVivo with Traditional Material Methods. *International Journal of Qualitative Methods*, 17, 1–13
- Malerba, D. (2021). "Chapter 42: Climate change". In Schrung & Loewe (Eds.). *Handbook on Social Protection Systems*. Cheltenham, UK: Edward Elgar Publishing.
- Malo, Á. (2018). *Finding proactive features in labour market policies: A reflection based on the evidence*. ILO Research Papers Series, 8.
- Manacorda, M., Miguel, E., & Vigorito, A. (2011). “Government Transfers and Political Support.” *American Economic Journal: Applied Economics* 3 (3): 1–28.

- Mariano, S. (2020). Conditional cash transfers, empowerment and female autonomy: care and paid work in the Bolsa Família programme, Brazil. *International Journal of Sociology and Social Policy*, 40(11/12), 1491-1507
- Marshall, C., & Rossman, G. (1995). *Designing Qualitative Research* (2nd ed.). Sage.
- Martins, A. P. B., Canella, D. S., Baraldi, L. G., & Monteiro, C. A. (2013). Cash transfer in Brazil and nutritional outcomes: a systematic review. *Revista de saude publica*, 47, 1159-1171.
- Mason-Bish, H. (2019). The elite delusion: reflexivity, identity and positionality in qualitative research. *Qualitative Research : QR*, 19(3), 263–276
- Mason, C. L. (2019). Buzzwords and fuzzwords: flattening intersectionality in Canadian aid. *Canadian Foreign Policy Journal*, 25(2), 203-219.
- Mathers, N., & Slater, R. (2014). Social protection and growth: Research synthesis. *Australia: Department of Foreign Affairs and Trade Australian Government*.
- Max-Neef, M. (1991) *Human scale development: Conception, application, and further reflections*, Apex Press, London.
- Maynard, M. (2004). *Feminist issues in data analysis*. SAGE Publications.
- McGuire, J., Kaiser, C., & Bach-Mortensen, A. (2020). *The impact of cash transfers on subjective well-being and mental health in low- and middle- income countries: A systematic review and meta-analysis*. St. Louis: Federal Reserve Bank of St Louis.
- McKenna, S. A., Iwasaki, P. G., Stewart, T., & Main, D. S. (2011). Key informants and community members in community-based participatory research: one is not like the other. *Progress in community health partnerships: research, education, and action*, 5(4), 387-397.
- McLeish, J., & Redshaw, M. (2017). Mothers' accounts of the impact on emotional wellbeing of organised peer support in pregnancy and early parenthood: a qualitative study. *BMC pregnancy and childbirth*, 17(1), 1-14.
- Medellin, N. & Tejerina, L. (2017). Benefit Structure, the Payment Process, and Financial Inclusion. In Ibarrarán, P., Regalia, F., & Stampini, M. (Eds.). *How Conditional Cash Transfers work*. Inter-American Development Bank.
<https://publications.iadb.org/publications/english/viewer/How-Conditional-Cash-Transfers-Work.pdf>
- Medellín, N., Ibarrarán, P., Stampini, M., & Miguel J. V. (2015). "Moving ahead: recertification and exit strategies in Conditional Cash Transfer Programs." Monograph no. 348. Washington, DC: Inter-American Development Bank.
- Merriam, S. B., Johnson-Bailey, J., Lee, M. Y., Kee, Y., Ntseane, G., & Muhamad, M. (2001). Power and positionality: Negotiating insider/outsider status within and across cultures. *International Journal of Lifelong Education*, 20(5), 405-41
- Mestrum, F. (2012) "Social Protection Floor: Beyond Poverty Reduction?" Global Social Justice Website. Prepared March 4, 2012.

- Meth, C. (2004). Ideology and social policy: 'handouts' and the spectre of dependency'. *Transformation: Critical Perspectives on Southern Africa*, 56(1), 1-30.
- Midgley, J. (2020). Social Protection and Social Development. In S. Todd, J. L. Drolet (Eds.), *Community Practice and Social Development in Social Work*, Social Work, 129-147. Springer Nature, Singapore
- Millán, T. M., Barham, T., Macours, K., Maluccio, J. A., & Stampini, M. (2019). Long-term impacts of conditional cash transfers: review of the evidence. *The World Bank Research Observer*, 34(1), 119-159.
- Miller, C., Miller, R., Verma, N., Dechausay, N., Yang, E., Rudd, T., ... & Honig, S. (2016). Effects of a modified conditional cash transfer program in two American cities: Findings from Family Rewards 2.0. *New York: MDRC, September*.
- Mkandawire, T. (2005). *Targeting and universalism in poverty reduction*. Social Policy and Development Programme paper no. 23. Geneva: UNRISD.
- Mohanty, C. T., Russo, A., & Torres, L. (1991). *Third World Women and the Politics of Feminism*. Bloomington: Indiana University Press.
- Molyneux, M. (2006). Mothers at the service of the new poverty agenda: progresas/oportunidades, Mexico's conditional transfer programme. *Social Policy & Administration*, 40(4), 425-449.
- Molyneux, M. (2007). *Conditional cash transfers: a pathway to women's empowerment?*. Pathways of Women's Empowerment, Institute of Development Studies, University of Sussex.
- Molyneux, M., & Thomson, M. (2011). Cash transfers, gender equity and women's empowerment in Peru, Ecuador and Bolivia. *Gender & Development*, 19(2), 195-212
- Molyneux, M., N. Jones and F. Samuels (2016). Can cash transfer programmes have 'transformative' effects? *Journal of Development Studies* 52 (8), 1087–98.
- Momsen J. (2006). Ethical practices in doing development research. I Desai, Vandana & Potter, Robert B.(red). *Doing development research* (s. 25-34).
- Morse, Y. L. (2019). Elite interviews in the developing world: Finding anchors in weak institutional environments. *Qualitative Research*, 19(3), 277–291.
- Morton, S. E., Muchiri, J., & Swiss, L. (2020). Which feminism (s)? For whom? Intersectionality in Canada's feminist international assistance policy. *International Journal*, 75(3), 329-348.
- Moser, C. O.N. , Binnendijk , A. and Murphy , J. 1995 . “ Evaluating gender impacts ” . In *Evaluation and development: proceedings of 1994 World Bank Conference* , Edited by: Picciotto , R. and Rist , R.C. Washington, DC : World Bank
- Moser, C. O. (1989). Gender planning in the Third World: meeting practical and strategic gender needs. *World development*, 17(11), 1799-1825.
- Mumtaz, Z. (2022). Informal social protection: A conceptual synthesis. *Social Policy & Administration*, 56(3), 394-408.

- Munro, L. T. (2008). "Risks, rights and needs: Compatible or contradictory bases for social protection". In *Social Protection for the Poor and Poorest: Concepts, Policies and Politics*, Edited by: Barrientos, A. and Hulme, D. London: Palgrave.
- Mupedziswa, R., & Ntseane, D. (2013). The contribution of non-formal social protection to social development in Botswana. *Development Southern Africa* (Sandton, South Africa), 30(1), 84–97. <https://doi.org/10.1080/0376835X.2013.756099>
- Murray, M., & Pateman, C. (Eds.). (2012). *Basic income worldwide: Horizons of reform*. Springer.
- MWASD – The Federal Ministry of Women Affairs and Social Development (n.d.). National Gender Policy Federal Republic of Nigeria: Situation Analysis/Framework. Accessed at <https://www.stakeholderdemocracy.org/wp-content/uploads/2019/02/National-Gender-PolicySituation-Analysis.pdf>
- Naples, N. A. (2003). *Feminism and Method: Ethnography, Discourse Analysis, and Activist Research*. New York: Routledge.
- Narayan, D., Chambers, R., Shah, M. K., & Petesch, P. (2000). *Voices of the Poor: Crying out for Change*. New York: Oxford University Press for the World Bank.
- NASSP - National Social Safety Nets Project (2017). Project Implementation Manual. Version 1.0.
- NBS -National Bureau of Statistics (2022). Nigeria: Multidimensional Poverty Index. https://www.mppn.org/wp-content/uploads/2022/11/MPI_web_Nov15_FINAL.pdf
- NCTO (n.d.) <https://ncto.gov.ng>
- Ndimande-Khoza, M. N., Scorgie, F., Delany-Moretlwe, S., Selin, A., Twine, R., Kahn, K., ... & MacPhail, C. (2022). The impact of conditional cash transfers for HIV prevention on peer relationships: perspectives from female recipients and non-recipients in HPTN 068. *BMC Public Health*, 22(1), 2230.
- Nelson, S. K., Kushlev, K., & Lyubomirsky, S. (2014). The pains and pleasures of parenting: When, why, and how is parenthood associated with more or less well-being?. *Psychological bulletin*, 140(3), 846.
- Neufeld, L. M., Steta, C., Rivera, J., Martinez Valle, A., Grados, R., Uriega, S., & López, V. H. (2011). Evaluation for program decision making: a case study of the Oportunidades program in Mexico. *The Journal of nutrition*, 141(11), 2076-2083.
- Nkealah, N. (2016). (West) African feminisms and their challenges. *Journal of literary Studies*, 32(2), 61-74.
- Nnaemeka, O. (2003). Nego-feminism: Theorizing, practicing, and pruning Africa's way. *Signs: Journal of women in culture and society*, 29(2), 357-385.
- Nnaemeka, O. (2013). Foreword: Locating Feminisms/Feminists. In: McCann, Carole and Kim, Seung-Kyung (eds) *Feminist Local and Global Theory Perspectives Reader*. New York: Routledge, pp. 317-320

- Norton, A., N. Seddon, A. Agrawal, C. Shakya, N. Kaur and I. Porras (2020). Harnessing employment-based social assistance programmes to scale up nature-based climate action. Philosophical Transactions of the Royal Society of London. *Series B: Biological Sciences* 375 (1794), 2019012
- NPM - Nigeria Poverty Map (2022). Multidimensional Poverty in Lagos State <https://www.nigeriapovertymap.com/state/335f9980-5bb3-4366-8f18-edf4125bb8da>
- Nussbaum, M. C. (2000). *Women and human development: The capabilities approach* (Vol. 3). Cambridge university press.
- O'Brien, C., Holmes, R., Scott, Z., & Barca, V., Kardan, A., Holmes, R., Watson, C., Congrave, J. (2018). Shock-responsive Social Protection Systems Research: Synthesis Report. Oxford: Oxford Policy Management.
- Obiefuna, J., Nwilo, P., Atagbaza, A. & Okolie, C. (2013). Spatial changes in the wetlands of Lagos/Lekki lagoons of Lagos, Nigeria. *Journal of Sustainable Development*, 6(7), 123-133
- Ochogwu, J. (2023). Unpacking the politics of social assistance: Part 1 – Nigeria. *Institute of Development Studies*. <https://www.ids.ac.uk/opinions/unpacking-the-politics-of-social-assistance-part-1-nigeria/>
- Oduenyi, C., Ordu, V., & Okoli, U. (2019). Assessing the operational effectiveness of a maternal and child health (MCH) conditional cash transfer pilot programme in Nigeria. *BMC pregnancy and childbirth*, 19, 1-12.
- Oduro, R. (2015). Beyond poverty reduction: Conditional cash transfers and citizenship in Ghana. *International Journal of Social Welfare*, 24(1), 27–36.
- Odusola, A., Cornia, G., Bhorat, H., & Conceição, P. (2017). Income Inequality Trends in sub-Saharan Africa: Divergence, Determinants and Consequences. United Nations Development Program: New York. https://www.undp.org/sites/g/files/zskgke326/files/migration/africa/undp-rba_Income-Inequality-in-SSA_Chapter-1.pdf
- OECD (2013). *Guidelines on measuring subjective well-being*. Paris: OECD Publishing.
- OECD (2018), Social Protection System Review: A Toolkit, OECD Development Policy Tools, OECD Publishing, Paris.
- OECD (2019). Can social protection be an engine for inclusive growth? Paris: Organisation for Economic Co-operation and Development. <https://doi.org/10.1787/9d95b5d0-e>
- Ogbuli, K. (July 23, 2023). Will N8,000 Be Enough? The Future of Nigeria's social safety net. *The Republic*. <https://republic.com.ng/june-july-2023/nigerias-social-safety-net/>
- Ogunro, V. (2014). Nigeria's Business Environment: Issues Challenges and Prospects. *International Journal of Academic Research in Business and Social Sciences*. 4.
- Ohrnberger, J., Fichera, E., Sutton, M., & Anselmi, L. (2020). The worse the better? Quantile treatment effects of a conditional cash transfer programme on mental health. *Health policy and planning*, 35(9), 1137-1149.

- Olesen, V. (2000). Feminisms and qualitative research at and into the millennium, in Denzin, N. K & Lincoln, Y. S (eds), *The Handbook of Qualitative Research* (2nd edition). Thousand Oaks, CA: Sage.
- Oliver A. (2012). A nudge too far? A nudge at all? On paying people to be healthy. *Healthcare papers* 12: 8–16.
- Onoka, C. A., Onwujekwe, O. E., Uzochukwu, B. S., & Ezumah, N. N. (2013). Promoting universal financial protection: constraints and enabling factors in scaling-up coverage with social health insurance in Nigeria. *Health research policy and systems*, 11, 1-10.
- OPEC (2023). OPEC monthly oil market report. <https://momr.opec.org/pdf-download/>
- Origenes, A., Nishimura, H., Fernald, L., & Reynolds, S. (2019). Associations between Bolsa Familia and Women's Empowerment: Exclusive and Joint Decision-Making Two to Three Years after Implementation. <https://deliverypdf.ssrn.com/delivery.php?ID=305031083029083112104093102029068109034071000010027054111070001102104098002110014102099011058111062051098122021098005096111066025070025007037005086027066026087064123068055056069031074090085025073000072092024030114005068030012118094106001123012069080029&EXT=pdf&INDEX=TRUE>
- Orton, I. (May 27, 2014). Conditional Cash Transfers and the Human Right to Social Security. *Social Protection-Human Rights*. <https://socialprotection-humanrights.org/expertcom/conditional-cash-transfers-and-the-human-right-to-social-security/>
- Owusu-Addo, E., & Cross, R. (2014). The impact of conditional cash transfers on child health in low-and middle-income countries: a systematic review. *International journal of public health*, 59, 609-618.
- Owusu-Addo, E., A. Renzaho and B. Smith (2018). The impact of cash transfers on social determinants of health and health inequalities in Sub-Saharan Africa: A systematic review. *Health Policy and Planning* 33 (5), 675–96.
- Oyebade, A. (2016). Women's Rights and the Incidence of Marriage in Nigeria. *Social Science Research Network*, 2802144 <http://dx.doi.org/10.2139/ssrn.2802144>
- Oyediran, K., & Odusola, A. (2004). Poverty and the dynamics of women's participation in household decision-making in Nigeria. *African Population Studies Supplement A to*, 19.
- Ozer, E. J., Fernald, L. C., Weber, A., Flynn, E. P., & VanderWeele, T. J. (2011). Does alleviating poverty affect mothers' depressive symptoms? A quasi-experimental investigation of Mexico's Oportunidades programme. *International journal of epidemiology*, 40(6), 1565-1576.
- Padmakanthi, N.P.D. (2023). Sustainable Way to Eradicate Poverty through Social Protection: The Case of Sri Lanka. *Soc. Sci.* 12 (7), 384
- Paes-Sousa, R., Santos, L. M. P., & Miazaki, É. S. (2011). Effects of a conditional cash transfer programme on child nutrition in Brazil. *Bulletin of the World Health Organization*, 89, 496-503.

- Paffenholz, T., Ross, N., Dixon, S., Schluchter, A., & True, J. (2016). *"Making Women Count - Not Just Counting Women: Assessing Women's Inclusion and Influence on Peace Negotiations,"* Geneva: Inclusive Peace and Transition Initiative (The Graduate Institute of International and Development Studies) and UN Women.
- Pan, J., X. Lei and G. Liu (2016). Health insurance and health status: Exploring the causal effect from a policy intervention. *Health Economics* 25 (11), 1389–402.
- Parker, I. (2007). Critical psychology: What it is and what it is not. *Social and personality psychology compass*, 1(1), 1-15.
- Parker, S. W., & Todd, P. E. (2017). Conditional cash transfers: The case of Progres/Oportunidades. *Journal of Economic Literature*, 55(3), 866-915.
- Parodi, S. & Vasquez, M. (2017). Foundations of the Operational Cycle. In Ibararán, P., Regalia, F., & Stampini, M. (Eds.). *How Conditional Cash Transfers work*. Inter-American Development Bank. <https://publications.iadb.org/publications/english/viewer/How-Conditional-Cash-Transfers-Work.pdf>
- Patai, D. (1991). U.S. Academics and Third World Women: Is Ethical Research Possible? In S. Berger Gluck & D. Patai (Eds.), *Women's Words: The feminist practice of oral history* (pp. 137–153). New York: Routledge.
- Patton, M. Q. (2002). *Qualitative research & evaluation methods: Integrating theory and practice*. Sage publications.
- Pavanello, S., Watson, C., Onyango-Ouma, W., & Bukuluki, P. (2016). Effects of cash transfers on community interactions: Emerging evidence. *The Journal of Development Studies*, 52(8), 1147-1161.
- Pavanello, S., Watson, C., Onyango-Ouma, W., & Bukuluki, P. (2018). Effects of cash transfers on community interactions: Emerging evidence. In *The Social and Political Potential of Cash Transfers* (pp. 61-75). Routledge.
- Pega, F., Shaw, C., Rasanathan, K., Yablonski, J., Kawachi, I., & Hales, S. (2015). Climate change, cash transfers and health. *Bulletin of the World Health Organization*, 93, 559-565.
- Pellerano, L., Moratti, M., Jakobsen, M., Bajgar, M., & Barca, V. (2014). Child grants programme impact evaluation. *Follow-Up Report, Oxford Policy Management, Oxford*
- Perova, E. (2010). *Three essays on intended and not intended impacts of conditional cash transfers*. University of California, Berkeley.
- Perova, E., & Vakis, R. (2012). 5 years in Juntos: New Evidence on the Program's Short and Long-term Impacts. <https://hdl.handle.net/20.500.12799/3468>
- Pezirkianidis, C., Galanaki, E., Raftopoulou, G., Moraitou, D., & Stalikas, A. (2023). Adult friendship and wellbeing: A systematic review with practical implications. *Frontiers in Psychology*, 14, 1059057.

- Pillow, W. (2003). Confession, catharsis, or cure? Rethinking the uses of reflexivity as methodological power in qualitative research. *International journal of qualitative studies in education*, 16(2), 175-196.
- Plagerson, S., Harpman, T., & Kielmann, K. (2012). Cash transfers and citizenship: Evidence from South Africa. *Journal of Development Studies*, 48(7), 969– 982.
- Popogbe, O. O., Akinleye, S. O., & Oke, D. M. (2023). A tripartite approach to social inclusion in selected slums in Lagos State, Nigeria. *Review of Economics and Political Science*, 8(1), 2-18.
- Prencipe, L., Houweling, T. A., van Lenthe, F. J., & Palermo, T. (2021). Do conditional cash transfers improve mental health? Evidence from Tanzania's governmental social protection program. *Journal of Adolescent Health*, 69(5), 797-805.
- Promundo (2016). Promundo pilots gender transformative toolkit for Brazilian professionals working on conditional cash transfer programs. <https://promundoglobal.org/promundo-pilots-gender-transformative-toolkit-brazilian-professionals-working-conditional-cash-transfer-programs/>
- Pronyk, P. M., Harpham, T., Busza, J., Phetla, G., Morison, L. A., Hargreaves, J. R., ... & Porter, J. D. (2008). Can social capital be intentionally generated? A randomized trial from rural South Africa. *Social science & medicine*, 67(10), 1559-1570.
- Ragetlie, R., Najjar, D., & Baruah, B. (2021). Paying “Lip Service” to Gender Equality: The Hollow Implementation of Gender Mainstreaming in Jordan. *Civil Society Review*, November (5).
- Raifu, I. A., Aminu, A., & Folawewo, A. O. (2020). Investigating the relationship between changes in oil prices and unemployment rate in Nigeria: linear and nonlinear autoregressive distributed lag approaches. *Future Business Journal*, 6, 1-18.
- Ralston, L., Andrews, C., & Hsiao, A. J. Y. (2017). The impacts of safety nets in Africa: what are we learning?. *World Bank Policy Research Working Paper*, (8255).
- Ramírez-Silva, I., Rivera, J. A., Leroy, J. L., & Neufeld, L. M. (2013). The Oportunidades program's fortified food supplement, but not improvements in the home diet, increased the intake of key micronutrients in rural Mexican children aged 12–59 months. *The Journal of nutrition*, 143(5), 656-663.
- Ramírez, V. (2016). CCTs through a wellbeing lens: The importance of the relationship between front-line officers and participants in the Oportunidades/Prospera programme in Mexico. *Social Policy and Society*, 15(3), 451–464. doi:10.1017/S1474746416000129
- Ramos, D., da Silva, N. B., Ichihara, M. Y., Fiaccone, R. L., Almeida, D., Sena, S., Rebouças, P., Júnior, E.P.P., Paixão, E.S., Ali, S. and Rodrigues, L.C. (2021). Conditional cash transfer program and child mortality: A cross-sectional analysis nested within the 100 million Brazilian Cohort. *pLoS medicine*, 18(9), e1003509.
- Rasella, D., Aquino, R., Santos, C. A., Paes-Sousa, R., & Barreto, M. L. (2013). Effect of a conditional cash transfer programme on childhood mortality: a nationwide analysis of Brazilian municipalities. *The lancet*, 382(9886), 57-64.

- Rawlings, L. B., & Rubio, G. M. (2005). Evaluating the impact of conditional cash transfer programs. *The World Bank Research Observer*, 20(1), 29-55.
- Razavi, S. & Miller, C. (1995). *From WID to GAD: Conceptual shifts in the women and development discourse* (No. 1). UNRISD Occasional Paper.
- Reis, E., & Moore, M. (2005). *Elite perceptions of poverty and inequality*. Zed Books.
- Riger, S. (1992). Epistemological debates, feminist voices: Science, social values, and the study of women. *American Psychologist*, 47(6), 730–740
- Ring, J. (1987). Toward a feminist epistemology. *American Journal of Political Science*, 31, 753–772.
- Roberts, A. (2015). The Political Economy of “Transnational Business Feminism” problematizing the corporate-led gender equality agenda. *International feminist journal of politics*, 17(2), 209-231
- Roberts, A. & Soederberg, S. (2012) Gender Equality as Smart Economics? A critique of the 2012 World Development Report, *Third World Quarterly*, 33(5), 949-968
- Robertson, L., Mushati, P., Eaton, J. W., Dumba, L., Mavise, G., Makoni, J., ... & Gregson, S. (2013). Effects of unconditional and conditional cash transfers on child health and development in Zimbabwe: a cluster-randomised trial. *The Lancet*, 381(9874), 1283-1292.
- Roelen, K. (2014). Challenging Assumptions and Managing Expectations Moving Towards Inclusive Social Protection in Southeast Asia. *Journal of Southeast Asian Economies*, 57-67.
- Rohregger, B. (2021). "Chapter 5: Social services". In Schrung & Loewe (Eds.). *Handbook on Social Protection Systems*. Cheltenham, UK: Edward Elgar Publishing.
- Rose, H. (1994). *Love, Power, and Knowledge: Towards a Feminist Transformation of the Sciences*. Cambridge, England: Polity Press.
- Rottenberg, C. (2014). The rise of neoliberal feminism. *Cultural studies*, 28(3), 418-437.
- Roy, A. (2010). *Poverty Capital: Microfinance and the Making Development*. New York: Routledge
- Ruch, F. U (2019). “Prospects, Risks and Vulnerabilities.” In Kose, M A and F Ohnsorge (Eds.) *A Decade After the Global Recession: Lessons and Challenges for Emerging and Developing Economies*. Washington, DC: World Bank.
- Rukiko, M. D., Mwakalobo, A. B. S., & Mmasa, J. J. (2023). The context in conditional cash transfer (CCT) programs: A royal road to health service utilization to the poor? *Cogent Business & Management*, 10(1), 2198075.
- Ryan, R. M., Curren, R. R., & Deci, E. L. (2013). What humans need: Flourishing in Aristotelian philosophy and self-determination theory. In A. S. Waterman (Ed.), *The best within us: Positive psychology perspectives on eudaimonia* (pp. 57–75). American Psychological Association.

- Ryff, C. D. (1989). Happiness is everything, or is it? Explorations on the meaning of psychological well-being. *Journal of personality and social psychology*, 57(6), 1069.
- Saavedra, J. and Garcia, S. (2016). Educational impacts and cost-effectiveness of conditional cash transfer programs: A meta-analysis. Working Paper.
- Saavedra, J. E. (2016, May). The effects of conditional cash transfer programs on poverty reduction, human capital accumulation and wellbeing. In *United Nations Expert Group Meeting: "Strategies for eradicating poverty to achieve sustainable development for all"* convened in New York on June (pp. 1-3).
- Sabates-Wheeler, R., A. Hurrell and S. Devereux (2015). Targeting social transfer programmes: Comparing design and implementation errors across alternative mechanisms. *Journal of International Development* 27 (8), 1521–45.
- Sabates-Wheeler, R., Devereux, S. (2008). Transformative Social Protection: The Currency of Social Justice. In: Barrientos, A., Hulme, D. (eds) *Social Protection for the Poor and Poorest*. Palgrave Studies in Development. Palgrave Macmillan, London.
- Saldiva, S. R. D. M., Silva, L. F. F., & Saldiva, P. H. N. (2010). Anthropometric assessment and food intake of children younger than 5 years of age from a city in the semi-arid area of the Northeastern region of Brazil partially covered by the bolsa familia program. *Rev Nutr*, 23(2), 221-229.
- Salvini, A., & Bolits, G. (2021). "Chapter 4: Labour market policies". In Schrung & Loewe (Eds.). *Handbook on Social Protection Systems*. Cheltenham, UK: Edward Elgar Publishing
- Salzman, P. C. (2018). *Toxic feminism*. Culture Wars: Essays on the Frontier. Frontier Centre for Public Policy EF40. <https://fcpp.org/wp-content/uploads/EF40ToxicFeminismSalzmanF2.pdf>
- Sanchez, A., Melendez, G., & Behrman, J. (2016). The impact of the Juntos conditional cash transfer programme in Peru on nutritional and cognitive outcomes: does the age of exposure matter?. *Young Lives*.
- Satumba, T., Bayat, A., & Mohamed, S. (2017). The impact of social grants on poverty reduction in South Africa. *Journal of Economics*, 8(1), 33-49.
- Savvides N, Al-Youssef J, Colin M, Garrido C (2014) Journeys into inner/outer space reflections on the methodological challenges of negotiating insider-outsider status in international educational research. *Research in Comparative and International Education* 9(4): 412–425.
- Schady N. (2000). The political economy of expenditures by the Peruvian social fund (FONCODES), 1991-95. *The American Political Science Review*, 94, 289-304
- Schech, S., & Haggis, J. (2000). *Culture and development: A critical introduction*. Wiley-Blackwell.
- Scheel, I. B., Scheel, A. E., & Fretheim, A. (2020). The moral perils of conditional cash transfer programmes and their significance for policy: a meta-ethnography of the ethical debate. *Health Policy and Planning*, 35(6), 718-734.
- Schober, G. (2019). Conditional Cash Transfers, Resources, and Political Participation in Latin America. *Latin American Research Review*, 54(3), 591-607.

- Schotanus-Dijkstra, M., Pieterse, M. E., Drossaert, C. H., Westerhof, G. J., De Graaf, R., Ten Have, M., ... & Bohlmeijer, E. T. (2016). What factors are associated with flourishing? Results from a large representative national sample. *Journal of happiness studies*, 17, 1351-1370.
- Schüring, E. (2012). To condition or not-is that the question? an analysis of the effectiveness of ex-ante and ex-post conditionality in social cash transfer programs. [Doctoral Thesis, Maastricht University]. Boekenplan.
- Schüring, E. (2021). "Chapter 2: Social transfers". In Schüring & Loewe (Eds.). *Handbook on Social Protection Systems*. Cheltenham, UK: Edward Elgar Publishing.
- Schwarzer, H., Van Panhuys, C., & Diekmann, K. (2016). *Protecting people and the environment lessons learnt from Brazil's Bolsa Verde, China, Costa Rica, Ecuador, Mexico, South Africa and 56 other experiences* (No. 995164592002676). International Labour Organization.
- Seers, D. (1969) 'The meaning of development', *International Development Review*, w11(4), 2–6.
- Segura-Pérez, S., Grajeda, R., & Pérez-Escamilla, R. (2016). Conditional cash transfer programs and the health and nutrition of Latin American children. *Revista Panamericana de Salud Pública*, 40, 124-137.
- Seidenfeld, D., S. Handa, G. Tembo, S. Michelo, C. Harland Scott and L. Prencipe. (2014). "The Impact of an Unconditional Cash Transfer on Food Security and Nutrition: The Zambia Child Grant Programme." In J. Harris, L. Haddad and S. Grutz (Eds.). *Turning Rapid Growth into Meaningful Development*. Brighton, UK: Institute for Development Studies, pp. 48-54.
- Seligman, M. E. (2011). *Flourish: A visionary new understanding of happiness and well-being*. Simon and Schuster.
- Sen A. (1999). *Development as freedom*, Oxford: Oxford University Press.
- Sepúlveda C. M. (2017). Ensuring inclusion and combatting discrimination in social protection programmes: The role of human rights standards. *International Social Security Review*, 70(4), 13-43.
- Sepúlveda, M. M., & Nyst, C. (2012). *The human rights approach to social protection*. Helsinki: Ministry for Foreign Affairs of Finland.
- Seymour, D. (2014). A Human Rights-Based Approach to Social Protection and the Gender Perspective. <https://socialprotection-humanrights.org/expertcom/a-human-rights-based-approach-to-social-protection-and-the-gender-perspective/>
- Shadare, G. A. (2020). *Conditional cash transfers in Nigeria—an exploratory study* (Doctoral dissertation, University of Sheffield).
- Shadare, G. A. (2022). The Governance of Nigeria's Social Protection: The Burdens of Developmental Welfarism?. *Societies*, 12(1), 20.
- Skoufias, E., M. Unar and T. González de Cossío (2013). The poverty impacts of cash and in-kind transfers: Experimental evidence from rural Mexico. *Journal of Development Effectiveness* 5 (4), 401–29.

- Skovdal, M., Mushati, P., Robertson, L., Munyati, S., Sherr, L., Nyamukapa, C., & Gregson, S. (2013). Social acceptability and perceived impact of a community-led cash transfer programme in Zimbabwe. *BMC Public Health*, 13(1), 1-13.
- Slater, R. and Farrington, J. (2009). "Targeting of Social Transfers: A review for DFID". Overseas Development Institute. <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/5494.pdf>
- Smith-Oka, V. (2015) 'Microaggressions and the reproduction of social inequalities in medical encounters in Mexico', *Social Science and Medicine*, 143, 9–16
- Smith, D. E. (1987). *The everyday world as problematic: A feminist sociology*. University of Toronto Press.
- Smith, D. E. (1999). *Writing the social: Critique, theory, and investigations*. University of Toronto Press.
- Soares, F. V., Ribas, R. P., & Osório, R. G. (2010). Evaluating the impact of Brazil's Bolsa Familia: Cash transfer programs in comparative perspective. *Latin American research review*, 45(2), 173-190.
- Soile, I., & Babajide, N. (2015). Oil Price Shocks and Nigeria's Economic Activity: Evidence from ARDL Co-Integration and VECM Analysis. <http://dx.doi.org/10.2139/ssrn.2624004>
- Soss, J. (2006). Talking our way to Meaningful Explanation. A Practice-Centered View of Interpretive Research. *Interpretation and Method: Empirical Research Methods and the Interpretive Turn*, New York and London, ME Sharpe.
- Spivak, G. C. (1993). *Outside in the Teaching Machine*. New York: Routledge.
- Sprague, J., & Kobryniewicz, D. (2006). A Feminist Epistemology. In: Handbook of the Sociology of Gender. *Handbooks of Sociology and Social Research*. Springer, Boston, MA.
- Stampini, M. (2017). Beneficiary Identification and Management of the Rosters of Beneficiaries. In Ibarrarán, P., Regalia, F., & Stampini, M. (Eds.). *How Conditional Cash Transfers work*. Inter-American Development Bank. <https://publications.iadb.org/publications/english/viewer/How-Conditional-Cash-Transfers-Work.pdf>
- Stampini, M., & Tornarolli, L. (2012). *The growth of conditional cash transfers in Latin America and the Caribbean: did they go too far?* (No. 49). IZA Policy Paper.
- Standing, G. (2002). *Beyond the New Paternalism: Basic Security as Equality*. London: Verso.
- Standing, G. (2011). Behavioural conditionality: why the nudges must be stopped: an opinion piece. *Journal of Poverty and Social Justice*, 19(1), 27-38.
- Standing, G. (2014). Conditionality and human rights. *United Nations Research Institute for Social Development*

- Stephens, C. (2014). Paying the piper: additional considerations of the theoretical, ethical and moral basis of financial incentives for health behavior change. *International Journal of Behavioral Medicine* 21: 202–5.
- Stiglitz, J., J. Fitoussi, and M. Durand. (2018). *Beyond GDP: Measuring What Counts for Economic and Social Performance*. OECD Publishing, Paris
- Strang S., Park, S. Q, Strombach, T., Kenning, P. (2016). Applied economics: the use of monetary incentives to modulate behavior. *Progress in Brain Research* 229: 285–301.
- Streeten, P. (1981). *Development perspectives*. Springer.
- Struckmann, C. (2018). A postcolonial feminist critique of the 2030 Agenda for Sustainable Development: A South African application. *Agenda*, 32(1), 12-24.
- Strupat, C. (2021). Chapter 36: Effects of social protection on health. In Schrung & Loewe (Eds.). *Handbook on Social Protection Systems*. Cheltenham, UK: Edward Elgar Publishing
- Stuart E & Woodroffe J (2016) ‘Leaving no-one behind: Can the Sustainable Development Goals succeed where the Millennium Development Goals lacked?’, in *Gender & Development*, 24, 1,69–81.
- Stuhlhofer, E. W. (2020). *Making Sense of the Lived Experiences of Kenyan Female Migrants in Austria*. Ph.d Dissertation: Sigmund Freud University Vienna.
- Su, Y. M., Wu, Y. C., & Lin, C. H. (2014). Designing “Flourishing” into Green Environment for Taipei City. In *Cross-Cultural Design: 6th International Conference, CCD 2014, Held as Part of HCI International 2014, Heraklion, Crete, Greece, June 22-27, 2014. Proceedings* 6 (pp. 341-350). Springer International Publishing.
- Sugiyama N. B., & Hunter W. (2013). Whither clientelism? Good governance and Brazil’s Bolsa Familia program. *Comparative Politics*, 46, 43-62.
- Sugiyama, N. B. (2011). The diffusion of Conditional Cash Transfer programs in the Americas. *Global Social Policy*, 11(2-3), 250–278.
- Sugiyama, N. B., & Hunter, W. (2020). Do conditional cash transfers empower women? Insights from Brazil’s bolsa família. *Latin American Politics and Society*, 62(2), 53-74.
- Sugiyanto, C., Kusumastuti, S. Y., Donna, D. R. (2012). Managing Risks: How do Poor Households Smooth Their Income and Consumption? (An Examination of Poor Households in Yogyakarta, Indonesia). Institute for Money, Technology, and Financial Inclusion. Working Paper 2012-3. https://www.imtfinet.org/files/blog_working_papers/2012-3_sugiyanto.pdf
- Suppes, A. (2020). Do women need to have children in order to be fulfilled? A system justification account of the motherhood norm. *Social Psychological and Personality Science*, 11(7), 999-1010.
- Tabbush, C. (2009). “Gender, Citizenship and New Approaches to Poverty Relief: Conditional Cash Transfer Programmes in Argentina.” In Razavi, S. (Ed.). *The Gendered Impacts of Liberalization: Towards ‘Embedded Liberalism’*. New York: Routledge, 297-299.

- Tabbush, C. (2010). Latin American women's protection after adjustment: a feminist critique of conditional cash transfers in Chile and Argentina. *Oxford Development Studies*, 38(4), 437-459.
- Tavris, C. (1993). The mismeasure of woman. *Feminism & Psychology*, 3(2), 149–168.
- Taylor, G. A., & Blake, B. J. (2015). Key informant interviews and focus groups. In M. De Chesnay (Ed.), *Nursing research using data analysis. Qualitative designs and methods in nursing* (pp. 153–165). Springer.
- Taylor, J.M. Gilligan, C. and Sullivan, A.M. (1997). *Between Voice and Silence: Women and Girls, Race and Relationship*. Boston: First Harvard University Press.
- Thakur, S. G., Arnold, C., & Johnson, T. (2009). *Gender and social protection*. Commonwealth Secretariat.
- The Transfer Project (2017). *Myth-busting? How research is refuting common perceptions about unconditional cash transfers* (Research Brief 02)
- Tinker, I. (1990). *Persistent Inequalities: women and world development*, Oxford University Press, Oxford.
- Tirivayi, N. (2017). *Social protection for building the resilience of forest-dependent people: Evidence, linkages, practices, and potential applications*. Social Protection and Forestry Working Paper 1. Rome: Food and Agricultural Organisation (FAO).
- Todd, J. E., Winters, P. C., & Hertz, T. (2010). Conditional cash transfers and agricultural production: Lessons from the Oportunidades experience in Mexico. *The Journal of Development Studies*, 46(1), 39-67.
- Tong R (2009). *Feminist Thought: A more Comprehensive Introduction*, West view Press, University of North Carolina, Charlotte.
- Townsend, P. (2009). Social Security and Human Rights. In: Townsend, P. (eds) *Building Decent Societies*. Palgrave Macmillan, London.
- Transparency International (2022). Corruption Perceptions Index 2022. https://images.transparencycdn.org/images/Report_CPI2022_English.pdf
- Tremblay, M. A. (1982). The key informant technique: A non- ethnographic application. In R. Burgess (Ed.), *Field research: A sourcebook and field manual* (pp. 151–161). Routledge.
- ul Mustafa, A. R., Abro, A. A., & Awan, N. W. (2021). Social Protection and Economic Growth: An Empirical Analysis for Emerging Economies. *Elementary Education Online*, 20(5), 6932-6932
- Ulrichs, M., & Sabates-Wheeler, R. (2018). *Social protection and humanitarian response: What is the scope for integration?*. IDS.
- Ulrichs, M., R. Slater and C. Costella (2019). Building resilience to climate risks through social protection: From individualised models to systemic transformation. *Disasters* 43 (S3), S368–S387

- Ulriksen, M. S., & Plagerson, S. (2014). Social Protection: Rethinking Rights and Duties. *World Development*, 64, 755–765.
- Umukoro, N. (2013). Poverty and social protection in Nigeria. *Journal of Developing Societies*, 29(3), 305-322.
- UN - United Nations, Department of Economic and Social Affairs, Population Division (2022). World Population Prospects 2022: Summary of Results. UN DESA/POP/2022/TR/NO. 3. <https://population.un.org/wpp/>
- UN – United Nations (2020). UN Secretary General Policy Brief: The Impact of COVID-19 on women. <https://www.unwomen.org/en/digital-library/publications/2020/04/policy-brief-the-impact-of-covid-19-on-women>
- UN Women (2016). Redistributing unpaid care and sustaining quality care services: A prerequisite for gender equality. (Policy Brief 05). https://socialprotection-humanrights.org/wp-content/uploads/2016/03/Brief-5_Redistributing-Unpaid-Care-and-Sustaining-Quality-Care-Services.pdf
- UN Women (n.d.). Gender data gaps and country performance: Nigeria. <https://data.unwomen.org/country/nigeria>
- UN- United Nations (1948). Universal Declaration of Human Rights. Geneva. <https://www.un.org/sites/un2.un.org/files/2021/03/udhr.pdf>
- UN- United Nations (1967) International Covenant on Economic and Cultural Rights https://treaties.un.org/doc/treaties/1976/01/19760103%2009-57%20pm/ch_iv_03.pdf
- UN- United Nations (2015). Resolution adopted by the General Assembly on 25 September 2015 – 70/1: Transforming our world: The 2030 Agenda for Sustainable Development (General Assembly, 70th session, 21 October). New York, NY.
- UN-INSTRAW (2007). ‘Gender Research Guide’, United Nations International Research and Training Institute for the Advancement of Women, <https://wunrn.com/2007/04/instraw-gender-research-guide/>
- UNDESA (2020). The long-term impact of COVID-19 on poverty. UN/DESA Policy Brief #86. <https://www.un.org/development/desa/dpad/publication/un-desa-policy-brief-86-the-long-term-impact-of-covid-19-on-poverty/>
- UNDP - United Nations Development Programme (2016). Leaving no one behind: a social protection primer for practitioners. New York: United Nations Development Programme. <https://www.undp.org/content/undp/en/home/librarypage/poverty-reduction/-leaving-no-one-behind-a-social-protection-primer-for-practitio.html>
- UNDP - United Nations Development Programme (2016). UNDP and the concept and measurement of poverty. Issue Brief: October 2016. <https://www.undp.org/sites/g/files/zskgke326/files/publications/ISSUE%20BRIEF%20-UNDP%20and%20the%20concept%20and%20measurement%20of%20poverty%20pc%20V2.pdf>
- UNDP (1990) Human Development Report, 1990. New York: Oxford Publishing.

- UNDP (2019). *The State of Social Assistance in Africa*. New York: United Nations Development Programme. New York: UNDP
- UNDP (2022). Human Development Report 2021-22: Uncertain Times, Unsettled Lives: Shaping our Future in a Transforming World. <https://www.undp.org/egypt/publications/human-development-report-2021-22-uncertain-times-unsettled-lives-shaping-our-future-transforming-world>
- UNDP (2022). Uncertain Times, Unsettled Lives: Shaping our Future in a Transforming World: 2021/2022 Human Development Report. <https://hdr.undp.org/data-center/country-insights#/ranks>
- UNDP & OPHI (2023). Global Multidimensional Poverty Index 2023: Unstacking global poverty: data for high impact action. <https://hdr.undp.org/system/files/documents/hdp-document/2023mpireportenpdf.pdf>
- UNEP. (2018). *Inclusive Wealth Report 2018*. United Nations Environment Programme, Nairobi, Kenya.
- UNFPA (2023). United Nations Population Fund Country program document for Nigeria. https://nigeria.unfpa.org/sites/default/files/pub-pdf/dp.fpa_.cpd_.nga_.9_-_nigeria_cpd_-_eng.pdf
- UNICEF (1984). *Children on the frontline: The Impact of Apartheid, destabilization, and wartime on children in Southern and South Africa*. Geneva and New York: UNICEF
- UNICEF (2015). Social Cash Transfers and Children's Outcomes: A review of evidence from Africa. unicef.org/esa/reports/social-cash-transfers-and-childrens-outcomes
- UNICEF (2016). Conditionality in cash transfers: UNICEF's approach. Social Inclusion Summaries. <https://www.unicef.org/easterncaribbean/media/731/file/Conditionality-in-Cash-Transfers-UNICEF's-Approach-2016.pdf>
- UNICEF (2019). UNICEF's global social protection programme framework. New York: United Nations Children's Fund.
- UNICEF (January 6, 2023). *25 million Nigerians at high risk of food insecurity in 2023*. <https://www.unicef.org/press-releases/25-million-nigerians-high-risk-food-insecurity-2023#:~:text=Children%20are%20the%20most%20vulnerable,children%20attributed%20to%20acute%20malnutrition.>
- UNICEF (n.d.). *Education*. UNICEF Nigeria <https://www.unicef.org/nigeria/education>
- UNRISD- United Nations Research Institute for Social Development (2016). Gender and Cash Transfers: A Human Rights Approach. (Issue Brief 03). United Nations Research Institute for Social Development <https://socialprotection-humanrights.org/wp-content/uploads/2017/09/IB3-Gender-and-Cash-Transfer-Programmes.pdf>

- UNRISD- United Nations Research Institute for Social Development (2016). The human rights-based approach to social development. (Issue Brief 02). United Nations Research Institute for Social Development. <https://socialprotection-humanrights.org/wp-content/uploads/2016/09/IB2-Human-rights-based-approach.pdf>
- Urbina, D. R. (2020). In the Hands of Women: Conditional Cash Transfers and Household Dynamics. *Journal of Marriage and Family*, 82(5), 1571–1586.
- VanderWeele, T. J. (2017). Religion and health: A synthesis. *Spirituality and religion within the culture of medicine: From evidence to practice*, 419, 357-401.
- VanderWeele, T. J. (2017a). On the promotion of human flourishing. *Proceedings of the National Academy of Sciences*, 114(31), 8148-8156
- VanderWeele, T. J. (2017b). Religious communities and human flourishing. *Current Directions in Psychological Science*, 26(5), 476-481.
- Waal, M. D. (2006). Evaluating gender mainstreaming in development projects. *Development in Practice*, 16(2), 209-214.
- Waqas, M., & Awan, M. S. (2019). Do cash transfers effect women empowerment? Evidence from Benazir Income Support Program of Pakistan. *Women's Studies*, 48(7), 777-792
- Wasserfall, R. R. (1994). “Reflexivity, Feminism and Difference.” In Hertz, R. (ed.). *Reflexivity and Voice*, Thousand Oaks, CA: Sage
- Watts, B., & Fitzpatrick, S. (2018). *Welfare conditionality*. Routledge.
- Welcome M. O. (2011). The Nigerian health care system: Need for integrating adequate medical intelligence and surveillance systems. *Journal of pharmacy & bioallied sciences*, 3(4), 470–478.
- Western, M., & Tomaszewski, W. (2016). Subjective Wellbeing, Objective Wellbeing and Inequality in Australia. *PloS one*, 11(10), e0163345.
- WHO (2019). Global Health Estimates. <https://www.who.int/data/gho/data/themes/mortality-and-global-health-estimates/ghe-life-expectancy-and-healthy-life-expectancy>
- WHO, UNICEF, & UNFPA (2023). Improving maternal and newborn health and survival and reducing stillbirth - Progress report 2023. <https://www.who.int/publications/i/item/9789240073678>
- Wigginton, B., & Lafrance, M. N. (2019). Learning critical feminist research: A brief introduction to feminist epistemologies and methodologies. *Feminism & Psychology*, 1-17
- Williams, J. (2020). Literature scan on the economic effects of social protection expenditure: NZIER research report to a coalition of non-government organisations with an interest in poverty. New Zealand Institute for Economic Research (NZIER).
- Winkler, H., Ruppert Bulmer, E., & Mote, H. (2017). *Expanding social insurance coverage to informal workers*. Jobs Working Paper, Issue No. 6, International Bank for Reconstruction and Development, The World Bank

- Witten, H., Savahl, S., & Adams, S. (2019). Adolescent flourishing: A systematic review. *Cogent Psychology*, 6(1), 1640341
- World Bank (2012). *World Development Report 2012: Gender Equality and Development*, Washington, DC : World Bank
- World Bank (2018). *The state of social safety nets 2018*. Washington, DC: World Bank.
<https://openknowledge.worldbank.org/entities/publication/8fef01f3-fb9f-5e6d-b3f3-a9d5d846f5aa>
- World Bank (2022). Nigeria needs to spend more and better.
<https://www.worldbank.org/en/news/feature/2022/11/21/nigeria-needs-to-spend-more-and-better>
- World Bank (2023). The World Bank in Nigeria.
<https://www.worldbank.org/en/country/nigeria/overview>
- World Bank (June 9, 2023). *The World Bank Approves Additional Financing to Consolidate the Gains of Nigeria's Power Sector Recovery Program*. <https://www.worldbank.org/en/news/press-release/2023/06/09/the-world-bank-approves-additional-financing-to-consolidate-the-gains-of-nigeria-s-power-sector-recovery-program#:~:text=Nigeria%20has%20the%20world%27s%20largest,people%20not%20connected%20to%20electricity>.
- World Bank (November 19, 2014). A Model from Mexico for the World. The World Bank.
<https://www.worldbank.org/en/news/feature/2014/11/19/un-modelo-de-mexico-para-el-mundo>
- World Population Review (2023). Lagos Population. <https://worldpopulationreview.com/world-cities/lagos-population>
- Yoong J, Rabinovich L, Diepeveen S. (2001). The impact of economic resource transfers to women versus men: a systematic review. London: EPPI-Centre.
- Yoshikawa, L. (2015). Integrating cash transfers into gender-based violence programs in Jordan: Benefits, risks and challenges. Report. New York and Geneva: International Rescue Committee and UNHCR.
- Zaky, H. H. (2014). Does the conditional cash transfer program empower women? Evidence from Ain El-Sira, Egypt. *Social Sciences*, 3(4), 132.
- Zibani, T. (2016) The Triple burden and triple role of women. *Empower Women*.
<https://www.empowerwomen.org/en/community/discussions/2016/11/the-triple-burden-and-triple-role-of-women>
- Zimmerman, A., Garman, E., Avendano-Pabon, M., Araya, R., Evans-Lacko, S., McDaid, D., ... & Lund, C. (2021). The impact of cash transfers on mental health in children and young people in low-income and middle-income countries: a systematic review and meta-analysis. *BMJ global health*, 6(4), e004661.

APPENDICES

1. APPENDIX A: CERTIFICATE OF ETHICS APPROVAL

CERTIFICAT D'APPROBATION ÉTHIQUE | CERTIFICATE OF ETHICS APPROVAL

Numéro du dossier / Ethics File Number
Titre du projet / Project Title

S-05-22-7943
Can Conditional Cash Transfers be gender-transformative?: An assessment of human flourishing outcomes among women 'beneficiaries' of Nigeria's Household Upliftment Programme (HUP)
Thèse de doctorat / Doctoral thesis
Approuvé / Approved
31/05/2022
30/05/2023

Type de projet / Project Type

Statut du projet / Project Status
Date d'approbation (jj/mm/aaaa) / Approval Date (dd/mm/yyyy)
Date d'expiration (jj/mm/aaaa) / Expiry Date (dd/mm/yyyy)

Équipe de recherche / Research Team

Chercheur / Researcher	Affiliation	Role
Nnenna OKOLI	École de développement international et mondialisation / School of International Development and Global Studies	Chercheur Principal / Principal Investigator
Rebecca TIESSEN	École de développement international et mondialisation / School of International Development and Global Studies	Superviseur / Supervisor

Conditions spéciales ou commentaires / Special conditions or comments

Le Comité d'éthique de la recherche (CER) de l'Université d'Ottawa, opérant conformément à l'*Énoncé de politique des Trois conseils* (2014) et toutes autres lois et tous règlements applicables, a examiné et approuvé la demande d'éthique du projet de recherche ci-nommé.

L'approbation est valide pour la durée indiquée plus haut et est sujette aux conditions énumérées dans la section intitulée "Conditions Spéciales ou Commentaires". Le formulaire « Renouvellement ou Fermeture de Projet » doit être complété quatre semaines avant la date d'échéance indiquée ci-haut afin de demander un renouvellement de cette approbation éthique ou afin de fermer le dossier.

Toutes modifications apportées au projet doivent être approuvées par le CER avant leur mise en place, sauf si le participant doit être retiré en raison d'un danger immédiat ou s'il s'agit d'un changement ayant trait à des éléments administratifs ou logistiques du projet. Les chercheurs doivent aviser le CER dans les plus brefs délais de tout changement pouvant augmenter le niveau de risque aux participants ou pouvant affecter considérablement le déroulement du projet, rapporter tout événement imprévu ou indésirable et soumettre toute nouvelle information pouvant nuire à la conduite du projet ou à la sécurité des participants.

The University of Ottawa Research Ethics Board, which operates in accordance with the *Tri-Council Policy Statement* (2014) and other applicable laws and regulations, has examined and approved the ethics application for the above-named research project.

Ethics approval is valid for the period indicated above and is subject to the conditions listed in the section entitled "Special Conditions or Comments". The "Renewal/Project Closure" form must be completed four weeks before the above-referenced expiry date to request a renewal of this ethics approval or closure of the file.

Any changes made to the project must be approved by the REB before being implemented, except when necessary to remove participants from immediate endangerment or when the modification(s) only pertain to administrative or logistical components of the project. Investigators must also promptly alert the REB of any changes that increase the risk to participant(s), any changes that considerably affect the conduct of the project, all unanticipated and harmful events that occur, and new information that may negatively affect the conduct of the project or the safety of the participant(s).

Kim THOMPSON
Responsable d'éthique en recherche / Protocol Officer
Pour/For Barbara GRAVES Président(e) du/ Chair of the Comité d'éthique de la recherche en sciences sociales et humanités / Social Sciences and Humanities Research Ethics Board

APPENDIX B: RESEARCH INSTRUMENTS

I. Interview guide for key informants (program officials – high level)

1. Was there any international or local body that offered guidance in the design of the program? What were/are their roles?
2. How is the program funded? Is there funding from external sources? Which international organizations, if any, have been funding the program, and how has their funding influenced/impacted the program's structure and processes?
3. How did the government establish the targets of the program? Is it a transparent process?
4. Can you walk me through a typical cycle/process of operation of the program in a month?
5. How did the government decide on the mode of delivery of the cash?
6. What are the conditionalities attached to the program?
7. Why did the government opt for conditional cash transfers (CCT) and not universal cash transfers (UCT)? What were the domestic political considerations behind the decisions to attach conditionalities to the cash?
8. How are the conditionalities monitored and what happens when a beneficiary defaults?
9. Why were women made central to the program in terms of receiving the cash and meeting the conditionalities?
10. What is the government's values and ideologies on gender equality and empowerment? What is the agency's/program's underlying values on women's roles and responsibilities in the household and society? Does the agency/program seek to promote gender equality, women empowerment, and wellbeing? If so, how does the agency define gender equality and women empowerment?
11. How were these values factored into the design of the program?
12. What are the perceived benefits and challenges of the program to women beneficiaries? Are there any monitoring mechanisms in place that can enable the agency understand women's positive and negative experiences with the program? If this exists what are some examples of positive and negative experiences?
13. Since conditionalities are attached to the use of public services, does the government also make provisions for the availability of these services? Is there a budget provision for this?
14. What are some of the challenges encountered by the agency in implementing the program?
15. What are some of the opportunities encountered by the agency in implementing the program?
16. How would you describe the relationship and co-ordination among the different stakeholders in the state including the ministries of health, education, environment, State Universal Basic Education Board (SUBEB), National Primary Health Care Development Agency (NPHCDA)? Are there any contentions over the establishment of the CCTs among these various ministries?
17. Can you walk me through a typical cycle/process of operation of the program in a month?

II. Interview guide for key informants (program officials – mid level)

1. Can you tell me about the rationale and objectives of the Household Uplifting Programme?
2. Can you walk me through a typical cycle/process of operation of the program in a month? (*tailored to the role of the respondent being interviewed*)
3. Why are women selected as the direct recipients of the cash?
4. What is the agency's/program's underlying values on women's roles and responsibilities in the household and society?
5. Does the agency/program seek to promote gender equality, women empowerment, and wellbeing? If so, how does the agency define gender equality and women empowerment?
6. How have this been incorporated in the program's design and implementation?
7. Are there any monitoring mechanisms in place that can enable the agency understand women's positive and negative experiences with the program? If this exists what are some examples of positive and negative experiences?
8. How are the conditionalities monitored and what happens when a beneficiary defaults?
9. What are some of the challenges encountered by the agency in implementing the program?
10. What are some of the opportunities encountered by the agency in implementing the program?
11. What is the nature of the relationship between the agency and other stakeholders like the ministries of health, education, NGOs, etc.?

III. Interview guide for key informants (CSOs)

1. Can you tell me what you know about the Household Uplifting Programme?
2. What role did/does your organization play in designing and implementing the program?
3. What is the nature of the relationship and collaboration between your organization and NASSCO, NCTO, Ministries of Health, Education, and other NGOs?
4. What are the supports that this program provides specifically for women? What is the program's strength?
5. What are some of the weaknesses or limitations of the program? What are some identifiable gaps or inadequacies of the program in supporting women's flourishing?
6. What are some of the opportunities for improving women's wellbeing/ flourishing through the program?
7. What are some of the operational and cultural issues that need to be addressed through the program to help women's rights and wellbeing?

IV. Interview guide for key informants (frontline workers)

1. Can you tell me about the Household Uplifting program?
2. As a frontline worker, what is your role in running the program?
3. Can you tell me more about what typically happens when it is time of the month for beneficiaries to receive cash?
4. How are the conditionalities monitored and what happens when a beneficiary defaults?

5. Based on your experience, do women beneficiaries experience any difficulties with accessing the program (in terms of fulfilling conditionalities, payment methods, time constraints, etc.?). Do you have a case example you can tell me?
6. How do you think the program impacts women's lives in terms of their wellbeing and their equality and empowerment? Do you have a best- and worst-case example you can offer me?
7. Within a community, there are households that receive cash while others are denied this cash because they are ineligible. How do you think this affects relations within the community? Are there any instances you can share?
8. Are you aware of any unintended negative spillover effects of the cash transfer on the communities, particularly non-beneficiaries?
9. What are some constraints you face in the delivery of the program and what some opportunity areas for the improvement of the delivery of the program on the ground?

V. Interview guide for women beneficiaries

1. What does a good life mean to you and what are the things that you need to have for you to experience a good life or to prosper?
2. Does (mental health; physical health and security; economic empowerment; social relationships and relationship with the environment; life meaning and purpose, and spirituality) matter to you for a good life? (Go through each identified aspects of good life)
3. Thinking of the Household Uplifting Program, has it helped you to achieve any of the important things for a good life that you identified? In what ways? (Go through each identified aspects of good life).
4. What are you able to do now that you are a part of the program, that you were unable to do before?
5. How were you selected to be a part of the program?
6. What were your expectations when you were selected?
7. Walk me through what happens when it is time for the payments.
8. What has your experience been with the program?
9. In particular, what are the conditions that the government requires you to fulfil for you to get the cash? How has your experience been with fulfilling the program's conditionalities? How does the government monitor your compliance?
10. Have you been consistent or inconsistent with fulfilling the conditionalities?
11. If you have defaulted, why were you unable to fulfill the conditionalities? Are there any challenges with fulfilling them and what happened to your cash transfer for that period?
12. How is the availability and quality of the public services (clinics, schools, etc.) that you must use to fulfill the conditionalities of the program?
13. How are your relations with the frontline workers of the program and the staff of the clinics and schools? Do you find them helpful and empathetic or not?
14. Has the program brought about change by improving or preventing your rights and equality with men? (Focus on the sexual division of labor within the household and community; domestic labor and childcare; community participation; status; decision-making power; and bargaining power).
15. Are men and women equal?
16. What is the role of a man and what is the role of a woman?

17. Has receiving the cash transfer affected your relationships within your community, especially with women who are ineligible for the transfer?

VI. Focus group discussion questions with women beneficiaries

1. What does a good life mean to you and what are the things that you need to have for you to experience a good life or to flourish?
2. In addition to these aspects of the good life that you have identified, does mental health; physical health and security; economic empowerment; social relationships and relationship with the environment; life meaning and purpose; and spirituality matter to you for a good life or flourishing? In what ways? How do you understand these different aspects of the good life or flourishing?
3. What are some of the things that have prevented you from having these components of the good life/ flourishing that you have identified? What about gender inequality; family, community, and societal pressure, stigma/discrimination, and legal barriers?
4. What are some of the things that have helped you enjoy these components of the good life/ flourishing that you have identified? What about equal rights and opportunities with men; family, friends, community, and societal support; opportunities for community participation; and having rights and freedom?
5. How has the Household Uplifting Program affected these various aspects of the good life that we have mentioned? Has it helped you enjoy these aspects of good life/flourishing, or has it prevented you having them?
6. What are some of the things you did not have or were unable to do in the past that you can now do because of the Household Uplifting Program? How has it improved your life?
7. What are some challenges you have experienced with accessing the program, especially in relations to the conditionalities? What are some of the weaknesses or limitations of the program?
8. Has the program brought about change by improving or preventing your rights and equality with men? (Focus on sexual division of labor within the household and community; cultural norms, domestic labor and childcare; community participation; collective mobilization; status; decision making power; and bargaining power).