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Cash Transfers to Poor and Vulnerable Households in Nigeria: A Critical Analysis of the Gender Mainstreaming Approach

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Abstract

In 2016, the Federal government of Nigeria under President Muhammadu Buhari established the National Social Investment Program (NSIP), including the Cash Transfers (CTs) to tackle poverty in the country and prevent vulnerable households from falling further down the poverty line. The CTs program, known as the Household Upliftment Program (HUP) targeted the poorest of the poor for 6 years (2016-2022) by giving N5000 monthly to "poor" households across the 36 States and the Federal Capital territory. As stated in the National Social Safety Nets Project (NASSP) Manual, cash transfer implementation was guided by gender action plans designed in line with the gender mainstreaming strategy, whose objective is to is to ensure equitable representation and participation in the program by all genders. This paper seeks to address two important research questions; what are the specific ways the gender mainstreaming approach was used in the design of the cash transfer program? Is the implementation of the cash transfers in line with the gender mainstreaming approach?

Keywords: Cash transfers, Poor and vulnerable households, Gender mainstreaming, Household Upliftment Program, National Social Investment Program

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Introduction

Over the years, poverty has been on the increase in Nigeria. When in 2012 the National Bureau of Statistics reported that poverty was on the increase to the extent that 1980 to 2010 witnessed a steep rise from 27.2% to 69% (NBS, 2012), keen observers of the country's socioeconomic development had expected that new statistics would reveal significant improvement. Regrettably, sustained escape from poverty remains a dream distanced from reality. Although Nigeria remains Africa's largest economy, more than half of its population still grapples with extreme poverty, while a small group of elites enjoys growing wealth (Mayah et al, 2017). The disparity (as reported by Oxfam in 2017) is such that the amount of money that the richest Nigerian man can earn annually from his wealth is sufficient to lift 2 million people out of poverty for one year. Poverty has been on the increase, seemingly, rising with the Nigerian population (estimated at over 223 million people in 2023 by the United Nations Department of Economic and Social Affairs Population Division). According to the 2022 Multidimensional Poverty Index Survey by the National Bureau of Statistics, 133 million Nigerian are multidimensionally poor. This is a huge increase from the 2018 survey where close to 90 million Nigerians were reported as poor. According to the World Bank, in its latest 2022 Poverty and Prosperity Report, Nigeria contributed three million people to global extreme poverty. It is "home to a large share of the global extreme poor" (The World Bank, 2022). Nigeria ranked 103 out of 121 countries in the 2022 Global Hunger Index (GHI), a position that signifies the nation has a level of hunger that is serious (Adebowale-Tambe, 2022). The Global Hunger Index was jointly published by the German-based Welthungerhilfe and Dublin-based Concern Worldwide to mark World Food Day in 2022.

Prior to the 2018/2019 and 2022 surveys by the National Bureau of Statistics, Nigeria failed to meet the Millenium Development Goal 1 (eradicate extreme poverty and hunger) at the end of the 2015 deadline. In 2016, President Muhammadu Buhari established the National Social Investments Program (NSIP) including the cash transfer to tackle the poverty scourge head-on across the country. The NSIP includes the Home-Grown School Feeding Program for primary school pupils; the N-Power for jobless graduates, the Government Enterprises Empowerment Program (GEEP) where micro-loans were given to small-scale traders, and the Cash Transfer Program for poor and vulnerable households. Cash Transfer was designed to identify the poorest households who received monthly cash "token" of five thousand naira - N5000 (the current official exchange rate of seven hundred- and fifty-naira (N750) to one ($1) US dollar). The expectation, as projected in 2016, was that the poorest and the most vulnerable Nigerians would have access to social safety nets for three years, which would help lift them out of poverty.

The project was funded through a $500 million International Development Association (IDA) credit approved by the World Bank Group's Board of Executive Directors and the Nigerian government's $1.3 billion. Nigeria's contribution was disbursed from the Abacha restituted fund (ARF) which was part of the Abacha loot returned by the Switzerland government. Nigeria's former military leader, the late General Sani Abacha was alleged to have stolen "at least 2.2 billion dollars from the country's central bank between 1993 and 1998" (Finnan, 2017) stashed in foreign banks. In 2017 following an agreement between the Swiss authorities and the Nigerian government, Switzerland agreed to return the sum of $321.5 million to the Nigerian government on a condition that the Nigerian government put it into a social intervention program monitored by civil society groups to ensure that it benefits the people and avoid it being stolen again.

The cash transfer program, initiated by President Muhammadu Buhari, known as the Household Uplifting Program (HUP) targeted eligible households selected through three stages of targeting[4] (geographical targeting, community-based targeting, and Proxy Means Test) used by the National Social Safety Nets Coordinating Office (NASSCO) working with the State Operations Coordinating Units- SOCU. The National Cash Transfer Office (NCTO) working with States Cash Transfer Units (SCTU), and other Stakeholders was charged with the effective implementation of the program, especially ensuring that the transfer reaches the eligible poor and vulnerable households included in the National Social Register (NSR) after the targeting processes.

Before the Nigerian government's Cash transfers came into existence, different countries adopted cash transfers (primarily conditional cash transfers CCTs) as social protection programs. For example, Latin American countries in the mid-1990s started conditional cash transfer programs. The first large-scale program was Mexico's Education, Health, and Nutrition Program (Progresa) which was launched in 1997. Honduras later launched the Family Assistance Program (PRAF) and Nicaragua launched the Social Protection Network (RPS) (Laura and Gloria, 2005). Studies on Latin American countries show that the impacts of transfers have not been consistent across every program and every measure (Ole et al, 2008). For example, while conditional cash transfers (CCTs) were successful in raising school attendance and health service utilization (for example, health clinic visits were up by about 20 percentage points in Honduras and Mexico), the evidence from programs in Mexico and Honduras, suggests no discernible impact on the poverty rate among program participants (Fiszbein and Schady, 2009). However, in Colombia and Nicaragua, CCTs resulted in sizeable reductions in poverty among recipients because the transfer was "sufficient", well-targeted, and structured in a way that did not discourage beneficiaries from

[4] Geographical targeting involves the use of a poverty map, existing ground classifications and/or any available information/survey on the poverty situation to define poverty incidence across states and local governments. Here poverty maps provided a scientific basis for the classification and ranking of state's poverty status. Community Based Targeting (CBT) is a community-led arrangement, where community members are allowed to identify the poor among them using a questionnaire guide. Here, community members' local knowledge of what it means to be poor using dozens of variables in the questionnaire guide help in the identification and selection of poor/vulnerable households. The Proxy Means Test (PMT) generates a proxy for the household's (those selected after the CBT) welfare through observable household characteristics such as the location and quality of the household's dwelling, ownership of durable goods, education and occupations of its adult members, etc. Households are assessed and ranked using these characteristics and other welfare index, and it is expected that those that scored lower than 60 percent are poorest, and social interventions should start with them, followed by others that made the list or that are included in the National Social Register (NSR).

taking other actions to escape poverty (Fiszbein et al, 2009). For Nigeria, the efficacy of the cash program to tackle poverty has been questioned as Nigeria continues to grapple with poverty.

However, one major area that has not been extensively considered in literature is the nature of the gender mainstreaming approach adopted in the design and implementation of Nigeria's cash transfers. The project manual made it clear that the program would be gender mainstreamed and as part of its gender mainstreaming approach "the contributions, perspectives, and priorities of both men and women would be pivotal not only in the design but in the implementation outcomes of the program." Hence, this paper seeks to assess the specific gender mainstreaming approach (s) adopted in the design and implementation of Nigeria's cash transfers (2016-2022). The paper has 5 sections including the introduction. The second section covers the method (s) of data collection. The third section is the conceptual clarifications and theoretical basis for the research; here the concepts of cash transfers, poverty, and gender poverty are briefly examined as well as gender mainstreaming as the theoretical underpinning. The fourth section is where the two research questions are addressed, and it is entitled "The Gender Mainstreaming Approach Adopted in Nigeria's cash transfer program (2016-2022)." The last section contains the conclusion and the recommendations.

Research Methodology

This study uses a qualitative case-study approach and documentary research, involving both primary and secondary sources of data collection. Here a qualitative case study explores the cash transfer within the context of gender mainstreaming using 6 states as case studies. Data sources from the National Social Safety Nets Coordinating Office (NASSCO), the National Cash Transfer Office (NCTO), and State Cash Transfer Offices (SOCU) were used. Six states (Kebbi, Taraba, Niger, Oyo, Anambra, and Cross River - one picked from each geopolitical zone[5]) were studied to assess the gender mainstreaming strategies employed in their cash transfer implementations. The empirical data collection tool for this study was interviews where National and State cash transfer officials were interviewed. Documents made available by National and State Offices were also used to analyze data. Interactions with some household beneficiaries of the cash transfer were done using convenience sampling. Convenience sampling relies on data collection from population members who are conveniently available to participate in the study. Secondary sources such as journals, relevant books, and online sources were consulted. Data is analyzed using content analysis, as well as descriptive and prescriptive methods - describing "what exists" and prescribing what ought to be done to make it better.

[5] For administrative purposes, Nigeria's 36 states and the Federal Capital Territory were grouped into six geopolitical zones in 1993.

Conceptual Clarifications

Here, three concepts are briefly clarified: the concepts of cash transfers, poverty, and gender poverty.

Cash Transfers

Simply, cash transfers are direct payments to eligible persons/households. Cash transfers are often part of a country's social investment or social protection program. For example, in 2016 former President Muhammadu Buhari launched four social investment programs including the Home-Grown School Feeding Program for primary school pupils, the N-Power Program for jobless graduates, the Government Enterprise Empowerment Program (GEEP) where microloans were given to small-scale traders, and the Cash Transfer Program. According to the United Nations Development Programme (2016), social protection is a set of nationally owned policies and instruments that provide income support and facilitate access to goods and services by all households and individuals at least at minimally accepted levels to protect them from deprivation and social exclusion, particularly during periods of insufficient income, incapacity, or inability to work. It also consists of policies and programs designed to protect people from shocks and stresses throughout their lives. Usually, social investment or social protection programs target poor, marginalized, or vulnerable groups to avoid falling into poverty, better manage risks and shocks, and ultimately escape from poverty. Social protection programs such as cash transfers are initiated by governments across the world to tackle poverty thus establishing the link between cash transfers and poverty reduction.

Cash transfers as a component of social protection programs are often noncontributory cash grants to selected beneficiaries in states/communities. The transfers are noncontributory in the sense that beneficiaries do not pay into a system that later awards them the transfers; it also excludes partially or wholly self-funded pension systems or other forms of deferred compensation (Garcia and Moore, 2012). Cash transfers have two main types: conditional and unconditional. Nigeria's cash transfer program implemented both conditional and unconditional cash transfers. Conditional cash transfers (CCT) require beneficiaries to comply with specific conditions before they are allowed to receive the transfers. It could be related to school attendance (for example, parents sending a child to school to receive the transfer) or health care (for example, pregnant women attending antenatal clinics, or lactating mothers immunizing children as a condition for receiving the transfer). The conditions for receiving the transfers are determined by countries. For example, Nigeria's conditional cash transfer program has four dimensions. When the conditional cash transfer started in 2019 with only 6 states (one from each geo-political zone), these States were asked to specify a priority area from 4 dimensions presented by the federal governments including nutrition, environmental hazards, education, and health. Eligible beneficiaries in the States then received an additional N5000 (also called top-up transfer and co-responsibility program) monthly (though paid bi-monthly) based on fulfilling the conditions in the area/dimension chosen by their States. For example, for a State that chose education, beneficiaries would ensure that they send one child (between 5 and 15 years) to school to receive the top-up transfer.

Unconditional cash transfers (UCT) do not require any specific action to be undertaken by targeted beneficiaries. Nigeria's cash transfer program, which was initiated in 2016 (though payment started in 2017) started with unconditional transfers, and the beneficiaries need not fulfill any specified conditions to receive cash. The Unconditional cash transfer was called Base Cash Transfer and only selected eligible beneficiaries captured in the National Social Register benefited from the transfer. The Base Transfer, that is the UCT, started with the payment of N5000 monthly (transferred bi-monthly), three years before the CCT. State governments' signing of a Memorandum of Understanding (MOU)[6] with the federal government marked the start of the intervention program in their states.

In summary, cash transfers are part of social safety nets and social protection programs in general. Depending on their specific features, cash transfers (CTs) can play an income-supportive role for families that suffer from hunger and are unable to feed or improve nutrition; thus, supporting, or smoothening consumption, and servicing "stomach infrastructure." CTs can also play a protective role for individuals who have experienced adverse shocks (emergency or relief CTs); they can reduce the potential negative effect of shocks before they occur (that is, CTs that have been used to replace emergency food aid); they can play a promotive role by increasing investments in assets or human capital (CCTs and UCTs); and they may transform individuals' attitudes to increase social justice and inclusion of excluded groups and minorities (Blank and Handa 2008 cited in Garcia and Moore, 2012). Cash transfers can also bring an opportunity for "equal" contributions of households to consumption expenditures (food and non-food expenditures), especially if gender mainstreaming is properly applied. Generally, social protection programs are expected to be transformative. Transformative social protection would be obvious in policymaking, design, and implementation revealing behavior communication changes to traditional individuals' attitudes and behaviors that impede progress.

The Concepts of Poverty and Gender Poverty

Two concepts are clarified here – poverty and gender poverty.

[6] For any State to participate in the transfer program, the state government MUST sign an MOU with the federal government. The Memorandum of Understanding committed state government to take up certain responsibilities if they must benefit from the transfer such as setting up a state cash transfer office, equipping the office with necessary tools, deployment of staff (which must be approved by the National Cash Transfer Office and NASCCO in conjunction with World Bank) from states' Ministries, Departments and Agencies (MDAs), among other expectations such as acceptance of the poverty map forwarded by the national offices. The state must also ensure that its participating Local Government Areas (LGAs) establish a Desk Office, with qualified and experienced staff selected from Community Development, Education, Health, Women Development and Natural Resources departments of the LGA (or as determined relevant) as the Cash Transfer Facilitators (CTF) to facilitate the household activities.

Poverty

Since this paper examines poverty reduction via cash transfers, the concept of poverty must be clarified. Historically, poverty has been defined in monetary terms, using income as the only determinant of poverty. Countries determined or compared poverty levels based on those that live below a given level of income (called the poverty line). Poverty is also measured in absolute and relative terms. Absolute poverty (also called extreme poverty) is the lack of sufficient resources to secure basic life necessities of life. The World Bank defined absolute poverty as those living on less than $1.90 a day, but in September 2022, the international poverty line was updated by the World Bank from $1.90 to $2.15 per person per day to reflect new changes in prices (due to inflation and various economic shocks arising from conflicts and covid-19 impacting on the cost of basic food, clothing, and other needs) across the world. In line with the new international poverty line, it then means that anyone living on less than $2.15 a day is living in extreme poverty. Within countries, poverty is often understood as relative in the sense that a person or a household is considered to be poor when their income and resources are worse than what is thought to be adequate or socially acceptable in the society in which he/she lives.

Over the last decades, the income definition of poverty has been criticized by scholars (including feminist scholars) and development experts who argued that poverty goes beyond income and access to wealth. The income definition of poverty was later complemented by other approaches such as the basic needs approach, the capabilities approach, the human development approach, and the multidimensional poverty approach. Human development and multidimensional approaches to poverty have been increasingly accepted as broader measures of poverty. The human development index is a comparative measure of various parameters that affect the quality of life in a country, for instance, life expectancy, literacy, education, standard of living, gender equality, and child welfare (Council of Europe, n.d). The multidimensional poverty index (MPI) captures the complexity of poverty that considers dimensions of well-being beyond just monetary poverty (The World Bank, 2023). The Multidimensional Poverty Measure (MPM) seeks to understand poverty beyond monetary deprivations by including access to education and basic infrastructure along with the monetary headcount ratio at the $2.15 international poverty line (The World Bank, 2023). MPI captures the complete picture of poverty which guides the World Bank in its global monitoring of poverty (The World Bank, 2023) around the world. A multidimensional approach incorporates all forms of deprivation, discrimination, and vulnerabilities that could cause individuals or societies to be categorized as poor.

Nigeria, since the 1990s, joined other countries to adopt a system of measuring development through the recognition of people as the real wealth of nations (National Bureau of Statistics, 2018). For instance, the Government of Nigeria in collaboration with the United Nations Development Programme (UNDP) produced the first Human Development Report (HDR) in 1996 (National Bureau of Statistics, 2018). In 2018, it also produced the Human Development and Poverty Report, among other subsequent reports.

The Nigerian government adopted the Multidimensional Poverty Index (MPI), an international comparable measure of poverty developed by the Oxford Poverty & Human Development Initiative (OPHI) in collaboration with UNDP's Human Development Office as a guide in the development of its national multidimensional poverty index. According to the National Bureau of Statistics Multidimensional Poverty Survey in 2022 Nigeria published its first national MPI survey in 2018, which was used for the Nigerian Living Standards Survey (NLSS), the official survey for measuring poverty and living standards. The National Bureau of Statistics in its 2018/2019 multidimensional poverty survey defines poverty as not merely the impoverished state in which a person actually lives, but the lack of real opportunities due to social constraints as a factor and circumstances that inhibit living a valuable and valued life. Poverty goes beyond inadequate amenities to include poor health and nutrition; low education and skills; inadequate livelihoods; poor housing conditions, lack of jobs and social exclusion as well as lack of participation in household/community decisions, and as a result, it is more than the absence of income (National Bureau of Statistics, 2020).

Poverty is measured in Nigeria using consumption expenditures (including food and non-food expenditures) rather than income alone, similar to the approach taken by countries of the world. According to the National Bureau of Statistics (2020), the calculation of consumption expenditures has the advantage of being comparatively easier to tabulate. Since household income may come from multiple sources and across different seasons, it can be difficult to remember and track household incomes. Consumption expenditures are what Nigeria uses to establish a poverty line. The poverty line represents the benchmark for assessing whether an individual can attain the minimum level of well-being required to satisfy basic needs in terms of food and non-food consumption (The World Bank, 2018). In Nigeria, the country's poverty line is N137,430 per person per year (National Bureau of Statistics, 2020). This value implies that individuals living in households whose per capita annual consumption expenditures are below N137,430 are considered poor by national standards. Consumption aggregate has the following main components: (i) expenditures on food, from all sources, including from purchased, self-production and gifted, and meals; (ii) schooling and education expenditures; (iii) expenditures related to health care of household members; (iv) housing expenditures; and (v) expenditures on other non-food goods and services, like clothing, small appliances, fuel, recreation, household items, and repairs, etc. (National Bureau of Statistics, 2020). Nigeria's consumption expenditures are calculated in two steps to arrive at the poverty line. The first step requires computing the cost of the minimum nutritional basket, and this minimum nutritional requirement is expressed in terms of caloric intake derived from Nigeria's caloric allowances, which is put at 2251 calories. Table 1 below shows the daily caloric requirements disaggregated by sex and age groups.

Table 1: Daily recommended Caloric Allowances for Nigeria, by Age and Sex

Age group (in years)	Caloric Requirement (in kcal)	
	Female	Male
0-1	783	
2-3	1305	
4-6	1769	
7-9	2117	
10-12	2262	2494
13-15	2407	2784
16-19	2233	2958
20 and higher	2117	2900

Source: National Bureau of Statistics, 2020

The second step is computing the non-food component. Here, the food poverty line is translated into a threshold that incorporates the expenditure required to attain basic non-food needs. In other words, the basic expenditures required to attend to non-food basic needs in households such as school expenditures, health, housing, clothing, household items, and appliances are calculated in monetary terms to obtain the amount for the non-food expenditures. The combination of both food and non-food expenditures makes up Nigeria's poverty line.

Thus, to understand poverty in Nigeria, the country's approach to the definition of poverty (which is the multidimensional approach – that goes beyond income to include lack of real opportunities due to social constraints as a factor and circumstances that inhibit living a valuable and valued life; lack of job and social exclusion, lack of participation in decisions, inadequate amenities such as poor health and nutrition, low education and skills, etc.) and the calculation of poverty line, which is the monetary value of the food and non-food expenditures needed for an individual to achieve a basic level of welfare, often referred to as a "cost of basic needs" are adopted here.

Gender Poverty

It is also important to understand the gender perspective of poverty. Gendered poverty is a term that denotes that poverty has a gender dimension. It largely relates to how men and women are affected by poverty, and the differential and disproportionate impact of poverty on men and women. It relates closely to what in 1978, an American Sociologist Diana Pearce's termed the "feminization of poverty." Diana's feminization of poverty based on her study in the United States found that "women have a higher incidence of poverty than men" (Report of the Committee on Equal Opportunities for Women and Men, 2007). Further studies have confirmed that poverty impacts women more than men due to social exclusion, marginalization, and restriction of women's access to opportunities. The United Nations, at the end of the Millenium Development Goals in 2015, reported that among the

1.5 billion people living on 1 dollar or less a day, the majority are women and children. Women, for instance, "constitute over 60% of the poorest people in Nigeria" (Onwuta et al, 2019).

Although, Nigeria's National Bureau of Statistics (NBS) in its 2018/2019 report on "Poverty and Inequality in Nigeria" made a controversial claim "that female heads of household in Nigeria are less likely to be poor than male heads of household", subsequent studies have refuted that claim. For example, as revealed in Mazotta and Ng'weno's (2020) study, among heads of household, women in Nigeria are poorer than men, when taking into account other social determinants of poverty and the fact that women are less likely to head households in Nigeria. Moreover, in both the 2018 and 2022 NBS multidimensional poverty survey conducted along the lines of education, health, labor participation, and living standards, women are still at a disadvantage, which further questions the credibility of the 2018/2019 NBS heads of household poverty claim. The NBS 2018 head of household claim also failed to give the number of households studied, the number of households where women and men are heads per region, and the circumstances that led to "women's headship" for a clear picture of how they arrived at their conclusion. Arguably, the NBS 2018/2019 poverty report on "female and male heads of households" has several gaps that make it unreliable.

Realistically, and empirically, there is a common understanding that poverty affects men and women differently across the world. Thus, a gender perspective on poverty reduction is expected to consider the multidimensional causes and impacts of poverty for men and women.

Theoretical Basis – Gender Mainstreaming

The theory that underpins this study is gender mainstreaming, but first, the concept of gender must be defined. Gender is a social construction of what it means to be a man or a woman in a particular society. The concept of gender is not only about women but refers to both women and men and the relations between them as socially constructed. In societies across the world, gender is an issue because gender systems are established in different socio-cultural contexts, which often reinforce differences and inequalities between men and women. These differences are manifested in private and public lives and the economic, political, legal, and educational fields. The socio-cultural contexts in which gender systems are established determine what is expected, allowed, and valued in men and women (Office of the Special Adviser on Gender Issues and Advancement of Women, 2001), and ultimately as studies over the years have found, result in gender inequality. To address the inequality issue, different development approaches emerged, including gender mainstreaming. However, before the emergence of gender mainstreaming in 1995, in the1970s and 1980s, development frameworks such as Women in Development (WID), Women and Development (WAD), and Gender and Development (GAD) had evolved.

The WID approach called for greater attention to women in development programs and seeks to integrate women into the overall development processes and policies, with a focus on only women. However, the WID approach was heavily criticized for not asking why women had not benefitted from development strategies, and for not being confrontational in addressing structural inequality, but rather focused on providing women with income to start small-scale business activities. Failing to recognize and address the role patriarchy plays in the subjugation, exclusion, and subordination of women made feminist scholars see the approach as being "partial" in addressing gender inequality; it only focused on the productive part of women's lives.

The Women and Development (WAD) surfaced in the second half of the 1970s. WAD came up in response to the weakness observed in WID in explaining gender discrimination. It emerged from a critique of the explanatory limitations of the WID approach at the Mexico Women Conference where the efforts and approaches of the feminists from the First World (aimed at gender equality) were rejected by women from the South who asserted that the development model lacked the perspectives from the South (Neha, n.d). The origin of WAD is also attributed to the newly gained independence of freedom from many developing countries in the 1950 and 1960s, where women, who had participated in the struggle for independence sought to take part in the nation building after gaining independence. WAD presented a shift in thinking about women's role in development and suggested that women should be actively involved in development projects and should not be treated as passive recipients of development aids (Neha, n.d). WAD was misinterpreted as WID, but they are not the same. WAD focuses on the larger and more complex relationship between patriarchy and capitalism. It focuses on the relationship between women and development processes rather than just integration (Neha, n.d) that WID advances. WAD saw the dangers of integrating women in a patriarchal world. The WAD approach, though more analytical than the WID, rarely analyzed gender relations within social classes and paid little attention to gender subordination (which is true of Marxism in general), putting greater emphasis on unequal class structures and oppressive international structures and stressing productive work at the expense of women's reproductive work (Aguinaga et al, n.d).

The next development approach was Gender and Development (GAD) which originated in the 1980s from socialist feminists. GAD represented a coming together of many feminist ideas from both the North and the South. It sought to bring together both the lessons learned from the earlier approaches. GAD looked at the impact of development on both women and men and seeks to ensure that both participate in and benefit equally from development and so emphasizes the equality of benefit and control (Muyoyeta, n.d). GAD is not concerned with women exclusively, but with gender relations and how specific roles, responsibilities, and expectations between men and women are allotted to the detriment of women (Muyoyeta, n.d). The GAD approach "criticizes the hegemonic logic that economic change alone will empower women" (Aguinaga et al, n.d). However, GAD was criticized for emphasizing the social differences between men and women while neglecting the bonds between them and also the potential for changes in roles. GAD was also seen to be only theoretically distinct from WID, but in practice, programs on GAD seem to have elements of both.

In 1995, the gender mainstreaming approach emerged as a result of dissatisfaction with the earlier approaches to gender and development, and the difficulties experienced in narrowing gender gaps. Gender mainstreaming was adopted as a major strategy for promoting gender equality at the Fourth World Conference of Women in Beijing. The term mainstreaming came from the objective to bring attention to gender equality into the mainstream of development activities. The Economic and Social Council (ECOSOC) Agreed Conclusions 1997/2 provided a clear definition of the mainstreaming strategy as: "...the process of assessing the implications for women and men of any planned action, including legislation, policies or programs, in all areas, and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring, and evaluation of policies and programs in all political, economic, and societal spheres so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal is to achieve gender equality" (UN ECOSOC, 1997). The mandate for gender mainstreaming was later strengthened in the outcome of the UN General Assembly Special Session to follow-up the Beijing Conference on 10 June 2000, and member states of the United Nations including Nigeria engaged in intergovernmental discussions on gender mainstreaming. In consensus, they agreed to adopt gender mainstreaming as an important global strategy for promoting gender equality. For example, gender mainstreaming was captured on page 60 of the National Social Safety Nets Project (NASSP) Implementation Manual, where it is stated that gender mainstreaming would be utilized.

Gender mainstreaming goes beyond either integrating women or arguing about women's active participation (WID or WAD) and recognizing gender relations (GAD). It entails bringing the perceptions, experiences, knowledge, concerns, and interests of men as well as women to bear on policymaking, planning, decision-making, and social interventions. It also involves rethinking structures and practices that perpetuate inequalities, assessing the implications for men and women of any project, understanding the bond between men and women, and making practical steps to address the totality of experiences and concerns. Mainstreaming would not only integrate women but would target changes and devise effective strategies and actions to ensure that both women and men participate in and benefit from development processes. Gender mainstreaming requires changes in organizational structures and traditional cultures – to create an environment for both genders to function effectively. Ultimately gender mainstreaming aimed at the transformation in gender roles and equalization of power.

Gender Mainstreaming Approach Adopted in Nigeria's Cash Transfer Program (2016-2022)

For this paper, the implementation of Nigeria's cash transfer program would be analyzed using two research questions- what are specific ways the gender mainstreaming approach was used in the design of the cash transfer program? To what extent is the implementation of the cash transfer program in line with the gender mainstreaming approach?

The NASSCO Project Implementation Manual (2019 – revised edition) presented ten strategies (with related gender action plans) for mainstreaming gender. These strategies (the specific forms of gender mainstreaming adopted) are:

a. Institutional arrangement: According to the Manual, the institutional arrangement involves (i) mandatory female staffing quotas from Federal, State levels, Steering Committees, LGAs, CBT Teams, Enumerators, Community Committees, GRM, etc. (ii) Inclusion of the Ministry of Women's Affairs and Social Development in Institutional Arrangements including the Centre for Women Development in the program.
b. Capacity Development: Capacity building includes: (i) introducing experience sharing and establishing networks among implementers and women's groups at all levels (ii) including Gender in Capacity Development Strategy (iii) Developing gender awareness among implementers at all levels.
c. Citizens' engagement: According to the NASSCO Manual, citizens' engagement involves implementing social accountability tools which include women's perceptions of satisfaction with project implementation.
d. Grievance Redress Mechanism (GRM): This means ensuring awareness of GRM, especially for women.
e. Livelihoods Pilots: As presented in the NASSCO gender action plan, this means to (i) ensure eligibility of women from male-headed households and female-headed households (ii) encourage local savings groups and participation of women in groups (iii) careful implementation of gender-sensitive and demand-driven economic opportunities for women, girls, and boys and seek the support of men when dealing with such (iv) Appropriate technical support (including coaching, financial literacy, and mentoring) for female beneficiaries in business skills (v) develop and implement appropriate training and communication materials (vi) Facilitate linkages with markets and business opportunities especially for women (vii) Ensure financial services meet needs and are accessible to women (example, designing appropriate products and services).
f. Payments: This involved (i) monitoring to ensure payments are made at a secure and appropriate time and place for women, especially by consulting them (ii) Consult

with women to understand their preference for receipt of transfer (iii) incorporating the principle that women caregivers receive transfer on behalf of households.

g. Cash Transfer with co-responsibilities: The gender action here according to the Project Manual includes holding an (i) "enlightenment workshop" on priority issues outlined in National Gender Policy (for example, gender-based violence) on Menu for Co-Responsibilities (ensuring flexibility to adapt activities by State) (ii) ensure flexibility among States and LGAs to adapt Co-Responsibilities to women's needs and to address gender equity and women's empowerment (iii) visit households to find out reasons for non-compliance to co-responsibility before exercising warning, penalty, etc. (iv) ensure Co-Responsibilities are flexible and adapt to women's activities (that is, recognizing that women are overburdened with household activities which must be recognized and catered for.
h. Behavioural Change Communications (BCC): The Project Manual stated that implementation would include (i) tackling social norms underpinning gender risks and vulnerabilities (e.g. GBV, HTP, etc.) (ii) Target both critical stakeholders/leaders in addition to wider community members (iii) Include workshops on health and nutrition (iv) include workshops on household use of transfers (v) Explore linkages and build partnerships with organizations working or gender equity and women's empowerment (vi) Include opportunities for mentorship, confidence building and leadership training for women.
i. Monitoring & Evaluation: This involved (i) ensuring gender-disaggregated data collection (ii) designing and implementing social assessment/social impact assessment program (iii) ensuring planning and reporting templates are gender disaggregated (iv) gender and social inclusion analysis.
j. Communication: Communications according to the Manual means that they will (i) Develop and implement a Communications Strategy that is gender sensitive and mainstream gender, outlining challenges and messages for various target groups (focus on simple messaging, low literacy level audience) (ii) Target male key leaders that are respected and hold authority in the community (iii) Sensitization (promotion and outreach) among state and LGAs politicians (iv) Incorporate messaging on best household use of transfer (that is, promote behavioral change in households through training including reminders delivered during weekly training sessions with beneficiaries (v) Ensure women have a strong understanding of roles and responsibilities related to targeting, household budgets, business plans, transfers, Co-Responsibilities, etc. (vi) implement a Charter of Rights and Responsibilities.

From the program design on gender mainstreaming strategies (presented above), it is obvious that the design lacked a good understanding of gender mainstreaming. The primary focus of the gender action plan was on women (the WID approach) with only a few sentences where men were mentioned (it was like a last-minute "add men and stir" approach). The gender mainstreaming approach would most certainly show on its action plans how men and women would participate, what roles each of them would play, and how they would benefit "equally." Mainstreaming goes beyond just stating in the program objective that it would "ensure equitable representation and participation in the program by all genders", without answering the "H" (how) question. The gender mainstreaming approach is not expected to be gender blind or gender neutral because that would mean that the "concerns and experiences" of one group in the households and communities are addressed to the exclusion of others.

Concerning the second research question, two important areas in the cash transfer manual are discussed here: institutional arrangement concerning staff composition and the method of payments. In all mainstreaming projects, institutional arrangement (staffing) is often seen as the first step. According to Rekha and Gupta (2006), the earlier implementation of gender mainstreaming has often focused solely on internal organizational dimensions, such as staffing, policies, and training. As is widely observed, Nigeria's cash transfer program started with staff recruitment and training. According to the program design document, program implementation would ensure mandatory female staffing quotas from Federal, State levels, Steering Committees, LGAs, CBT Teams, Enumerators, Community Committees, GRM, etc. Was this design strategy implemented? Table 2 below is used to analyze this question.

Table 2: States Cash Transfer Unit Operational Staff by Gender

Taraba: Positions by Gender	**Niger: Positions by Gender**	**Anambra: Positions by Gender**	**Cross River: Positions by Gender**
Head of Unit: **Male**	Head of Unit: Male[7]	Head of Unit: **Male**	Head of Unit: **Male**
Head of Operation: **Male**	Head of Operations: **Male**	Head of Operations: **Female**	Head of Operations: **Female**
Monitoring and Evaluation Officer (M & E): **Male**	Accountant: **Male**	Accountant: **Male**	M&E Officer: **Male**
Grievance Redress Manager (GRM) Officer: **Male**	Training & Communication Officer: **Female**	Co-Responsibility Officer: **Male**	Training Officer: **Male**
Project Accountant: **Male**	Financial Officer: **Female**	MIS 1: **Male**	Grievance Redress Manager: **Female**
Management and Information System (MIS) Officer **I: Male**	Co-responsibility Officer: **Female**	MIS 11: **Male**	MIS 1: **Male**
MIS II: **Male**	Livelihood Officer: **Female**	M &E: **Male**	MIS 11: **Female**
Gender Officer: **Female**	M&E: **Male**	GRM: **Female**	Payment Officer: **Male**

[7] The former Head of Unit of Niger State was a female, but a male Head of Unit (HoU) was appointed in April 2023 to replace the former female HoU who is now a Permanent Secretary in one of the Ministries.

Payment Officer: **Male**	Payment: **Male**	Livelihood Officer: **Male**	Co-responsibility Officer: **Female**
Livelihood Officer: **Male**	MIS l: **Male**	Finance Officer: **Male**	Livelihood Officer: **Female**
Co-responsibility Officer: **Female**	MIS ll: **Male**	Administrative Officer: **Female**	Gender Officer: **Female**
Financial Officer: **Male**	Gender Officer: **Female**	Payment Officer: **Male**	Administrative Officer: **Female**
Training Officer: **Female**	Secretary: **Female**	Gender Officer: **Female**	Secretary: **Female**
Secretary: **Female**	Ad hoc staff: **Female**	Secretary: **Female**	Project Accountant: **Female**
Driver: **Male**	GRM: **Female**	Driver: **Male**	Secretary: **Female**
Total Staff (excluding the driver): 14 (4 Female, 10 Male)	**Total Staff:** 15 (8 Female, 7 Male)	**Total Staff (excluding the driver)**: 15 (6 Female, 9 Male)	**Total Staff: 15** (9 Female, 6 Male)

Source: Authors' Computation

Available data from four states (Taraba, Niger, Cross River, and Anambra) out of the six States studied as presented in Table 2 shows that both men and women have almost equal representation with regard to staff deployment except in Taraba State, where women are underrepresented (10 male, 4 female). The reason for the underrepresentation of women in Taraba State is not yet clear, and it is difficult at the moment to attribute it to religion and culture (which previous studies have often found to be the main reason for women's exclusion and marginalization in the northern region). What is known at the moment is that operational staff in the States' Cash Transfer Offices were not "freshly" appointed but were deployed from States' Ministries, Departments, and Agencies (MDAs) by state governments based on the MOU signed between the federal government and the state governments. Thus, there could be several reasons behind women's underrepresentation in Taraba State Cash Transfer Office that would require further study to ascertain.

Aside from gender quotas in staff recruitment/deployment, appointing an equal percentage of women and men to leadership positions is also required in gender mainstreaming. In the six States studied, all Heads of Units are men[8] but this does mean that women are not Heads of Units (HoU) in other States across the country. Women are Heads of Units and also Heads of Operations in States like Kwara, Edo, Ogun, Bayelsa, Rivers, Plateau, Ebonyi, and Delta revealing that the Cash Transfer Units "considered" women in leadership positions although equal representation in the 6 geopolitical zones as Heads of Unit is yet

[8] It is important to state that positions are not static, especially as staff retire and are replaced. Thus, heads of unit are bound to be replaced if retirement knocks at the door. Recently, the Head of Unit (male) in Kebbi State retired and a woman took over as the Head of the Unit.

to be seen. In some of the zones, women are grossly underrepresented as Heads of Units, and in others, men are grossly underrepresented. For example, the Northwest zone has 5 males and 2 females, the Northeast has 5 males and 1 female; North Central since April 2023 has 1 male and 5 females, but before April 2023, it had 0 male and 6 females; the Southwest has 2 males and 4 females; Southeast has 4 males and 1 female; and South-South has 1 male and 5 females as Heads of Unit. For Kebbi and Oyo that was studied but not presented in Table 2, it was due to the unavailability of hard data from the concerned States.

However, Heads of Units of the two States confirmed that men and women hold offices in the States but are yet to give the exact number of staff by gender. Another important aspect in assessing the gender mainstreaming approach in the transfer is the number of gender officers deployed especially in a large cash transfer project that involved large communities in an entire State. Concerning Nigeria's cash transfer project (2016-2022) gender officers assigned to States are grossly inadequate. Only one gender officer handled gender matters in States, and none of the States studied had less than 16, 000 household beneficiaries. For example, Niger had 81,382 household Base Transfer beneficiaries; Kebbi had 76, 316; Taraba had 57, 987, Oyo had 16, 421; Anambra had 16, 382 and Cross River had 32, 568, and these numbers exclude the co-responsibility beneficiaries. The deployment of one Gender Officer to States with these great numbers of household beneficiaries and large numbers of Local Government Areas (LGAs) (not less than 16 LGAs in each of the States) did not only hamper successful monitoring of gender issues at local levels but made the position of a gender officer look like an afterthought. While Grievance Manager at the State Offices has Grievance Officers at LGAs to report to them, the Gender Officers only relied on the Grievance Manager at the State Offices to provide gender-related grievances obtained at the local levels, which resulted in delays to responses on gender issues. Gender Officers and Grievance Officers have different roles and positions, making the Gender Officers rely on Grievances Officers makes their positions secondary, and it is also an anomaly.

Second, the project manual payment strategy with regard to the "consultation of women" has its lapses. As stated in the project design manual, "women were to be consulted to understand their preference for receipt of transfer. Evidently, the cash transfer recipients were women (more than 90 percent), whom the program categorized as "caregivers" (the primary recipients of cash on behalf of households were called "caregivers") and men were the "alternate caregivers" (the secondary recipients when women were absent). In single households where there is no adult woman (18 years and above) or the woman is bedridden or incapacitated, men also became "caregivers." This kind of design strategy is a faulty gender mainstreaming approach because it only considered men where women are unavailable. This study is not in any way arguing that women should not receive the cash on behalf of households but finds "the exclusion of men" unacceptable in a gender mainstreaming project. The reason for the selection of women as "caregivers" was based on a household survey carried out by the Cash Transfer Office where household members were asked, without informing them of the reason behind the survey, to list the tasks performed by each member.

After the survey, women (the "active" mothers of the house) were identified to perform more than 90 percent of the household tasks (unsurprisingly) and as a result, were chosen as "caregivers." The "secret" survey (though intended to elicit genuine responses from households without suspicion) turned out to produce negative outcomes. For example, "men" felt they were not consulted (being Heads of households) on matters concerning the households, and in many cases strongly opposed that arrangement. According to a man interviewed in one of the households that benefitted, he pointed out they were not even aware that a social intervention program would be initiated and did not know that their responses (during the survey) would determine who receives the cash. While engaging in a survey to determine the caregiver is not condemned, the reasons for selecting women as caregivers should have been made open and general agreement among the households is important. It is a "household uplifting program" where all members of the households are expected to be fully involved, thus, open communication and sensitization workshops on household responsibilities and roles to be played by each member must be clearly stated. Cultural sensitivity is of utmost importance, and must first be recognized, and addressed in ways that would not create a double whammy, especially for women. Indeed, the gender mainstreaming approach, which turned out to be a women-centered approach is faulty.

And what this "faulty" approach to the cash transfer implementation also did was encourage gender stereotypes on gender roles in households (where men's participation in household care was completely "downplayed" and "downgraded"). It also solidified gender role construction, without challenging the unequal roles in the households, where women are "overburdened." In addition, the idea that women could "make do" with any little amount (insignificant amount) to cater to the needs of the household compared to men has its disadvantages. While it is good to commend "women" for being "less extravagant" (although treating women as a homogenous group is wrong) there is a danger in presenting women as a group that could easily "settle for less" and presenting men (as a homogeneous group) as a group that would not be able to manage with little resources.

While the cash transfer through the caregiver's role assigned was meant to favor women by making them the recipient of cash, it did not assess the "implications" (a core term in gender mainstreaming) of making women caregivers in a highly patriarchal society. The initiative, though, is seen as being "fair" (equity) to women, but gender mainstreaming goes beyond "equity." This is because the interpretation of "equity" in highly patriarchal societies rarely leads to changes in structural inequalities. From the data gathered from beneficiaries, Nigeria's cash transfers "officially" increased women's household burden by failing to bring men fully into the program and not confronting existing gender roles where responsibilities that came with the transfers in the households' rested solely on women. That is why the United Nations has often insisted on the use of the term equality rather than equity. Interpretation of gender "equity" varies, and sometimes perpetuates stereotypes about women's roles in society, suggesting that women should be treated 'fairly' in accordance with the societal roles assigned to them. The use of gender equity in "culturally restrained" societies, where equity would most likely be interpreted along the lines of tradition, custom, religion, or culture to the detriment of women should be avoided. At the Beijing conference in 1995, it was agreed that the term equality should be utilized to ensure that the rights, responsibilities, and opportunities of individuals will not depend on whether they are born male or female in any society.

As of the 1980s, the GAD approach had "criticized the social policies of microcredit given to poor women without questioning the domination they suffer (frequently at the hands of their husbands). In Nigeria's cash transfer program that was concluded in December 2022, there were dire consequences for women caregivers. For instance, there were cases of violence against women including gender-based violence -GBV. In Kebbi State for example, up to 60 gender-related cases including GBV were recorded as of August 2022 (Interview with Head of Unit, Kebbi Cash Transfers Unit, August 25, 2022). In Niger and Cross River States, 88 and 82 gender-related cases were recorded respectively. In Anambra and Oyo States, over 40 cases were reported. The main reason for the gender cases reported including GBV was due to men's insistence that as heads of households, they are to be in charge of handling the cash and deciding how it is spent. Men complained of being "sidelined" by the Cash Transfer Offices and in some cases, their wives. The transfer program treated women as same; as those that would "always" "care" for everyone, without considering that "women could also err" because as humans they are not infallible. A case of separation between husband and wife was reported in Oyo State.

Since the cash transfer implementation lacked adequate gender mainstreaming, other strategies such as behavior change communications meant to challenge social norms could not progress in the "absence" of men, who thought their "authority" were being eroded, and had to "fight" to assert their authority. There is often a mistake that empowering women (through cash) to engage in income-generating activity would tackle poverty reduction, but that idea has failed repeatedly. This is primarily because social domination and unequal power relations were disregarded or ignored. Beyond ignoring the multidimensional forms of poverty in tackling poverty, the World Bank (2022b) report titled, "A Better Future for All Nigerians: Nigeria Poverty Assessment 2022" pointed out that jobs do not translate Nigerians' hard work into an exit from poverty, as most workers are engaged in small-scale household farm and non-farm enterprises; just 17 percent of Nigerian workers hold the wage jobs best able to lift people out of poverty.

Program designers and implementers must seek to have a better understanding of gender mainstreaming geared towards equality and communicate appropriately to household beneficiaries through organizing a series of workshops that would sensitize men and women. For example, in the Republic of Niger, to address the increase in birthrate and maternal mortality in the country a husband school was initiated to bring men into the discourse. This was done after a study commissioned by UNFPA in Niger found that men often determined whether or not their wives should have access to reproductive health services (Women Deliver, n.d). This paper, while not suggesting a husband school (because the Republic of Niger's case is different, and not a cash transfer program), argues for adopting the "right" gender mainstreaming strategy. The right approach would bring not only women but men fully into the cash transfer program, where everyone would participate in training and workshops on "managing" the transfers and sharing the household responsibilities to achieve the goal of poverty reduction. Gender mainstreaming strives for gender transformative projects; challenging existing gender roles, responsibilities, and unequal power relations in the household and communities, so that gender equality is achieved in all dimensions including poverty reduction.

Conclusion

In 1995 gender mainstreaming strategy was adopted at the fourth World Women's Conference in Beijing but it is yet to be fully used in social intervention programs. Its implementation rarely goes beyond working towards "ensuring" equal staff quotas as seen in Nigeria's cash transfer program from 2016 to 2022. Nigeria's cash transfer failed both in its design and implementation to adequately consider the concerns and experiences of men and women but increasingly adopted the WID and GAD approach, which not only excluded men but did not challenge existing gender norms, roles, and unequal power relations. Also, by not assessing the implications for men and women of the "caregiver" role used in the payment and skewed in favor of women, the consequences were dire for women, who experienced gender-based violence.

It is then recommended that future cash transfer program design and implementation strategies should correct the "faulty" gender mainstreaming approach adopted in the 2016-2022 cash transfers. In other words, any future program should make sure that it does not reproduce subordination, marginalization, and exclusion in its existing forms. There should also be training on what gender mainstreaming entails for both men and women in the cash transfer offices. Gender is about men and women, and Gender Officers are not meant for women only (this is seen in all states studied), and this should be corrected because men must understand gender mainstreaming and gender equality rightly. Making gender a women's only issue that should be handled by women alone is a problem in itself that retards progress toward equality. There should also be gender officers at the LGAs, and gender officers at the State Offices should be two (Gender Officers 1 and 11) to coordinate the LGAs. Poverty reduction programs should go beyond "scratching the surface" (greater commitment should be seen in every stage of implementation including addressing multidimensional forms of poverty in addition to increasing the amount being transferred, especially in times of inflation). For Nigerian households to be lifted out of poverty or "uplifted" as the name of the cash transfer program implies (Household Uplifting Program), what is needed is a sustained escape from poverty (where multidimensional poverty is addressed) and not a temporary escape from poverty (where only income poverty is focused on).

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