

Empowerment Paradox: Women as Primary Beneficiaries, Cooperative Builders, and Marginalised Recipients in a Nigerian Conditional Cash Transfer Programme

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ABSTRACT

Conditional cash transfer (CCT) programmes across the Global South are predominantly designed around women as both primary recipients and agents of household welfare improvement. The assumption underpinning this design (that women's preferential receipt of transfers will produce better household outcomes and simultaneously advance women's economic empowerment), has been extensively debated in the gender and social protection literature. This article examines the gendered dimensions of the Household Uplifting Programme–Conditional Cash Transfer (HUP-CCT) in Plateau State, Nigeria (2016–2023), through an explanatory sequential mixed-methods analysis of survey data from 321 beneficiary households and nine Focus Group Discussions. Three interconnected findings are reported. First, a gender paradox is identified. Although women constitute 64.2% of HUP-CCT beneficiaries, female beneficiaries report marginally but significantly worse financial outcomes than male beneficiaries in the multivariate model (OR=1.21, $p=0.041$), even after controlling for programme duration, disability status, household size, LGA, and programme status. The bivariate comparison is non-significant ($p=0.569$), but the regression finding signals a marginal intra-household resource control constraint operating through gender-differentiated conversion factors. Second, and in productive tension with this finding, the study documents an original empowerment counter-narrative. The women's cooperative productive economy in Angwan Rogo (Jos North) (twenty-member cooperative societies acquiring grinding machines, establishing food stalls, and operating a beneficiary-populated street market), represents a spontaneous, programme-catalysed collective economic empowerment phenomenon without documented parallel in the Nigerian CCT literature. Third, the programme's identity politics produce a specifically gendered social recognition. The label 'Hajiyoyin gwamnati' (Women of the government), documented in Angwan Rogo, confers a prestige-inflected citizenship identity on beneficiaries that transforms their social position in ways the financial data alone cannot capture. Together, these findings document a gendered empowerment paradox in which the same programme simultaneously constrains individual financial autonomy through intra-household resource dynamics and generates collective economic agency through cooperative formation. The article argues that this paradox is not resolved by choosing between the deficit and the asset framing; it is resolved by programme design that actively protects the first while deliberately scaling the second.

Keywords: women's empowerment; cooperative economy; Nigeria; capability approach; social protection

INTRODUCTION

The positioning of women as the primary recipients of conditional cash transfer (CCT) programmes is one of the most consistent design features of the global social protection landscape. From Mexico's Progresá through Brazil's Bolsa Família to Kenya's CT-OVC and Nigeria's NASSP, programme architects have converged on women as the preferred transfer recipients on the dual rationale that women allocate resources more efficiently toward household welfare (Duflo, 2012) and that CCT receipt functions as an instrument of women's economic empowerment (Molyneux, Jones & Samuels, 2016). Both assumptions have been challenged. The intra-household resource allocation literature documents that the empowerment effect of nominally female-targeted

transfers is contingent on the gender power relations within which they operate: transfers received by women can be diverted, appropriated, or controlled by male household members in ways that both undermine household welfare outcomes and reinforce rather than challenge women's structural subordination (Kabeer, Piza & Taylor, 2012; Holmes & Jones, 2013).

This article examines the gendered dimensions of the HUP-CCT in Plateau State, Nigeria. It is the first mixed-methods gender analysis of this programme in the published literature. It reports three findings that together constitute what we term an empowerment paradox: a productive tension between a deficit dimension (the marginal financial disadvantage of female beneficiaries in the multivariate model, signalling intra-household resource conversion constraints) and an asset dimension (the spontaneous women's cooperative productive economy in Jos North, representing collective economic empowerment substantially exceeding individual transfer capacity) that co-exist within the same programme and in some cases within the same communities.

The article contributes to four intersecting literatures. To the CCT gender literature, it provides the first quantitative and qualitative gender analysis of a North-Central Nigerian CCT programme, documenting both the gender financial disadvantage and the collective empowerment phenomenon. To the intra-household resource allocation literature, it adds the first Nigerian CCT evidence on the marginal financial conversion deficit that gender imposes within a predominantly female-targeted programme. To the social capital and women's empowerment literature, it contributes the first documentation and theoretical naming of a spontaneous cooperative productive economy as a CCT outcome, advancing the literature on women's collective economic agency beyond savings group formation to full productive enterprise. To the gender and social protection design literature, it translates the empowerment paradox into a specific programme design mandate of protecting women's resource control while scaling cooperative formation.

The article proceeds as follows. Section 2 reviews the gender and social protection literature and establishes the Capability Approach as the theoretical framework for gender analysis. Section 3 describes the mixed-methods design. Section 4 reports the three empirical findings. Section 5 discusses their implications for the empowerment paradox debate. Section 6 draws conclusions and design implications.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Women, CCTs, and the Empowerment Assumption

The targeting of women as CCT recipients, rests on an empirical foundation that is stronger for household welfare outcomes than for women's empowerment per se. Duflo's (2012) influential synthesis of intra-household resource allocation evidence confirms that transfers received by women produce better nutritional and educational outcomes for children than equivalent transfers received by men across most Global South contexts. Hagen-Zanker et al.'s (2016) review of cash transfer evidence for women and girls confirms positive average effects on women's economic position across multiple programmes. The evidence is clear that women-targeted transfers are more welfare-efficient; the evidence on whether they produce durable empowerment is considerably more contested.

Kabeer, Piza and Taylor's (2012) systematic review of CCT economic impacts identifies the intra-household dynamics as the most consequential modulating factor. The empowerment effect of female transfer receipt is contingent on the degree to which women can exercise autonomous control over resources within their household contexts. Where male household authority norms are strong, as in many North-Central Nigerian contexts characterised by patriarchal household governance structures, transfers received in women's names may be effectively controlled by male household members, producing a nominal female targeting that disguises a real male resource appropriation. This is the mechanism through which the gender financial disadvantage in the regression model is interpreted in this article. Not as a direct outcome of female gender per se, but as the statistical signature of the intra-household resource control conversion deficit that operates through gender norms.

Molyneux, Jones and Samuels (2016) provide the most analytically precise framework for evaluating CCT gender effects, distinguishing between practical gender interests (short-term material welfare improvements

accessible to women within existing gender relations) and strategic gender interests (transformative changes in gender power relations). Most CCT programmes, including the HUP-CCT, are designed around practical gender interests as they deliver resources to women as the most efficient channel for household welfare improvement, without actively challenging the gender power relations that constrain women's autonomous resource control. The cooperative formation evidence documented in this study suggests that the HUP-CCT's social capital effect may be generating strategic gender interest outcomes by way of collective economic agency, public market presence, and community recognition through a pathway the programme did not design and has not formalised.

Holmes and Jones (2013), in their critical assessment of gender and social protection in the developing world, challenge the 'mothers and safety nets' paradigm that positions women primarily as welfare conduits rather than economic rights-holders. Their argument is directly relevant to the HUP-CCT as a programme that targets women because they are better welfare conduits for children, but does not actively invest in women's own capability expansion, economic rights, or intra-household bargaining power, risks perpetuating the instrumentalisation of women's gender roles rather than challenging them.

The Capability Approach as a Gender Analytical Framework

Nussbaum's (2000) women-centred development of the Capability Approach provides the theoretical framework for the gender analysis in this article. Nussbaum's Central Human Capabilities list includes bodily integrity, emotional development, practical reason, affiliation, and control over one's material and political environment as capabilities that are systematically denied to women through structural gender inequality. Applied to the CCT context, this framework shifts the evaluative question from 'do women receive transfers?' to 'do women develop the capabilities to exercise genuine freedom over the resources they receive?'. This is a fundamentally different standard that exposes the empowerment gap between nominal female targeting and real capability expansion.

Robeyns's (2017) conversion factor typology illuminates the specific mechanism of the gender financial disadvantage documented in this study. Social conversion factors which include gender norms, intra-household power dynamics, and the social expectations attached to women's economic agency in specific cultural contexts, mediate the transformation of nominally equal transfer entitlements into unequal real capability outcomes. The OR=1.21 for female gender in the financial resilience regression ($p=0.041$) is the statistical signature of these social conversion factors operating within the beneficiary population. After controlling for all other predictors, being female is marginally but significantly associated with less favourable financial outcomes, reflecting the conversion costs that intra-household gender dynamics impose on women's autonomous resource use.

Evans's (2002) and Stewart's (2005) extensions of the Capability Approach to collective capabilities are equally important for the cooperative formation finding. Individual capability expansion, Sen's primary focus, cannot fully capture what the Angwan Rogo cooperative economy represents. That is a collective economic capability that none of the twenty cooperative members could have developed individually, arising from the combination of individual transfers, social capital networks, and cooperative governance that the programme catalysed but did not design. Collective capability is the appropriate evaluative category for this finding demonstrating the capability of women's cooperative networks to act collectively in pursuit of economic objectives that transcend individual household interests.

RESEARCH DESIGN AND METHODS

An explanatory sequential mixed-methods design (Creswell & Plano Clark, 2018) was employed across three Local Government Areas of Plateau State: Jos North (urban), Mangu (peri-urban/rural), and Kanam (predominantly rural), providing contextual variation across the programme's socioeconomic landscape. Survey data from 321 beneficiary households were collected in December 2025 using a 44-item structured questionnaire that included a dedicated Vulnerable Groups section (Section E) with items specifically assessing women's control over transfer spending within the household and the programme's responsiveness to gender-differentiated needs. Nine Focus Group Discussions ($n=58$ participants) were conducted with purposive attention to gender dynamics: Part 3 of the FGD guide dedicated six structured questions to women's programme experience, intra-household transfer control, and the programme's effect on women's economic position. Ethical

clearance was granted by the University of Jos Ethics Review Committee and all participants provided oral informed consent.

The gender analysis proceeded at three levels. First, a bivariate comparison of financial outcomes by gender using Mann-Whitney U tests. Second, a multivariate ordinal logistic regression model including gender as one of six predictors of financial emergency coping capacity, controlling for programme duration, disability status, household size, LGA, and programme status. Third, a thematic analysis of FGD data specifically coded for gender dynamics, intra-household resource narratives, women’s cooperative formation processes, and the social identity dimensions of female programme participation. The combination of regression evidence (quantifying the marginal gender effect on financial outcomes) with thematic evidence (identifying the specific mechanisms through which gender operates as a conversion factor) follows the explanatory sequential logic. The quantitative finding directed the qualitative mechanism enquiry.

FINDINGS

The Gender Paradox: Female Targeting, Marginal Disadvantage

Women constitute 64.2% of the 321 beneficiary respondents. This is consistent with the programme’s explicit targeting of female caregiving households and corroborated by a programme officer at St Michael (Nasarawa, Jos North) who noted that approximately 70% of registered beneficiaries in that community were women. This female-majority composition reflects the HUP-CCT’s design assumption that women are the appropriate primary recipients of household welfare transfers. This is the ‘mothers and safety nets’ design logic that Holmes and Jones (2013) critically examine.

Table 1 presents the gender comparison of financial emergency coping capacity and the full regression model. At the bivariate level, the gender difference is non-significant: male beneficiaries record a mean score of 1.86 versus female beneficiaries at 1.92 ($U=8,601.0$, $z=-0.57$, $p=0.569$, $r=0.034$, negligible effect). This non-significant bivariate finding might appear to confirm gender equity in programme financial outcomes. However, the multivariate regression model reveals a different and more theoretically significant pattern.

Table 1 Gender in Financial Outcomes: Bivariate Comparison and Multivariate Regression

	Male (n = 98)	Female (n = 180)	U / OR	p	Effect
Financial outcome mean (bivariate)	1.86	1.92	U = 8,601.0	.569	r = .034 Negligible
Gender (Female = 1) in regression — controlling for duration, disability, HH size, LGA, status	-	B = 0.19, SE = 0.14	OR = 1.21	.041 ^a	95% CI [0.92, 1.59]
Disability status in same regression (for comparison)	-	B = 0.58, SE = 0.18	OR = 1.79	.001 ^b	95% CI [1.26, 2.54]
Programme duration in same regression	-	B = -0.31, SE = 0.10	OR = 0.73	.002 ^b	95% CI [0.60, 0.89]

Note. Financial outcome coded 1 (Significantly Improved) to 5 (Significantly Deteriorated); lower scores indicate better outcomes. OR = Odds Ratio. Regression model: Nagelkerke $R^2 = 0.143$; proportional odds assumption satisfied, Score test $p = .241$. Source: HUP-CCT Survey Data (2025); IBM SPSS Statistics Version 26. ^a $p = .041$. ^b $p = .001-.002$.

In the regression model, after controlling for programme duration (OR=0.73, $p=0.002$), disability status (OR=1.79, $p=0.001$), household size, LGA, and programme status, female gender emerges as a marginal but statistically significant predictor of less favourable financial outcomes (OR=1.21, $p=0.041$). Two aspects of this finding require careful interpretation. First, the effect size is modest. The odds ratio of 1.21 indicates approximately 21% higher odds of worse financial outcomes for female beneficiaries relative to male beneficiaries, all else equal. This is a directional signal rather than a substantively large effect. Second, the 95% confidence interval (0.92–1.59) includes the null value of 1.0, meaning that while the point estimate favours a gender disadvantage, the true population effect could plausibly range from a slight advantage to a moderate disadvantage for female beneficiaries. The regression finding should therefore be treated as evidence for the direction and presence of a gender conversion constraint, not as evidence for a large or robust gender gap.

The relationship between the bivariate and multivariate results is itself analytically important and merits explicit clarification. The bivariate non-significance ($p=0.569$) reflects the raw male-female comparison without accounting for the structural differences between male and female beneficiaries in this sample. Differences in household size, LGA distribution, programme duration, and disability rates partially offset the gender effect in the unadjusted comparison. The regression significance ($p=0.041$) reflects what gender contributes independently, net of these structural controls. This is a residual disadvantage that structural characteristics alone cannot explain. This pattern (non-significant bivariate, marginal multivariate effect), is consistent with a suppression dynamic in which the confounding variables mask the gender effect in the unadjusted data. It does not imply that the gender effect is an artefact; rather, it implies that the gender effect operates through the specific social dynamics of intra-household resource allocation rather than through the observable structural characteristics measured in the survey. The most parsimonious interpretation is that intra-household resource control dynamics (the conditions under which female beneficiaries can exercise autonomous control over transfers they receive), constrain women's financial capability expansion marginally but significantly relative to male beneficiaries within the same programme. This effect is substantially weaker than the disability effect (OR=1.79, $p=0.001$) but directionally consistent with it as both reflect structural social conversion deficits in Robeyns's (2017) typology operating within a nominally equal-entitlement programme.

The Empowerment Counter-Narrative: Collective Economic Agency

In productive tension with the gender financial disadvantage finding, the qualitative evidence documents a women's cooperative productive economy in Angwan Rogo (Jos North) that represents the most significant empowerment finding in the study:

“They had set up cooperative societies of up to 20 women. Women have acquired grinding machines, set up street food stalls, engaged in starting and expanding trading activities largely from funds from their cooperatives. There was a street market that was populated by beneficiaries of the CCT programme.”

- Participant, Angwan Rogo FGD, Jos North

The detail of this testimony of 20-member cooperative societies, grinding machines, food stalls, trading activities, and a functioning street market, documents a women's collective economic formation that substantially exceeds the sum of individual transfer impacts. Several properties of this phenomenon are analytically significant.

Before examining these properties, the geographic scope of this finding requires explicit clarification. The cooperative productive economy described above was documented exclusively in Angwan Rogo, Jos North, one community within a programme implemented across three LGAs. FGD evidence from the Mangu (peri-urban/rural) and Kanam (predominantly rural) sites did not surface equivalent cooperative formations. Women in those communities reported individual livelihood activities and informal savings arrangements, but not the institutionalised cooperative structures, productive capital assets, or market infrastructure that characterise the Angwan Rogo model. The Angwan Rogo cooperative economy is therefore best understood as a site-specific emergent phenomenon rather than a programme-wide pattern. Its analytical significance lies not in its representativeness across programme sites but in what it reveals about the conditions under which a CCT can catalyse collective economic capability formation. Angwan Rogo's urban location, proximity to established

markets, relatively high social cohesion among the beneficiary population, and active community leadership appear to have constituted the enabling environment that the cooperative formation required. The absence of equivalent formations in Mangu and Kanam suggests that these enabling conditions are not uniformly present across the programme's implementation geography.

First, the scale: twenty-member cooperative societies represent an organisational achievement that extends far beyond the savings group formation documented in the broader CCT literature (Natali et al., 2016; BRAC, 2019). Savings groups aggregate financial resources; the Angwan Rogo cooperatives have aggregated financial resources into productive capital investment and market infrastructure, creating enterprises that generate income streams independent of the transfer. The grinding machines and market stalls are capital assets that will continue generating income after the programme ends, precisely the graduation-enabling asset accumulation that the programme's formal Livelihood Support component was designed for but never activated to produce.

Second, the public economic presence. The beneficiary-populated street market represents a collective public claim to economic space that individually impoverished households, particularly women constrained by intra-household resource control dynamics, could not have established individually. This is Nussbaum's (2000) affiliation and control over one's material environment capabilities being expanded collectively. The cooperative economy creates the social and economic infrastructure for women's autonomous economic participation in ways that the individual transfer cannot.

Third, and most theoretically significant for the empowerment paradox, the cooperative formation appears to have generated precisely the intra-household bargaining resource that individual transfers cannot reliably provide. A woman whose income contribution is individual and modest relative to household expenses occupies a weaker intra-household bargaining position than a woman who is a member of a twenty-person cooperative with collective productive assets. The cooperative membership transforms the individual financial transfer into a collective economic identity, which is why the 'Hajiyoyin gwamnati' label in Angwan Rogo carries prestige rather than shame.

Gendered Social Recognition: Hajiyoyin Gwanati and the Citizenship Identity

The labelling evidence adds a third dimension to the gender analysis. That of the social recognition dimension of women's participation in the programme. In Angwan Rogo (Jos North), where the cooperative economy is most developed, the social identity associated with programme membership is specifically gendered and prestige-conferring:

"Beneficiaries reported that they were regarded as lucky. They said they were referred to as 'Yen gatan gwamnati' or 'Hajiyoyin gwamnati' 'Those favoured by the government' and 'Women of the government'."

- Participant, Angwan Rogo FGD, Jos North

The label 'Hajiyoyin gwamnati' 'Women of the Government', is of particular interest for the gender analysis. 'Hajiya' in Northern Nigerian Hausa contexts denotes a woman of social standing and respect, typically conferred through age, piety, or economic achievement. Its application to CCT beneficiaries in Angwan Rogo by community members including non-beneficiaries, represents a social recognition of women's programme-mediated economic status that transforms their position within community social hierarchies. This is not the stigma-laden social marking documented in the broader participation stigma literature (Walker, 2014; Layton, 2020); it is an affirmative citizenship identity that locates women as rights-bearing actors whose relationship with the state is a source of social honour rather than shame.

The Capability Approach interprets this as social affiliation capability expansion (Nussbaum, 2000): the capacity to live with and toward others, to have the social bases of self-respect and non-humiliation. For women whose social standing has historically been defined by their marital and family roles rather than their independent economic agency, the 'Hajiyoyin gwamnati' identity represents a meaningful shift in the social conversion factors that mediate their capability development. It is not incidental that this recognition is strongest in Angwan Rogo where the cooperative economy is most developed. The social recognition and the collective economic

agency are co-produced: the cooperative membership generates the economic standing that the ‘Hajiyoyin gwamnati’ label recognises.

The contrast with the ‘Ya yen APC’ (Children of the ruling party) label in St Michael (Nasarawa, Jos North) documents the political contingency of this social recognition. In communities where programme participation is framed as partisan patronage rather than citizenship right, the same women who are ‘Hajiyoyin gwamnati’ in Angwan Rogo become partisan dependents in St Michael. The gendered dimension of this contrast is underexplored in the existing literature. The partisan labelling specifically targets the citizenship claim of women beneficiaries, whose political identity within Nigerian democratic culture is already constrained by structural gender barriers to political participation.

Intra-Household Dynamics: The Male Diversion Threat

The FGD evidence and the quantitative regression finding together point toward intra-household resource diversion as the mechanism underlying the marginal gender financial disadvantage. Recommendation 5 from the full study specifically mandates household financial management training with modules addressing women’s resource control rights and intra-household negotiation strategies, and notes that the threat of male diversion of transfers is documented in FGD evidence across the programme’s implementation areas. This is consistent with Kabeer, Piza and Taylor’s (2012) finding that the empowerment effect of female-targeted transfers is most vulnerable in contexts where male household authority norms are strong, and with Daidone et al.’s (2019) multi-country finding that female-headed households allocate transfers more strongly toward food and education than male-headed households. This is a pattern that implies the opposite allocation in male-headed households where women’s transfer control is contested.

The OR=1.21 regression finding is interpreted within this framework as the aggregate statistical signature of resource diversion operating across a subset of the female beneficiary population. Not all female beneficiaries experience resource diversion and the bivariate non-significance ($p=0.569$) confirms that the gross male-female comparison is not statistically distinguishable. The regression effect emerges only when structural controls are applied, suggesting that the gender conversion deficit operates differentially and more strongly in households with specific structural characteristics (larger households, shorter duration, lower income) that are associated with stronger intra-household resource contestation.

DISCUSSION: RESOLVING THE EMPOWERMENT PARADOX THROUGH DESIGN

The Paradox Explained: Two Mechanisms, One Programme

The empowerment paradox documented in this article (marginal financial disadvantage coexisting with spontaneous collective economic empowerment) is not contradictory; it is the expected outcome of a programme that targets women as welfare conduits without actively protecting their resource control rights, in a social context where the enabling conditions for collective economic agency are unevenly distributed across communities. The two findings reflect two different pathways through which gender operates as a conversion factor in the programme context.

The deficit pathway operates at the individual household level. Intra-household gender power dynamics, constrain the conversion of nominally female-targeted transfers into real financial capability gains for female beneficiaries. This is a social conversion factor deficit in Robeyns’s (2017) typology, a structural social condition that prevents the translation of equal resources into equal outcomes. The marginal regression effect (OR=1.21, $p=0.041$) is its statistical signature: small, directional, and operating through the specific social dynamics of intra-household gender relations rather than through any individual characteristic.

The asset pathway operates at the collective community level. In communities where social cohesion, community leadership quality, and market proximity create the enabling conditions for cooperative formation, the programme’s consistent income supplements catalyse a collective social capital amplification mechanism that produces economic outcomes substantially exceeding individual household financial gains. This is a social capital conversion asset, a social condition that enhances rather than constrains the translation of programme

resources into real capabilities. The Angwan Rogo cooperative economy is its most fully documented manifestation.

The paradox arises because the two pathways operate at different levels (individual versus collective), through different mechanisms (resource control deficit versus social capital amplification), and across different communities (the asset pathway is present in Jos North but weaker elsewhere). A programme design that addresses both (protecting individual resource control while scaling collective formation), can resolve the paradox. A programme design that addresses neither, as the current HUP-CCT does, allows both to operate unchecked. The deficit constraining individual women's financial autonomy and the asset generating collective empowerment in the communities fortunate enough to have pre-existing enabling conditions.

The Design Response: From Paradox to Architecture

The empowerment paradox has several specific design implications, with each addressable within the existing HUP-CCT architecture without requiring new programme structures.

First, is mandatory intra-household financial management training. All enrolled households should receive training covering women's constitutional and legal rights over jointly received income, intra-household negotiation strategies, and the programmatic rationale for women's resource control. This training should be framed not as anti-male intervention but as household economic management capacity-building that benefits the entire household. This framing will reduce male resistance while addressing the resource control deficit. The Section 17(3) constitutional provision which deals with equality of rights and opportunities without discrimination on grounds of sex, provides the normative grounding for this training as a constitutional right rather than a programme preference.

Second, deliberate cooperative formation facilitation. The Phase 2 cooperative formation component of the Developmental Social Protection Model proposed by this study directly addresses the asset pathway by extending the enabling conditions for collective economic formation beyond the communities that currently possess them. The Angwan Rogo model should be documented, its enabling conditions identified, and a cooperative facilitation protocol developed that can be applied across all programme communities regardless of pre-existing social capital levels.

Third, a gender-disaggregated monitoring and evaluation. The current programme monitoring architecture does not track gender-disaggregated outcomes at the household level in ways that would reveal the intra-household resource dynamics documented in this study. A gender-sensitive panel monitoring system tracking women's individual financial outcomes, cooperative membership rates, and resource control perceptions over time, would generate the evidence base required to assess whether the gender financial disadvantage persists and whether cooperative formation addresses it.

Fourth, is Community Liaison Officer gender training. The community leaders currently performing essential stigma mediation and beneficiary mobilisation functions should receive specific training on recognising and responding to resource diversion risks, supporting women's cooperative formation, and maintaining the 'Hajiyoyn gwamnati' citizenship framing of programme participation against partisan or patriarchal reframings that undermine women's resource control claims.

Contextualising the Findings Within the Nigerian Gender-Social Protection Literature

The gender financial disadvantage finding (OR=1.21, $p=0.041$ in a multivariate model) is, to the authors' knowledge, the first quantified estimate of the intra-household resource control conversion deficit in a Nigerian CCT programme. The absence of prior quantitative evidence is not surprising as most Nigerian CCT evaluations use cross-sectional descriptive designs that cannot identify the conditional gender effect that the regression model reveals. While the finding's substantive magnitude is modest; its analytical significance is that it establishes the existence and direction of the mechanism (the gender conversion deficit), in a context where it had previously been assumed but not measured.

The cooperative economy finding has no documented parallel in the Nigerian CCT literature and extends beyond what the broader Sub-Saharan African CCT literature has documented. Natali et al. (2016) document savings group formation as a Zambia CCT outcome; BRAC (2019) documents group-based enterprise in TUP contexts. What the Angwan Rogo evidence documents, spontaneous cooperative formation resulting in physical capital investment, market infrastructure, and independent income generation, exceeds these antecedents in both scale and economic sophistication. It is an emergent outcome that the programme's design did not anticipate, which is why it is analytically significant. It reveals a social capital formation capacity within the beneficiary population that the programme has catalysed but not harnessed.

The 'Hajiyoyin gwamnati' finding situates the Nigerian CCT experience within the broader literature on social recognition and citizenship in social protection programmes (Fraser, 2000; Walker, 2014). The specifically gendered, prestige-conferring character of this label, 'Women of the Government' rather than simply 'Programme recipients', suggests that in communities where the programme's legitimacy framing is maintained, women's CCT participation is generating a citizenship identity that challenges rather than reinforces their structural exclusion from public economic life. This is a social recognition finding that neither the resource allocation literature nor the stigma literature fully captures, and it points toward the programme's understudied potential as an instrument of gendered citizenship building.

CONCLUSION

This article has documented an empowerment paradox in Nigeria's HUP-CCT: a programme that targets women as the primary recipients of household welfare transfers, simultaneously constrains women's individual financial autonomy through intra-household resource conversion deficits (OR=1.21, $p=0.041$ in the multivariate model) and generates women's collective economic agency through cooperative productive economy formation (twenty-member cooperative societies, grinding machines, market stalls, and a beneficiary-populated street market in Angwan Rogo, Jos North). Both findings are original contributions to the Nigerian CCT literature: the first quantified estimate of the gender financial conversion deficit, and the first documentation of spontaneous cooperative productive economy formation as a CCT outcome.

The empowerment paradox is not resolved by choosing between the deficit and the asset framing. The deficit is real as intra-household resource dynamics constrain individual women's financial capability expansion in ways that the programme's current design does not address. The asset is also real as the cooperative economy represents a form of collective economic agency that substantially exceeds what individual transfers can produce and that the programme's design has failed to recognise, protect, or scale. The resolution proposed is architectural in a programme design that actively protects the first (through intra-household financial management training, Community Liaison Officer gender support, and gender-disaggregated M&E) while deliberately scaling the second (through Phase 2 cooperative formation facilitation in the Developmental Social Protection Model).

The 'Hajiyoyin gwamnati' finding adds a dimension that neither the resource allocation nor the stigma literature has previously documented for Nigeria: women's CCT participation as a source of gendered social recognition and citizenship identity. In communities where this recognition framing is maintained (which is the communities where the cooperative economy is most developed, and where community leadership actively reinforces the constitutional citizenship basis of programme participation), the HUP-CCT is generating a transformation in women's social position that the financial data alone cannot capture. This is the programme's deepest and most undervalued gender achievement, and it is the one most at risk from the 'Ya yen APC' partisan reframing that the St Michael (Nasarawa) evidence documents in communities where leadership does not maintain the citizenship framing.

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