

Conditional Cash Transfer (CCT) and national development in Nigeria: emerging pitfalls and pathways to results

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ABSTRACT

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Purpose — *This paper addresses the pitfalls in conditional cash transfer in Nigeria and suggested the best practices to enhance the performance of the social policy instrument in Nigeria.*

Research method — *This paper is library research which evaluates the issue at stake using documentary evidence from secondary means of data collection such as textbooks, journal articles, newspapers and so on.*

Result — *The paper found that conditional cash transfer in Nigeria is characterized with several anomalies. These among others identified in the study include diversion of funds by the beneficiaries for purposes other than investing in what it was originally meant for, the improper definition of exit and entry period (a period of one year is allowed in Nigeria) and this translates to nothing meaningful. It was found that beneficiaries are randomly selected in Nigeria, thus leading to obvious errors of exclusion and inclusion.*

Recommendations — *This paper recommends among others that a formidable system of entry and exit rules, monitoring and evaluation mechanism, cash disbursement mechanism as well as grievance redress mechanism be put in place as practised in other climes. These systems will no doubt enhance the service quality, value for money, transparency and accountability of the social protection policy, culminating in the social-economic development of the Nigerian states.*

Keywords: *Conditional Cash Transfer (CCT), national development, Nigeria, pitfalls*



BACKGROUND

The earnest desires of the public governance towards progressive and equitable national development in both economic and social segments through social protection policies have been documented (Akanle, 2019; Holmes et al., 2012). Consequent upon its crucial role in the development process, social protection was adopted as one of the constituents of the Sustainable Development Goal (SDG) (Bastagli et al., 2016). Nigeria has been in an aggressive mood over the years to transform the country using different social protection development ideas (Nigerian National Planning Commission, 2004). Most of these ideas have in one way or the other impacted positively on the development of the Nigerian state, however, many left more to be desired.

One of such social protection policies of the Federal Government of Nigeria and to some extent, the state governments of Nigeria in the past was the introduction of the popular Conditional Cash Transfer (CCT) programme to bridge the development gap between 'the have and the have not'. Holmes et al. (2012), affirms that Nigeria is characterised with high-income inequality as a dimension to poverty, coupled with other factors including but not limited to geography, gender, ethnicity, age, etc.

Conditional Cash Transfer is based on the premise that the percentage of Nigerians who are ultra-poor is high, necessitating the need to break the poverty cycle, thereby increasing the capacity of the poor and most vulnerable to contribute to the development of the Nigerian state. Thus, in 2007, the Federal government of Nigeria instituted a pioneer National Social Investment Programme known as Incare of the Poor (COPE) to reduce poverty and hunger among the poorest and the most vulnerable households in Nigeria via equitable distribution of resources (Okuku, 2018). The support as the name suggests is conditioned on meeting certain criteria before a beneficiary could attract the transfer to enhance his standard of living. Irrespective of the conditions attached, the programme has been labelled to have achieved little towards national development in Nigeria. The policy of Conditional Cash Transfer of the Federal government of Nigeria is a transformational idea capable of developing the Nigerian state but has been stunted and in a state of comma. Debate with regards to its appropriateness, effectiveness, ethics and sustainability is ongoing (Oduenyi, Ordu, & Okoli, 2019). However, this paper argues that the superb idea can still be rescued and focused on the desired direction, which is the equitable development of the Nigerian state via some suggested veritable best practices obtainable in other climes. To achieve the preceding objective, the paper is segmented into the following sections. The first section provides the background to the paper. Section two reviews the relevant literature on the concept of conditional cash transfer and national development. Section three dwells on the discussion of results focusing on the emerging pitfalls and the roads to results, and the last section draws a conclusion.

LITERATURE REVIEW

Conditional Cash Transfer (CCT)

The challenges facing the poorest of the poor and the most vulnerable households have attracted the attention of governments across the globe. Different strategies have evolved over the years to address the pockets of the challenges facing the poorest of the poor and the most vulnerable households in societies. One of such strategies adopted by countries across the globe and which forms the nucleus of this paper is the Conditional Cash Transfer (CCT).

Conditional Cash Transfer (CCT) is a social policy that spells out certain conditions to be met before participants could attract cash from the donor(s). The conditions include among others, attending key health services such as prenatal, postnatal, child health and nutrition (Okoli et al., 2014; Sitter & Ladhani, 2020), meeting a minimum school attendance by children and attending skills training programmes (African Network for Environment and Economic Justice, 2018).

The concept of conditional cash transfer has been firmly rooted in the development agenda of countries like Latin America (Sitter & Ladihan, 2020). The appeal from the foregoing is that at the global level, it is not just an emerging development idea. Despite the popularity it received and due to the importance attached to it by a reputable international body, like World Bank, some countries where poverty and inequality are still very much prevalent are still having reservations with regards to its effectiveness, sustainability, appropriateness, hence, foot-dragging to adopt it on a full scale (Saad-Fiilho, 2016; Gabel & Kamerman, 2013; Clair, 2009). Notwithstanding, Saad-Fiilho (2016) reports that not less than 45 countries with millions of households have benefited from the CCT programme. The overall target of the programme is human capital development in the area of health, education, nutrition etc. In other words, CCTs aim to provide opportunities for children to overcome poverty and exclusion, thus, further reducing socioeconomic inequalities (Cruz, Moura, & Soares Neto, 2017). Conditional Cash Transfer (CCT) is a vital social-political instrument, but the most often difficult task to achieve. Interestingly, Barrett and Kidd (2015) suggested a veritable administrative framework that could make it work as depicted in the diagram below.

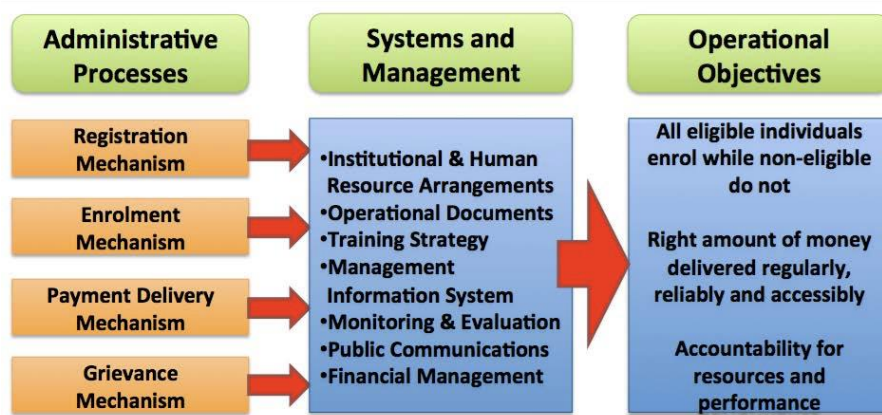


Figure 1. Operationalising policy objectives in cash transfer programmes
 source: adapted from Stephen Barrett and Stephen Kidd (2015)

These four administrative processes, according to Barrett and Kidd (2015), are dependent on several organizational policies and systems for their effective execution. This includes, but is not limited to, the establishment of appropriate institutional and human resource arrangements. This ensures that policies are implemented effectively and programme performance and resource allocation are well accounted for. Secondly, operations manuals should be created that outline the processes that programme managers and implementers, particularly front-line staff, must adhere to. Furthermore, an effective training strategy is required. Because of the costs associated with ensuring that a large number of widely dispersed employees are familiar with detailed operational guidelines, this is frequently overlooked. A strong training strategy is required. Because of the costs associated with ensuring that a large number of widely dispersed employees are familiar with detailed operational guidelines, this is frequently overlooked. Furthermore, computerized Management Information Systems (MISs) for data management related to registration, enrolment, payments, case management, and grievances, as well as hard and electronic document management systems, are required. A strong public relations strategy is required to ensure that people understand how to apply for and participate in the schemes. A functional, rigorous, and accountable financial management system capable of reliably and timely disbursing funds for operations and beneficiary payments, supported by a sophisticated fiduciary risk management approach. Mechanisms for monitoring and evaluating programs to ensure that they can provide critical performance data to stakeholders and information to enable the continuous improvement of key business processes are fathomed here. Relying on the above framework developed by Barrett and Kidd (2015), the study utilized some of the principles to come up with the best practices for Nigeria.

National development

Development, according to Rabie (2016), is a comprehensive societal process that transits underdeveloped countries from a state of economic backwardness and slow sociocultural change to a dynamic state characterized by sustained economic growth and socio-cultural and political transformation that improves the quality of life for all members of society. As can be seen from the preceding definition, people are the primary beneficiaries of development-induced change. Thus, Stiglitz (2006) observation that development is about changing people's lives rather than just economies hold entirely correct. In the same vein, Pearson cited in Abuiyada (2018) defines development as improving the quality and quantity of available resources. Without mincing words, all of the definitions have the same goal. The goals are to improve people's lives in ways that allow them and their creative energies exist unobstructed. It aims to give people the freedom to pursue their personal goals within a legitimate political and legal framework that ensures fairness, equality of opportunity, freedom, and social justice. The ensuing thesis from the preceding definitions grants the opportunity to define national development as a country's or nation's overall development or collective socioeconomic, political, and religious advancement (Lawal and Oluwatoyin, 2011). National Development is defined as the gradual manifestation of positive changes in the country's economic, industrial, political, social, cultural, and administrative life (Ogai cited in Martins Library, n.d). This definition effectively accommodates the purpose of this paper because national development must be a development in all ramifications of an economy including politics, industry, culture, administration and the citizens.

RESEARCH METHOD

This study is library research using books from various countries as secondary sources. This method was chosen by the researcher because it allows him to obtain information that would be difficult to obtain through direct personal contact. Furthermore, because raw data is frequently non-reactive, information gleaned from archival sources is valuable. The documentary method offers researchers options that other methodologies do not.

RESULT AND DISCUSSION

Emerging pitfalls in Nigeria

There is no doubt about the efficacy of CCT in some countries of the world. It has been adjudged a vital social policy capable of transforming the standard of living of citizens. Be that as it may, it has not been able to realize the desired results in most climes, Nigeria inclusive. Focusing on Nigeria, African Network for Environment and Economic Justice[ANEEJ](2018) reports that beneficiaries were just randomly selected in most states where the CCT projects were piloted in Nigeria. This implies that the poor who were supposed to be the real beneficiaries were overtly or covertly skipped out of the distribution. This is a

manifestation of an inclusive and exclusive error in the distribution process. Attempt to minimize the anomalies associated with the distribution of CCT led to the adoption of Community-Based Targeting (CBT) by World Bank in conjunction with states where the project was initially piloted. The core reason for using CBT was to avoid randomness in targeting. The CBT model was complemented with the data capturing process using geographical targeting, community-based testing and proxy means-testing to ensure equitable distribution of resources in Nigeria. To some extent, the models used above yielded positive results. For instance, it was reported in an empirical study conducted by [Akinleye, et al. \(2019\)](#) that recipients (which could be in error) expressed their appreciation that the programme was timely and a useful intervention because it enabled them to obtain household items like foods.

Notwithstanding, they lamented that the eligibility period of one year was too short a duration to eradicate their poverty. In addition, they added that the provision of N5000, an equivalent of US\$33 was insignificant. In the real sense of the words, eradicating poverty of a household that has been into deep-seated ultra-poverty for quite a number of years for an eligibility period of one year with a meagre amount of N5000 cannot achieve any tangible feat. Moreover, eradicating poverty of households that ends up with the provision of food items only without income-generating activities would hardly achieve the purported aim. In countries like Mexico and Brazil the practice of this type of social intervention is well-grounded, the period of eligibility is allowed to cover a reasonable period. [Akinleye, et al. \(2019\)](#) reported that where a child is given a cash transfer for a study programme, such a child exits the cash transfer after the programme as against the period of one year in Nigeria which translates to nothing meaningful.

In addition to the above, cash transfer in Nigeria is provided using a selective approach without any scientific criteria. In most cases, some fortunate individuals who are relatives or loyalists of the community leader are chosen as beneficiaries ([Chima and Fatile, 2021](#)). The Incare of the People (COPE) which was a pioneer CT established in 2007 covering 12 states in Nigeria for instance, used a quota system to select 10 households from each community in Nigeria ([Holmes et al., 2012](#)). The interesting question here is what criteria were used to select the ten households leaving out other communities. This singular drawback portrays that the programme was characterised with inclusive and exclusive errors due to the limited coverage and lack of scientific approach applied in the selection process, coupled with elements of transparency and accountability that are lacking. This carved a niche for distrust between the state actors implementing the programme and the members of the community.

In a related research carried out by [Holmes, et al. \(2012\)](#) on the beneficiaries of COPE in four states in Nigeria, it was reported that poor households that benefited from the programme agreed that they used the proceed from the programme to buy some goods, meet some social services expenses and, to some extent invest in income-generating ventures. It is possible they invested in some income-generating activities, but the question is what type of reasonable

income-generating activity could a meagre some of N5000 per month afford a poor household after purchasing food items especially for a very large household given the increasing price of foodstuff in the market. United Nation Development Programme (UNDP) established this when it posits that 90% of the poorest households, especially in Northern Nigeria, where polygamy is predominantly practised comprises an average of 20 persons or more. Cash transfer as can be deduced from above might not be the appropriate social protection instrument, other measures such as the provision of metric tons of food, fee waiver should be considered. However, where the government is bent on using cash transfer, then it should consider the option of scaling the amount up considering the reality of the nation's economy.

Another obstacle to the realisation of the full potential of the cash transfer is the absence of an administrative coordinating mechanism. Cash transfers are made from different levels of government, national and international donor agencies, spirited individuals to the poor and most vulnerable living in communities in Nigeria without adequate coordination to achieve specific goals. If the transfers are harmonised with a focus on specific issues, duplication of efforts would be avoided.

Unfortunately, the fund allocated for COPE was small and considered far too less than what was allocated to other sectors of the economy. [Holmes, et al. \(2012\)](#) reports that the fund allocated to COPE was able to take care of 0.001% of the poor and represents only 5% of the total funds allocated by the Millennium Development Goals-Debt Relief Gains Funds (MDGs-DRG) to Ministries, Departments and Agencies (MDAs) at the Federal level (excluding state contributions). [Dijkstra, et al. \(2011\)](#) corroborated when they asserted that the income poverty data was too old as it was obtained from 2004, hence, the programme could hardly make a significant impact.

Moreover, funds meant for investment were diverted to other sources. This could be attributed to a lack of or inadequate monitoring mechanism channelling the distributed cash to the appropriate places and the set goals. A typical case of diversion of resources was captured by [Holmes, et al. \(2012\)](#) in a report that they got from KII that 'most of the beneficiaries in Adamawa state of Nigeria did not invest the lump sum they got from the Poverty Reduction Accelerated Investment (PRAI). Rather some used it for feeding, others for things like fencing of their houses. This suggests that the whole essence of the programme was defeated. Consequently, the beneficiary reverted to the same cage of poverty which has been a dangerous threat to development in Nigeria. This development is not unconnected with the lack of or inadequate monitoring mechanisms.

Building on the structure of the COPE programme, the 2016 budget of the Buhari administration set aside N500billion for approval by the National Assembly as direct social transfer to the most vulnerable and the poorest households in Nigeria ([Babalola, 2016](#)). The implementation of the CCT commenced with payment to beneficiaries using nine pilot states, namely, Bauchi, Borno, Cross River, Ekiti, Kogi, Kwara, Niger, Ogun and Oyo with the funds released to the

Nigeria Inter-Bank Settlement System (NIBSS), the platform where payments of all Government's Social Intervention Programmes are hosted and validated (Osinbanjo, 2017). The same amount (N500billion) budgeted for the year 2016 was also earmarked for the year 2017 and 2018 respectively (African Network for Environment and Economic Justice, 2018; Osinbanjo, 2017). Similar pitfalls characterising the previous conditional cash transfer in Nigeria were noticed with what transpired from 2016 upward. The analysis of data sourced from the National Cash Transfer Office (NACTO) by the International Centre for Investigative Reporting shows that the cash transferred was skewed in favour some geopolitical zones of Nigeria at the expense of other zones, especially zones from the Southern part of the country as depicted in the diagram below (Ogunsemore, n:d).

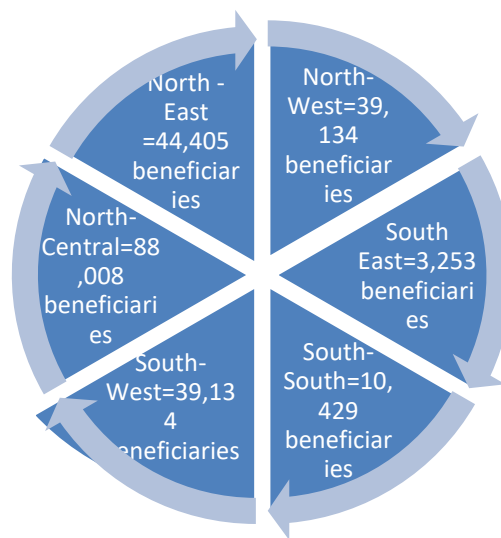


Figure 2. Conditional cash transferred according to geopolitical zones in Nigeria
source: compiled by the author from Ogunsemore J. (n.d)

The diagram above indicates that 82.5% of the cash transferred to the poorest households went to the North-Central, North-East and North-West. A state-by-state breakdown according to Ogunsemore (n.d) portrays those states from North-West, namely, Jigawa and Katsina with 5.8 million and 4.9 million population respectively, had 42,558 and 41,243 beneficiaries accordingly, whereas, Enugu and Anambra states with 4.4 million and 5.5 million population respectively attracted Zero (0) beneficiary and 3,253 beneficiaries respectively.

Further explanation is shown in the diagram below:

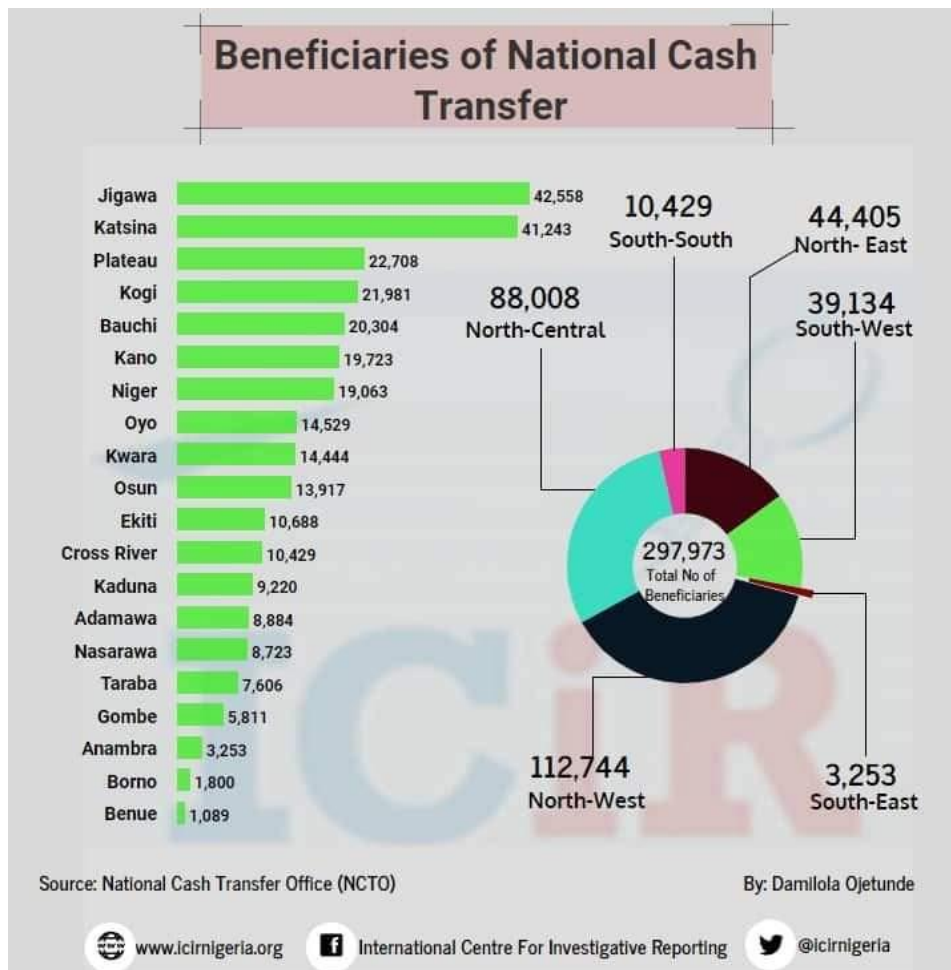


Figure 3. Beneficiaries of CCT by states and geopolitical zone
source: adopted from Ogunsemore J. (n.d)

The reason for the lopsidedness of the cash transfer to the North East and North West may closely be related to the fact that they are lagging behind in terms of health and educational services (World Bank, 2011). However, with the advent of the global world pandemic, the Federal government of Nigeria in an attempt to preserve the livelihood of the most vulnerable and poorest households directed that cash be transferred to them conditionally (Human Rights Watch, 2020). This pronouncement was to be implemented using the National Social Register of the Poor and the Vulnerable Households established in 2016 (Human Rights Watch, 2020). The 2016 Social Register contained a total of 2.6 million households, which later expanded to 3.6 million households because the 2.6million households were considered the 90 million Nigeria wallowing in ultra-poverty of less than \$1.90 a day (Salem, 2020). Each household, according to the Federal Government was to receive the sum of Twenty thousand Naira (N20,000) consecutively for a period of 4 months to cushion the hardship and poverty occasioned by the lockdown targeted at curbing the spread of the global

pandemic, called coronavirus ([Human Right Watch, 2020](#)). The above arrangement attracted criticisms from the public on the ground that a scientific approach was not used in selecting the beneficiaries of the programme, hence, was marred by inclusive and exclusive errors, corruption, misuse of funds, fraud that eventually undermined its achievement.

The pathways to results

Different variables determine the success or failure of the CCT programme in different climes across the world. Therefore, the success of a conditional cash transfer programme in a particular domain may not be an assurance that the same programme would succeed in other places. Notwithstanding, there are universally accepted best practices that have worked globally and are worthy of emulation by the developing society, like Nigeria. These best practices are painstakingly discussed below. Therefore, to enhance the social accountability aspect of the programme, the following measures are necessary.

Entry and exit rules

This is used to recertify beneficiaries for services or classify them as ready to leave the programmes. Exit and entry rules should be meticulously considered to have an effective conditional cash transfer programme in Nigeria. Chile and United States applied this principle under a programme titled Temporary Assistance for Needy Family (TANF) programme ([Fiszbein et al., 2009](#)). It was also applied on conditional cash transfer (CCT) programmes in Latin America and the Caribbean ([Medellin et al., 2015](#)). There should be a rule that CCT recipients are entitled to receive cash transfers as long as they remain poor in Nigeria, provided they meet other conditions. Therefore, automatic exit or maximum duration is not needed. The guiding principle should be that recipients should exit when they are better educated, live healthier, get better employment, and earn income above the poverty level. To achieve this objective, recipients should be recertified frequently to avoid confusion, manipulation and abuse among prospective beneficiaries. This should be the ideal arrangement. But in most cases, CCT in Nigeria are time-bound, perhaps because of budget constraints or the poverty alleviation policy. In this type of situation, other poverty alleviation programmes or approaches that would enable beneficiaries develop the capacity to sustainably surmount poverty should be put in place. Time-bound should only be allowed where all children have access to education and health services. Time-bound is antithetical to long-time human capital investments.

Monitoring and evaluation

To ensure that the CCT programme is on course and for easy identification of problems along the track, monitoring and evaluation is a *sin-qua-non* or

absolutely necessary in Nigeria. Monitoring and evaluation ensure that payments are reaching the targeted beneficiary. Through the Monitoring and Evaluation, it becomes a lot easier to determine if the value of the money transferred is suitable, identify who got what, examine how the funds were utilized and more so determine the impacts on the growth and development of the economy. Formal documentation, such as copies of birth certificates or national ID cards, as proof of age or nationality; written confirmation of residency in a specific village from village leaders or local government officials may be required. For community meetings, written minutes may be required, and paper or digital questionnaires may be required for means-testing purposes to determine eligibility for the conditional cash transfer. Where this fails, an informal method such as personal testimony approved by a panel of respected and upright local elders and government officials can be adopted as proof indicating that the awardees fulfilled the eligibility criteria. This was adopted in the Ugandan Senior Citizen Grant scheme where the Presiding officer of the scheme recorded testimonies on the registration form at Parish-level Registration Meetings. Control mechanisms should further be built in to reduce the error margin. In South Africa for instance, independent approval and review of every individual application were introduced into the registration process. The registration was administered by a professional government service, the South African Social Security Agency (SASSA) (Barrett and Kidd, 2015). Contrastingly, the error margin was high in Indonesia, during the national PMT survey due to weak control mechanisms as 15 per cent of cells on the scorecards were inaccurately entered and one region had an inaccuracy rate of 37% (Barrett and Kidd, 2015). A major factor responsible for this error margin could be the utilization of manual methods during the registration process. This is however avoidable with the aid of biometric data, such as fingerprints and digital photographs to be collected and 'loaded' onto a smart card.

Cash disbursement mechanism

The method to be adopted to transfer cash to the beneficiaries is very important and should be determined apriori to enable the participant access to cash without hitches. In this technological era, emphasis on the mode of payment has been shifted to e-transfer. This is the process of making cash accessible to the beneficiaries via mobile money, mobile voucher, smart cards (Debit or credit cards, ATM). The merits of this method of payment include but are not limited to safety and cost-effectiveness for the implementing organisation, as opposed to public queuing, it is more discreet for the beneficiaries. This digital payment system was implemented in Nepal in 2013, and the success rate was high (MERCY CORPS, 2014). 129 vulnerable urban Nepalese and six vendors processed 228 vouchers worth USD 7,750 during the pilot project, which used two mobile voucher platforms: SMS and smartphone vouchers. The findings revealed that replacing paper vouchers with mobile systems increased transparency while significantly reducing staff time spent printing, distributing, and processing paper vouchers. Though, participants found it difficult to use the

digital payment, thus, resorting to assistance from knowledgeable people that were familiar with the technology. But the web-based smartphone voucher turned out the preferred technology. In Haiti, Somalia and Uganda, Mercy deployed an e-transfer approach to disburse cash to the affected communities after the earthquake in 2010, collapsed market and livelihood structures, chronic cancer and food insecurity respectively. In Haiti, 7,800 beneficiaries used their T-Cash mobile wallets to complete over 20,000 transactions. In Somalia, e-transfer helped 2,500 ultra-poor and labour-poor households in the Lower Juba region meet their immediate needs. In Uganda, the e-transfer had an immediate impact, providing over 840 workers with a cash injection while also improving agricultural productivity. The main benefit gained was that the agency and those receiving assistance were able to avoid the security risks associated with cash transfer programming by using e-transfer.

Grievance redress mechanisms

According to [World Bank \(2013\)](#), A locally-based and formalized method for accepting, evaluating, and resolving community feedback or complaints is known as a grievance redress mechanism. It was emphasized that the Grievance Redress Mechanism (GRM) is increasingly being used to improve project outcomes by providing more predictable, timely, and results-oriented responses to citizen concerns. According to [Barrett and Kidd \(2013\)](#), there are two types of grievance mechanisms: appeals against exclusion during registration/targeting and complaints about late enrollment or payments, payment token loss, excessive distance to pay points, or pay point fraud. According to the [World Bank \(2013\)](#), some of the development and operational benefits of GRM include: (i) GRMs focus on corrective actions that can be implemented quickly and at a low cost to resolve identified implementation concerns before they escalate to the point of harm or conflict, (ii) assist in prioritizing supervision: by utilizing citizen feedback, GRMs act as an early warning system, allowing supervision to be targeted where it is most needed, (iii) identify systemic issues: GRMs can be used as part of a management system to identify systemic implementation issues and trends that need to be addressed, and (iv) increase accountability: because most GRMs rely on local people and institutions to some extent, an effective GRM can help improve local ownership of development projects. Several complaints arose in the past in Nigeria that call for a viable GRM to be put in place. In 2017, the Nigerian government received \$322.5 million of the Abacha loot from the Swiss government, which was agreed by both parties to be used for a conditional cash transfer (CCT) to the poorest of the poor in Nigeria, with the World Bank saddled with the responsibility of monitoring the process ([Enoch, 2020](#)). [Enoch \(2020\)](#) reports that there has been a continuous outcry by beneficiaries of the CCT programme in Kano state that the process had not been transparent. It was in response to their grievances that the Resource Center for Human Rights and Civic Education (CHRICED), organized a one-day town-hall meeting to address their complaints, which brought together key stakeholders in the scheme for a brainstorming session. A lot of complaints according to [Oyeleye \(2019\)](#) also pop

up in Ekiti state of Nigeria that: (i) the mode of payment of stipends to beneficiaries was cumbersome resulting in a denial of stipends to some beneficiaries, (ii) use of ad-hoc local agents without requisite experience for payment affects the effectiveness of the payment system, (iii) high rate of extortion of beneficiaries by the community leaders, (iv) low capacity of GRM application device as State Governments in the Southwest provide little or no logistic supports to the programme, (v) non-inclusion of Local Government Grievance Redress Officers (LGGRO) in all training programmes, (vi) Community Redress Officers (CRO's) were still in operation even after their removal, (vii) MOU signed by the States and Federal Government on the implementation of Cash Transfer Programme expired, errors in the payment schedule, (viii) errors from social register generated by SOCU, (ix) names of some beneficiaries were wrongly typed, (x) low publicity for CCT programme and that some poor and vulnerable households were not captured by SOCU. These numerous but germane complaints need to be addressed for the successful implementation of CCT projects. Leave can be borrowed from the diagramme below to enhance the performance CCT in Nigeria. Cash transfer related grievance should be managed at the levels according to [Barrett and Kidd \(2015\)](#). These are:

- Level 1:** The payment service provider should have a simple complaints procedure in place to handle simple complaints such as lost or malfunctioning payment tokens and, ideally, more complex complaints such as allegations of fraud. Banks frequently serve as payment service providers in middle-income countries with more sophisticated financial services sectors. as a result, they should incorporate a complaints mechanism into their standard helpline processes, treating cash transfer recipients in the same manner as other bank customers.
- Level 2:** The administrators of the cash transfer program (often in collaboration with local government and/or local elected officials) or an independent body should establish an easily accessible complaint framework. While enlisting an outside agency to manage this second-tier complaints mechanism may appear appealing, care must be taken to ensure that they are adequately resourced to allow complainants access as well as investigate and adjudicate on the complex issues. In practice, where payment service providers lack physical infrastructure and rely on agency networks to deliver cash, this second-tier complaints mechanism may function as the first.
- Level 3:** An independent authority that serves as a last resort, such as a Human Rights Commission, an Ombudsman, or the justice system, should be included in the third tier. Levels one to three described above have been practised in different parts of the world and were reported successful.

CONCLUSION

In Nigeria, cash transfers are increasingly being recognized as an essential factor in national social and economic development schemes. Because of its growing importance in the country's development agenda, the focus on its assessment has shifted to issues of service delivery quality, value for money, risk management, and accountability and its impacts on human, social, and economic development indicators. Realizing the preceding goals calls for a search for means of effectively translating the policy instrument into best practices in Nigeria. This translates to designing an improved system for managing conditional cash transfer operations. It is in line with the above objectives that this paper x-rays the pitfall in the conditional cash transfer and suggests roads to maximize results from the conditional cash transfer in Nigeria. Consequently, the study concludes with evidence of success stories from other climes that a formidable system of entry and exit rules, monitoring and evaluation mechanism, cash disbursement mechanism as well as grievance redress mechanism be put in place as practiced in other climes. These systems will no doubt enhance the service quality, value for money, transparency and accountability of the social protection policy which will culminate in the social-economic development of the Nigerian state.

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