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Social Protection for the Vulnerable: Appraisal of Cash Transfer Programme on the Welfare of Beneficiaries in Ekiti State, Nigeria

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Abstract: Social protection programme are structured as a pro-poor all-inclusive policy designed to alleviate poverty in many countries of the world including Nigeria, owing to the ongoing uncertainties in the global economy. This study examines the rationale for and framework of Social Protection Policy, particularly cash transfer on the socio-economic status of beneficiaries in Ekiti State. The study further examines the challenges confronting the implementation of the scheme. The study adopts both quantitative and qualitative methods in its investigation. Data for the study were gathered from primary sources through questionnaire, in-depth interview and focus group discussions (FGDs) while secondary data were sourced from relevant text, internet sources and official publication on National Cash Transfer. Table, percentage and content analytical methods were employed for data analysis. The study reveals that cash transfer programme has really improved the socio-economic status of beneficiaries, especially at the grassroots in Ekiti State. This paper concludes that if the scheme capture the real poor vulnerable in Ekiti State and monthly stipends are paid regularly and promptly, it is capable of reducing poverty and improves economic capacity building in the state.

Keywords: Social, Protection, Beneficiaries, Cash Transfer, Poverty

I. Introduction

In many parts of the 'developing' world where poverty and inequality are deep and pervasive and welfare regimes were fragile than in 'developed' countries, cash transfers are becoming commonplace and promoted by international institutions and aid agencies as a usable instrument for social protection (Slater, 2011). The context of social protection is to provide avenue that will allow the Federal Government of Nigeria to target and deliver a range of programmes for poor households more effectively and efficiently. Perhaps by expanding access for poor households to target cash transfers to afford them basic needs. Social protection is all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalized with the overall objective of reducing the economic and social vulnerability of poor vulnerable and margainalized groups (Deveren & Sabates cited by Lowder, 2017).

Most African countries have recently established social safety nets programmes as part of a broader strategy to assist the poor and protect the vulnerable. Cash transfer has become a veritable and effective policy instrumented for reducing household vulnerability in Nigeria since its inception and is considered as a mechanism through which multi-dimensions poverty and vulnerability can be tackled in some Africa countries, conditional cash transfer has been implemented with remarkable landmarks in Kenya, Malawi, Ghana, Ethiopia and South Africa. In Sub-Saharan African, about forty countries have adopted the Unconditional Cash Transfer (UCT) (Bastaghi, et al, 2016).

The idea of cash transfer (either conditional or unconditional) was first introduced in Latin America, later extended to Asia, Africa, and the Middle East. The reach and design of cash transfer programmes vary in accordance with underlying principles and priority target areas. In some cases, Conditional Transfers have been made open in nature to affect and stimulate economic growth. In Ghana, beneficiary forums designed to raise awareness of the duties and responsibilities that came along with cash transfer also provided the opportunity for beneficiaries to interact directly with government institutions and helped encourage a "partnership" between the government and beneficiaries (Oduro, 2014).

Social safety nets are viewed as non contributory benefits provided either in cash or kind and intended to support the poor and vulnerable. Conditional cash transfer programmes have become popular in developing countries over the past two decades.

Conditional Cash Transfers (CCTs) are being looked to as a means of investing in human capital while also reducing poverty levels, by engaging families experiencing poverty in a momentary exchange for fulfilling behavioural conditions generally aimed at promoting the health or education of children (Maeshall & Hill, 2015; Schubert & Slater, 2006).

However, the need and choice to alleviating poverty has become a priority for every developing countries of the world, it seems more threatening in the developing world because it manifest in its extremity as an unending vicious cycle that is difficult to break. The situation of poverty has lingered for decades in Nigeria as it can be traced to the late eighties. In 1996, national poverty reached 66.9% from 28.1% in 1980 and then declined to 54.4% in 2004 after which it reached a peak of 69% in 2010. Moreover, Nigeria emerged 157th out of 187 countries captured in Human Development Report with Human Development Index (HDI) of 0.532 indicating a low level of life expectancy, education and income (UNDP, 2018).

In the part, many regimes and administrations both military and civilian have designed programmes and made policies that could eradicate or alleviate poverty in Nigeria, such as Operation Feed the Nation (OFN) instituted by General Olusegun Obasanjo aiming at increasing food production while Green Revolution under Shehu Shagari targeted food availability and affordability to prevent poverty. War Against Indiscipline (WAI) by General Muhammadu Buhari designed to curb poverty through instilling discipline against corrupt practices, People's Bank of Nigeria (PBN) was established by General Badamosi Babangida to provide money for entrepreneurial activities without stringent requirements inform of collateral. The National Directorate of Employment (NDE) was established to facilitate job, Family Economic Advancement Programme (FEAP), Better Life for Rural Women, Family Support Programme (FSP), National Poverty Eradication Programme (NAPEP) and host of others were directed towards eradicating poverty and its tendencies in Nigeria. Due to poor implementation and lack of proper monitoring, most of these programmes could not bring positive impact and poverty still remain a prevalent issue in Nigeria societies.

Against this background, the Federal Government of Nigeria under President Muhammadu Buhari in 2016 introduced some National Social Investment Programme (N-SIP) as means of achieving the first Sustainable Development Goal in order to eradicate poverty by 2030. The components of which are Government Enterprise Empowerment Programme (GEEP), Home Grown School Feeding, N-Power and the National Cash Transfer Programme (CCT) otherwise known as Household Uplifting Programme (HUP).

The Household Uplifting Programme commenced in September, 2016 in Nigeria. Cash Transfer Programme anchored by the Federal Government aims at responding to deficiencies in capacity and lack of investment in human capital of poor and vulnerable households. It is a component of National Social Safety Nets Project (NASSP) which is supported to targeted poor and vulnerable Nigerian households. The programme is designed to deliver timely and accessible cash transfers to vulnerable households and sets to support school enrolment and attendance, environmental sanitation and asset acquisition and sustainable livelihood. The programme is focused on responding to deficiencies in capacity and lack of investment in human capital, especially amongst our poor citizens. Beneficiaries of the programme ae mined from the National Social Register (NSR) comprising State Social Register (SR) of poor and vulnerable households. The registers are being developed with the training and supervision of the National Social Safety Nets coordinating office in Abuja. The programme has three components, which are as follows: Base Cash Transfer, Top-Up based on state selected conditions and Livelihood Support (NCTO, 2019).

II. Statement of the Problem

Nigeria is a country blessed with a plethora of human and natural endowments and potential for development. The challenge of poverty in Nigeria and every other countries of the world subsist. It is observed that despite series of policies and programmes put in place by previous administrations and regimes to alleviate poverty, many Nigerians still live in abject poverty. According to World Data Lab (2019), Nigeria has overtaken India as the poverty capital of the world, with the highest numbe of people living in extreme poverty estimated at 91.6million people (46.5% of the population) living on less than one dollar a day.

The high incidence of poverty in Nigeria despite aforementioned programmes dedicated towards poverty eradication is a pointer to the fact that the past programmes have been ineffective and unstainable in nature which could be as a result of wrong definition of poverty, political and policy instability culminating into lack of continuity, lack of proper targeting mechanism for the poor resulting in leakage, and a top-down development approach (Felix and Osu, 2014).

In attempt to ameliorate the inadequacies occurred to previous poverty alleviation programme, the present administration designed and implement Conditional Cash Transfer Programme (CCT) otherwise called Household Uplifting Programme (HUP) which is targeted at the poor and vulnerable households across states of the Federation. The programme aims at reducing maternal mortality, improving welfare of beneficiaries and encouraging school enrolment and retention through a bi-monthly payment of ten thousand naira (₦10, 000) and skill training, Ekiti State is one of the 26 States currently participating in the programme. It is observed that limited study has been carried out to establish the extent to which Ekiti State beneficiaries of the programme have succeeded in living above poverty line through the scheme, hence, this study. The paper was designed to ascertain the effects of cash transfer on welfare status of beneficiaries as it relates to their expenditure on food, non-food, education, health, and value addition to life.

Research Questions

i. What is the rationale for and framework of social protection policy (Cash Transfer) in Nigeria;
ii. What are the effects of Cash Transfer Programme on Socio-Economic wellbeing of beneficiaries in Ekiti State; and
iii. What are the challenges confronting the implementation of the programme in Ekiti State

Research Objectives

The general objective of this study is to determine the effect of Cash Transfer Programme on the welfare status of beneficiaries in Ekiti State

The specific objectives of the study are to;

i. examine the rationale for and framework of social protection policy (Cash Transfer) in Nigeria;
ii. determine the effects of Cash Transfer Programme on Socio-Economic wellbeing of beneficiaries in Ekiti State; and
iii. examine the challenges confronting the implementation of the programme in Ekiti State

Significance of the study

The study provides information on the extent to which cash transfer programme has transformed socio-economic status of beneficiaries in Ekiti State. It will reveals further, the effectiveness of Cash Transfer Programme as a control measure against poverty and its challenges in Ekiti State and Nigeria as a whole. The study serves as relevant material for effective planning by providing a basis for viable and sustainable future policies, which would enhance good governance and ameliorate poverty challenges in Nigeria. Hence, this is useful to policy makers, the public servants saddled with the responsibility to implementing the policy to reduce poverty and improve service delivery. This study will therefore contribute to the ongoing debates on how to strengthen social safety net programmes (Cash Transfer) for effective performance in Nigeria.

Theoretical Framework

The study adopts social capital theory for its explanation and this is traceable to World Bank contribution on how individual, groups, or community development could be enhanced through poverty alleviation scheme. The theory explains why there is need for in interaction between individuals in the community and participating in programmes established to reduce poverty and support the community. The theory emanated from social capital which is defined as the institution, the relationship, the attitudes and values that govern interaction among people and contribute to economic and social development (World Bank, 1998). In effect, Cash Transfer as a component of social safety nets exist to thrive social and economic development through instrumentality of poverty reduction scheme which demands and involves interaction between people and the institutions of the state.

The social capital theory asserts that when people act or function in a group as in a community or community programmes, it leads to the economic and social development of the group, individual in the group and the immediate community where such group operates (World Bank, 1998). The synergy between social capital and social safety nets further explains the instrumentality of cash transfer as pro-poor social policy.

III. Conceptual Clarifications

Social Protection

According to Samson and Taylor (2015) social protection is described as broad range to public, and sometimes private, instruments to tackle the challenges of poverty, vulnerability and social exclusion. In a similar term, the definitions of the United Nations Research Institute for Social Development (2010) and the Food Agriculture Organization (2019) sufficiently captured the entirety of the concept in its broad sense. UNRISD define social protection as “policies and programmes concerned with preventing, managing and overcoming situations that adversely affect people’s wellbeing. In the same vein, FAO define social protection as an umbrella term, connoting “a set of public policies, actions, instruments enacted by a state (formal) or in some cases non-state (informal) actors within a country or a territory to help address poverty and vulnerability experienced by citizens.

In another dimensions, Deverenx and Sabates-Wheeler (2004) describe social protection in two ways: conceptual and operational. These definitions were extensively embraced by scholars and development practitioners as they are all-encompassing. The conceptual definition presents social protection as comprising “all public and private initiatives that provide income or consumption transfers to the poor and vulnerable, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalised with the overall objective of reducing the economic and social vulnerability of poor vulnerable and marginalised group”.

The operational definition describes social protection as “the set of all initiatives, both formal and informal, that provide social assistance in extremely poor individuals and households, social services to groups who need special care or would otherwise be derived access to basic services, social insurance to protect people against the risks and consequences of livelihood shock; and social equity to protect people against social risks such as discrimination and abuse” (Deverenx and Sabates-Wheeler, 2004). Social protection can be classified by its functions, type and instruments (Tirivayi, 2017). Social assistance and social insurance are the two major components of social protection (UNDP, 2019; FAO, 2019). Social assistance could be described as non-contributory benefits (conditional or unconditional) which are either paid in cash or in-kind to targeted individuals or households or deprived populations including deprived working-age adults, persons with disabilities, the aged, labour-constrained families, women, and children. Informal social assistance is provided by non-state actors or civil society organization, non-governmental organization and corporate bodies who have incorporated social assistance into their corporate social responsibility packages or offerings. Examples of social assistance, apart from cash transfers include pensions grant/benefits, supplemental nourishment, food and humanitarian transfers, vouchers, school feeding programmes, cash-for-jobs, good-for jobs and fee-waivers (Bastagli et al, 2018).

Social insurance denotes contributory schemes that provide or guarantee compensation or benefit to beneficiaries during contingencies like illness, disability, loss of a parent/family/relative spouse etc, during maternity periods, during redundancy, adulthood (old age), or when experiencing shocks or crises that affects livelihoods (White, 2016). Social insurance derives from contributions pooled by people in public and private work and are therefore useful mechanisms to support people in the event of shock and crises.

Beneficiaries are people usually living in poverty or are experiencing some considerable livelihood risks and vulnerabilities. Benefits are designed to provide relief to those individuals/families to enable them cope with their circumstances. Poverty is the state of a person who lacks sufficient resources including material possession and money (Ayoade and Adetola, 2012). Literature recorded different definitions of poverty as it is multidimensional because what translate to poverty in one community might be different to another area. Be as it may, poverty manifest in a situation where an individual is unable to cater adequately for his or her basic needs (food, clothing and shelter), meet social and economic obligations and lacks access to social and economic infrastructure such as education and health all of which result into limited chances of advancing his or her welfare (Cbal cited by Abbas 2016). In another perspective, poverty refers to as a pronounced deprivation of wellbeing visible in hunger, lack of shelters, being ill and not being able to see a doctor, not being able to go to school, not having a job, powerlessness and lack of representation (Haughton & Chandler, 2009, World Bank cited by Afolami, 2014).

Revealed in the literature, there is an interrelatedness among the causes and effect of poverty as one reinforces the other, hence forming a vicious cycle. Taiwo and Agwu (2016) submit that the following factors responsible for prevalence of poverty in Nigeria: lack of access to employment opportunities, lack of physical assets, destruction of natural resources, absence and lack of access to assistance for the vulnerable and marginalized, non-participating approach to programmes design and implementation and poor maintenance culture of existing structures leading to deterioration of rural and urban areas.

Central to the focus of this study, cash transfer programmes offer periodic monetary transfers to beneficiaries with a view to providing regular predictable income support. Cash transfer include poverty reduction programmes, cash transfers for the families with children, or people taking care of orphans or vulnerable children; disability cash benefits, war veterans benefits, funeral grants, the zakat, housing cash benefits, and cash grants to promote livelihood and productive activities. Both conditional and unconditional cash transfers and cash-for-work programmes are not included, but covered in other categories (Grosh et al, 2008). Conditionally of cash transfer requires that the beneficiaries of the benefit to fill certain behaviours or actions in order to access cash payment.

Through conditions attach to cash transfer programmes has raised a number of human rights concern as Barrientos (2011) comments that the enjoyment of cash transfer benefits are strictly dependent on compliance and, when conditions go unmet, punitive measures (programme suspension) are taken as a consequence. Conditions then undermine the dignity, autonomy and freedom of people to make their own decisions about what is best for them (Brauw & Hoddinott, 2008; Devereux & McGregor, 2014).

The reach and design of cash transfer programmes vary in accordance with underlying principles and priority target areas. In some cases, CCTs have been universal in nature, while in others they have intended to reach the poorest or most vulnerable subgroups of the population (Bastagh, 2009). Be as it may cash transfer connotes regular payments of money (or in some cases in-kind benefits) by government or non-governmental organizations to individuals or households in exchange for active compliance with human capital conditionalities, with the objective of decreasing chronic or shock induced poverty, providing social protection, addressing social risk or reducing economic vulnerability, while at the same time also promoting human capital development (Samson, Van Nickerk and McQuene, 2006).

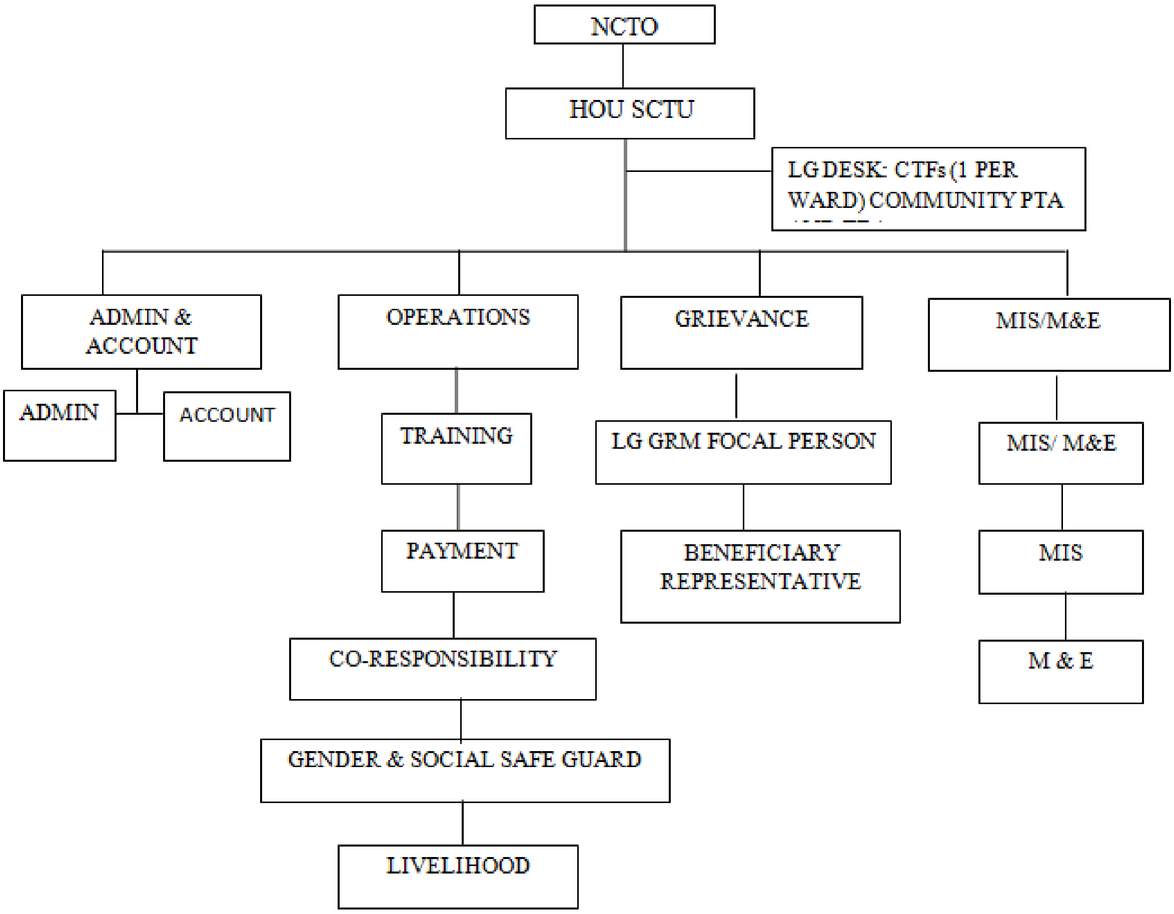
IV. Rationale and Framework of Cash Transfer Programmes

National cash transfer programmes aims at addressing prevalent household poverty and hunger among the citizens of Nigeria, especially the rural dwellers and female headed households with poor sources of income cash transfer programme is designed to give the poorest and most vulnerable households a monthly cash transfer ₦5, 000. 00 (Five Thousand Naira) to enhance their consumption levels and make a difference in their lives.

The programmes is designed in such a way that encourages and fosters collaboration among the three tiers of government. While the Federal Government provides the finances for the implementation of the programme, the state and local government complement with the provision of required personnel for smooth running of the programme. The programme focuses on the extremely poor and vulnerable households in Nigeria as defined through combination of geographic and community-based targeting mechanism (CBT).

The beneficiaries of the programme are being mined from the single register generated and produced by State Operation Coordinating Unit (SOCU) with supports of World Bank and identified household's socioeconomic data is subjected to Proxy Means Testing (PMT) for ranking the poor and vulnerable in the National Social Register (NRS).

Figure 1: Organizational Structure of Ekiti State State Cash Transfer Unit (SCTU)



Institutional Arrangement at the Local Government Level

Each Local Government Areas will establish a Desk Office responsible for overall project implementation in the LGA following guidelines provided by NCTO. The Desk Office will also facilitate cash transfer activities at community level. The Desk Office will consist of LGA officers with relevant responsibilities. Staff serving as CTF would be trained for the expected activities to be delivered for sustainability, these must be local government staff and would be assigned to cover specific wards at the LGA, minimum one CTF Per wards.

Household Uplifting Programme has a slogan "Beta don come" which means better things have arrived and the programme aims to support development objectives and priorities to achieve:

- Improved household consumption

- Reduction of maternal and child mortality
- Asset acquisition
- Improved school enrolment and attendance
- Improved environment sanitation and management
- Beneficiaries engaged in sustainable livelihood
- Enhanced human and economic capacity building for the poor

Components of Household Uplifting Programme

The programme involves two categories of cash transfers targeted at the poor and vulnerable households populated in the National Social Register.

a) Conditional Cash Transfer (CCT) supports the poor and vulnerable to improve household consumption with the aim of reducing poverty, preventing the vulnerable from falling further down the poverty line and building resilience to withstand the shocks.

b) Top-up Cash Transfer incorporates benefit linked to the participation of selected households in activities focused on human capital development and adherence to specific conditions known as co-responsibility.

c) Co-Responsibilities: States are required to make choice out of four broad areas available for co-responsibilities based on available facilities and services. The focuses of top-up transfer are to increase school enrolment, improving utilization of health facilities for the ante and post-natal care, child immunization and nutrition and to address environmental hazards to improve productive assets.

Household Uplifting Programme in Ekiti State

The Ekiti State Cash Transfer Unit (SCTU) was established and domiciled in the Ministry of Budget and Planning. Based on the job description and educational qualifications, officers from various agencies of government were deployed to the STCU by the Head of Service. For the take-off of the programme the then Governor John Kayode Fayemi approved funds for procurement of office furniture and working tool at the State Secretariat while Local Government offices were also provided with relevant officers drawn from the specified departments and unit of the Sixteen (16) Local Government Areas of the State.

V. Methodology

This section deals with discussion of the study in terms of how strategies employed by the study help in accomplishing the stated objectives of the study and matter of interest that is expected to generate new and original thought will also be discussed here.

Discussion of strategies (methods) for achieving objectives

Strategies adopted in order to accomplish the stated objective of the study include the use of primary data from self administered questionnaire against the backdrop of the similar or related studies and the set objectives of which the study sought to; examine the rationale for and framework of cash transfer, determine the effects of cash transfer programme on socio-economic wellbeing of beneficiaries in Ekiti State and examine the challenges confronting the implementation of cash transfer programme in Ekiti State.

Since the study aims to investigate the effect of cash transfer on the socio-economic wellbeing of beneficiaries in Ekiti State, the survey method is the most appropriate methodology to adopt for the study. Furthermore, interviews should be granted to illiterate beneficiaries who could not fill the questionnaire properly in order to elicit their own opinion on how cash transfer programme has benefited them.

Data on cash transfer programme for the past four years should be sourced in order to determine the effect of the programme on beneficiaries poverty status. A sample size of 180 beneficiaries were used for the study and out of which 150 copies of questionnaire administered to them were properly filled and returned. For the purpose of FGDs , six centers were created, two from each senatorial district. Finally percentage statistical tool will be used to analyse primary data generated.

Analysis and Discussion

This section deals with the distribution and retrieval of questionnaire administered with respect to the study within the study locations based on the local governments and categories into senatorial districts for analysis.

Table: Distribution of Questionnaire Administration and Retrieval

Study Areas and Location			**Frequency of Questionnaire Administration**		
Senatorial District	**Local Government Area (LGA)**	**Required Sample**	**Administered**	**Retrieved**	**Selected and Analysed**
Ekiti Central	Efon LGA	25	30	29	25
	Ifelodun/Irepodun LGA	25	30	26	25
Ekiti North	Oye LGA	25	30	27	25
	Ilemeje LGA	25	30	28	25

Ekiti South	Ikere LGA Ekiti South West LGA	25 25	30 30	27 26	25 25
Total		**150**	**180**	**163**	**150**

Source: Field Survey (2022).

Table 1: shows the distribution of the questionnaire administered and those retrieved. The distribution is grouped by senatorial district and the Local Government Areas (LGAs). It shows that 150 respondents were required in all but 25% were added for retrieval errors. Hence, a total of 180 copies of the questionnaire were administered in all location. Of the 180 copies of the questionnaire, 30 copies each were administered in each of the 6 LGAs. The table further reveals that only 163 copies of the administered questionnaire were retrieved. Excesses in the copies of the questionnaire retrieved over the required sample number were removed through a non-probability systematic sampling techniques.

Table 2: Quantitative and Qualitative Data Analysis on the Effects of Cash Transfer Programme on Socio-Economic Wellbeing of the Beneficiaries

Senatorial District	**Local Government Area (LGA)**	**Responses**			
		Yes	**No**	**Percentage**	
				Yes %	**No %**
Ekiti Central	Efon LGA Ifelodun/Irepodun LGA	23 22	02 03	92% 88%	80% 12%
Ekiti North	Oye LGA Ilemeje LGA	24 21	01 04	96% 84%	40% 16%
Ekiti South	Ikere LGA Ekiti South West LGA	25 23	0 02	100% 92%	0% 8%
Total		**138**	**12**	**92%**	**8%**

Source: Field Survey (2022).

Table 2: Above shows to a great extent that cash transfer programme has changed the living standard of beneficiaries for better. This is evident from their ability to purchase food and non food items. Through the stipends received from the scheme, the beneficiaries have engaged in monthly contributions while others registered as co-operative society with the Ministry of Chamber and Industry. This affords them short term loans to meet other needs of which individually they cannot attain with their meagre monthly stipends. It revealed that majority of the beneficiaries 92% have benefitted tremendously from the programme range from payment of school fees, hospital bills and establishment of petty trade while minority 8% claimed dissatisfaction because of domestic problems.

In the FGD conducted in front of Chief Aworo Compound in Isan-Ekiti in Oye Local Government Area (Ekiti North Senatorial District), the entire participants (beneficiary) praised the programme and prayed its continuity. A participant identified as Iya Eji submitted that:

> *"We don't know that government can remember people like them, that she started small business through their monthly contribution from the cash transfer and no story of lack of food in their homes again".*

Another beneficiary from Iye-Ekiti, Mrs Ojo Modupe expressed her happiness and joy by a slogan 'beta don come'. She further claimed that many of them paid school fees of their children through their savings from the stipends received via cash transfer scheme.

Different from the opinions of other participants at various FGDs centres, Mrs Anike Ajibade from Igede-Ekiti (Ekiti Central Senatorial District) expressed her displeasure about the behaviour of her husband whenever she received the monthly stipends from cash transfer. She claimed that her husband would forcefully collect the money and spend it. Another beneficiary, Mrs Bosede Ogunlade at Ikere-Ekiti revealed that she could not identify what she has achieved through the scheme because the stipend was too small. Apparently, a key challenge with cash transfers is that the value of the transfer is very low compared to the need of households, especially in the context of increasing prices.

Table 3: Analysis on the Challenges Confronting the Implementation of Cash Transfer Programme in Ekiti State.

Senatorial District	Local Government Area (LGA)	Responses			
		Yes	No	Percentage	
				Yes %	No %
Ekiti Central	Efon LGA Ifelodun/Irepodun LGA	19 17	01 08	76% 68%	24% 32%
Ekiti North	Oye LGA Ilemeje LGA	20 18	05 07	80% 72%	20% 28%
Ekiti South	Ikere LGA Ekiti South West LGA	19 21	06 04	76% 84%	24% 16%
Total		**114**	**36**	**76%**	**24%**

Source: Field Survey (2022).

Table 3 establishes that beneficiaries are facing a lot of challenges that really affect the smooth implementation of the programme. These challenges includes irregularities in the payment indiscriminating change of payment centers, poor human relation of the CTs facilitators and payment officers. Besides, beneficiaries (illiterates) encounter varying challenges before they could access their stipends, such as, lost of identify card, ATM card, BVN issue, wrong contact numbers, embarking on journey without notice, domestic problems (divorce, polygamy, separation) gender issues, death (without household list) and a host of others.

Majority of the respondents (beneficiaries) 76% claimed that cash transfer programme is confronted with a lot of challenges as stated above, that can prevent the aims and objectives.

At Iropora Ekiti, Mrs Olufisan Adefunke (caregiver) expressed her displeasure about the attitude of her husband Mr Olufisan Ajanaku (alternate). Who brought her to the family heads meeting because of her refusal to release the stipends received from cash transfer to him, she decided to opt out of the programme in the same manner. Mrs ogundola Adebimpe (caregiver) at Efon Alaaye Ekiti, FGDs centre disclosed that she could not afford to receive her stipends because of gender issue.

Discussion of Areas of Interest that May Generate New Knowledge

The area that may generate new knowledge is the study why the beneficiaries, especially the illiterates ones fail to receive their stipends despite the obvious prevalence of sensitization and monitoring by the facilitators and Grievance. Redress Officers assigned to put them through. Another area is that of gender issues that emanate from divorce, separation and polygamy that add more bite to the success of the programme. However, some level of activities though not enough to correct the anomaly has been recorded in the cash transfer programme due to increasing intention of the Federal and State governments to reduce poverty in the society. Besides, more sensitization needs to be done among the illiterates beneficiaries on gender issues, keeping of CTs materials release of information about their destination and quick notice to the concerned authority about demise of any ‘caregiver’ or ‘alternate’. All these are the areas that will generate new knowledge if studies are conducted on them.

Conclusion and Recommendations

Social protection programme have been discovered as viable instrument if well implemented to ameliorate poverty and build economic capacity of the poor and vulnerable. Hence, government and all its institutions and agencies need to be more proactive in view of awareness, constitution and ensure that the real vulnerable Nigerians are captured in the programmes. Besides, proper monitoring mechanism is required to oversee the disbursement, cash transfer to checkmate corruption and undue gratification from the beneficiaries to the government officials. Perhaps, if possible, monitoring should be extended to how the cash transfer to beneficiaries are expended so as to reduce wilful spending that may not bring about economic sustenance to the vulnerable. Nigeria has a lot of prospects if this social protection if well implemented and all its processes are insulated with public confidence.

This study recommended that the Federal, States and Local Governments should revisit complex conditions attach to cash transfer with view to device means through which illiterates among beneficiaries will receive their stipends. The Cash Transfer Management team should embark on intensive sensitization and education of beneficiaries on modalities of the programme, especially the illiterates and what they stand to lose if they fail to embrace the objectives of the scheme.

It is also recommended that Federal Government and all other non-governmental agencies that provide funds for the cash transfer programme should make it regular, prompt and timely, this would provide necessary impetus for safeguarding corrupt practices among the officials participating in the programme.

Finally, the study recommended proper monitoring of the use of money transfer to beneficiaries to avoid being spent on projects that cannot alleviate poverty.

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