



## Conditional Cash Transfer, The Journey So Far

**P**overty has been a persistent challenge in Nigeria. This is despite previous government's efforts on poverty eradication.

This deplorable condition has led to hunger, insecurity, high cases of maternal and infant mortality, diseases related to poor environmental condition, low school attendance and completion rates, poor means of livelihoods, lack of access to health facilities and negative coping mechanism.

Though, previous Social Safety-Nets had existed in the country but could not yield the desired impact due to poor planning, coordination, targeting and implementation.

The Federal Government of Nigeria in order to reduce the rising level of poverty and economic vulnerability, established the National Cash Transfer Office(NCTO), through the National Social Safety-Nets Project (NASSP) under the supervision of the Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development.

The NCTO implements the Conditional Cash Transfer Programme, known as Household Uplifting Programme (HUP), which is aimed at delivering cash and in-kind transfers to targeted poor and vulnerable households in a manner that is accessible to programme beneficiaries and with benefit levels that are consistent with programme development objectives.

The development objective of the project is to provide access to targeted transfers to poor and vulnerable households under an expanded national social safety nets system.

The specific objectives and outcomes of the programme are improved household consumption, increased utilization of health and nutritional services, improved school enrolment, attendance and completion, improved environmental sanitation and management, and beneficiaries engaged in sustainable livelihood.

The programme is being implemented as the Federal Government's flagship programme and is identified in the National Social Protection Policy (NSPP) as one of the Federal Government-led social protection programmes.

The programme has the Conditional Cash Transfer (Base Transfer), Co-responsibility (Top-up Transfer) and the livelihood support.

The Base Cash Transfer is a Conditional Cash Transfer of N10,000 bi-monthly provided for the most vulnerable to help them smoothen household consumption and encourage development of savings culture.

Meanwhile, the Top-up Transfer, a transfer of 10,000 bi-monthly is provided to selected households upon completion of identified activities otherwise known as co-responsibilities that are focused on human capital development and sustainable environment.

The Livelihood support is for productive members of beneficiary households which enables the household to graduate out of the programme. Livelihood beneficiaries participate in life skills, microbusiness and technical trainings and a one-off grant is given to beneficiaries to engage in or start income generation activities to ensure sustainable livelihood.

However, Cash transfers alone cannot address the challenges and root causes of poverty,

malnutrition, income poverty and poor human capital development, therefore the NCTO operates a complementary intervention termed cash plus.

In addition to the cash benefit, the capacity of the beneficiary households is built around savings and group mobilisation, life skill and micro business development skill to enable them break the circle of generational poverty and create room for human capital development and sustained livelihoods.

Capacity building for beneficiaries in the programme is also set around creating awareness and sensitisation to encourage behavioural change and to enlighten beneficiaries on the importance of health, education, nutrition and environment and encourage them to access these services.

Beneficiaries of the programme are mined based on eligibility criterion from the National Beneficiaries Register(NSR). The NSR provides an opportunity for poor and vulnerable households(PVHHs) to be identified, considered and registered for CCT through a combination of geographic and community-based targeting mechanisms.

There is a balanced distribution of beneficiaries across the country based on state quota. The number of beneficiaries per state is determined by state quota which is established based on population and poverty headcount.

The benefiting households are equitably proportioned based on estimated population in poverty across the 36 states and the FCT, particularly in alignment with States population and poverty headcount of the National Living Standard Survey (NLSS) statistics 2018 and 2019.

The cash transfer payment system is however fully digitized and has paved way for beneficiaries' financial inclusion.

The programme started in 2016 with 8 States - Kogi, Kwara, Oyo, Osun, Bauchi, Cross River, Niger, Ekiti and three Internally Displaced Persons Camps in Borno State with 46,667 beneficiary households.

The programme to date has enrolled almost 2 million beneficiary households with over 9 million household individuals in the National Beneficiary Register (NBR) who have been reached with the bimonthly cash transfer of 10,000.00 across 47,297 Communities, 6,267 Wards, 609 Local Government Areas, 36 States and the FCT.

With series of development over the past five years, the programme has fully migrated beneficiaries' payment from offline to online real time payment using NUBAN accounts opened by Payment Service Providers (PSPs) who are licensed by the Central Bank of Nigeria.

The programme is scaling up to reach out to more people using existing delivery systems to provide economic shock response cash transfer to poor and vulnerable households drawn from the National Social Register and Rapid Response Register.

However, success stories abound on how well the programme has affected the lives of the beneficiaries.

It is anticipated that NCTO will institutionalize a sustainable system for providing social assistance to the poor in the long run and a national platform for the delivery of humanitarian interventions in Nigeria.