



UPDATE ON THE  
NATIONAL SOCIAL  
INVESTMENT  
PROGRAMS

February 2018

### *Overview of Social Investment Programs (SIP)*

In order to guarantee high level political authority and co-ordination for all the social protection programs in Nigeria, the Federal Government of Nigeria has set up a National Social Investment Office within the Office of the Vice President, that will ensure:

- A credible method of targeting the poor and vulnerable for the reduction of poverty as well as the poor human capital indices, with a view to reducing them
- Effective monitoring and evaluation mechanisms
- Standard delivery structures
- Clarity in roles and responsibilities; ensuring they are not duplicated
- Efficiency, transparency and accountability
- Proper coordination and synergy amongst key ministries, departments and agencies, as well as between the Federal, State and Local Governments

The office is headed by the Special Adviser to the President on Social Investment, Office of the Vice President.

The social investment programs are designed to draw from the social protection policy framework in a manner that ensures a life of dignity for those who have been constrained in one way or another from achieving their full potential. Below is a brief description matrix of the five-pronged social investment programs housed under the National Social Investment Office (NSIO).

### *Social Investment Programs*

<b>Program</b>	<b>Objective</b>	<b>Target</b>	<b>Implementation Design</b>
N-Power	N-Power is designed to help young Nigerians acquire and develop life-long skills to become solution providers in their communities and players in the domestic and global markets	N-Power Corps: 500, 000  N-Power Knowledge: 25, 000  N-Power Build: 75, 000	- Intending beneficiaries applied via a portal: <a href="http://www.npower.gov.ng">www.npower.gov.ng</a> . - Essentially a volunteer program as beneficiaries need to indicate their BVN as well as their areas of interest, to enable authentication and transparency (and ensure that funds go to identified and verified individuals, thereby avoiding corruption and waste), as well as their being deployed into meaningful spheres that they are willing to serve.
Home Grown School Feeding Program (HGSFP)	Program is aimed at increasing the enrolment and completion rate at the primary school level. It will also serve to create jobs (via recruitment of cooks) and raise agricultural demand	5.5 million primary school pupils	- A State shows interest to engage by signing the programs MoU. A capacity building workshop is then organized in order for the State to agree to the most appropriate model of HGSF that suits the context of the State. A multi-sectoral implementation team is pulled together from all the relevant MDAs to coordinate and manage the program in the

	<p>since the program is key on building a community value chain. The manufacturers of utensils for cooks and feeding is also another added value.</p>		<p>State. The team sets up structures to recruit cooks from the LGA. An advert is disseminated at the community level where the cooks are recruited based on the number of pupils to be fed per school. The cooks must live within the community in which he/she is required to provide a service, the cook must be 24-59 years. Some States have included a condition that the cook must have a ward in the school, must have a certificate and must be endorsed by someone in the community.</p> <ul style="list-style-type: none"> <li>- The women are required to open individual accounts, biometric register, carry out medical screening, and also be trained on food hygiene and safety.</li> <li>- Biometric registration of pupils (to be linked to the NHIS) will also be done to aid verification and ensure efficiency.</li> <li>- Program feeds classes 1-3 while States are encouraged to feed up 4-6.</li> <li>- Cost of feeding per child is at an agreed cost of N 70 per day for 200 days in the year.</li> </ul>
<p>Conditional Cash Transfer (CCT)</p>	<p>Program is aimed at providing targeted transfers to poor and vulnerable households, with the final aim of graduating them out of poverty</p>	<p>1 million households to receive N 5,000 monthly as conditional cash transfers. Additional 200,000 households and livelihood support will be provided through World Bank credit (upon approval of borrowing plan)</p>	<ul style="list-style-type: none"> <li>- A National Social Register is currently being built using geographic and community based targeting identification of poor and vulnerable poor households (PVHHs) by the National Social Safety Net Coordination Office (NASSCO). Payment to beneficiaries of the program has commenced in the 8 YESSO States since they have Social Registers, hitherto developed with World Bank assistance, as well as in Borno, using their IDP Register.</li> <li>- The National Social Register will ensure strategic and transparent targeting of the core poor to poverty interventions. 80 beneficiaries would be selected from each ward, around the country. 30% of poorest LGAs in each State would be targeted for the first year, after which it would be 50% then 20% on the third year to complete the targeting process. Community based targeting methods will be used to identify the</li> </ul>

			<p>PVHHs while proxy means testing will be applied to rank the poor in the Social Register. Cash transfer Beneficiaries will ONLY be mined from the Social Register.</p> <ul style="list-style-type: none"> <li>- Biometric registration of caregivers and alternates and accounts opening will be done for all beneficiaries in order to verify beneficiary status before payment and to encourage savings as well as promote financial inclusion.</li> <li>- Coaching, life skills training, mentorship and other capacity building services will be provided to all beneficiaries</li> <li>- Enrolment and local agency banking networks are being developed to support beneficiaries in remote communities to enable them readily access cash benefits.</li> <li>- A grievance redress team has been established at community, LGA, State and National level to address complaints.</li> </ul>
<p>Government Enterprise and Empowerment Program (GEEP) a.k.a. "Market Moni"</p>	<p>Program is aimed at providing financial services access to traders, market women and women cooperatives; artisans and MSMEs; enterprising clusters/youth, farmers and agric workers</p>	<p>1 million traders, women cooperatives and market women; 200,000 MSMEs; 260,000 enterprising youth; 200,000 farmers and agric workers</p>	<ul style="list-style-type: none"> <li>- BOI is managing the GEEP funds, whereby it's selected agents and aggregators would engage with the applicants of associations and cooperatives in States to authenticate and ascertain their credibility. The Ministries of Women Affairs, Commerce and the Focal Persons in each State also provide information and support the applicants in the process.</li> <li>- Any credible association and cooperative can register under the GEEP registration portal: <a href="http://www.boi.ng/marketreg">www.boi.ng/marketreg</a>. OR through paper submissions through their National Assembly members, State Focal Persons, or relevant Ministries.</li> <li>- Unique identification via BVN and Biometrics of each member is required – and an existing business to be verified by a GEEP agent.</li> <li>- Loans go directly to individuals in validated associations, with provision of some guarantees (and MOU to repay).</li> <li>- Loans within N10,000 and N100,000 are available directly to individuals in cleared</li> </ul>

			associations, based on an administrative fee of 5% for a period of 6 months and with a 2 weeks' moratorium. No interest element or collateral required, as the leadership in the associations endorse members and act as 'surety' for timely repayment - default of which could lead to the association being blacklisted.
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***Details of the four SIPs rolled out:***

- i. *Summary of current level of implementation, immediate roll-out plans and guidelines for performance of the SIPs*

<b>Programs</b>	<b>Current level of Implementation and Immediate Next Steps</b>	<b>Key Projects/Activities Performed</b>
<b>N-Power</b>	<p>The current scope of the program is 200,000 graduate beneficiaries from all 36 States plus FCT. Next batch of 300,000 beneficiaries has been selected and verified ready for deployment, as the application window closed in August 2017.</p> <p>An audit has been conducted in skill centres across 34 States (and the FCT) in Nigeria, toolboxes have been procured and distributed in preparation for the deployment of 20,000 non-graduate volunteers, who have been verified and selected to kick-off the N-Build programme, working closely with NADDC &amp; CORBON for internships. Work is in process to identify skill centres in the 3 remaining States.</p> <p><b>96% (174, 000) of beneficiaries have been successfully paid out of the total number deployed (181, 019) in all 36 States.</b></p> <p><b>Eight Technology Hubs are planned around the country, to encourage technology-related ideas on various challenges in each zone, in partnership with NITDA, the State Governments, development partners and the tertiary institutions.</b></p>	<ul style="list-style-type: none"> <li>- Portal development and content management</li> <li>- Selection of beneficiaries</li> <li>- BVN authentication</li> <li>- Deployment of duly selected (verified) beneficiaries across the 36 States of the country and FCT</li> <li>- Payment of stipends to verified beneficiaries.</li> <li>- Monitoring and evaluation across the 6 geo-political zones of the Federation by setting up a centralized Project Management Unit</li> <li>- Signing of MoU with the National Orientation Agency (NOA) and National Security Civil Defense Corps (NSCDC) to support the verification process and security across all the 36 States of the Federation and the FCT.</li> <li>- Signing of MoU with the Federal Ministries of Agriculture and Rural Development, NITDA, CORBON as well as the NPHDA, to align their needs with the service to be rendered by the Npower beneficiaries.</li> </ul>

The Humanitarian Innovation Hub will be established and run in partnership with the International Committee of the Red Cross (ICRC), the Presidential Committee for North East Initiatives (PCNI) and the National Emergency Management Agency (NEMA). Working with the aforementioned partners, the NSIO launched the North East Makeathon (<http://www.nemakeathon.org>) requesting for innovative solutions to humanitarian problems. The team received more than 1500 applications, 154 responded and have been invited to the idea pitch sessions slated for 24<sup>th</sup> of February 2018 in Abuja and 3<sup>rd</sup> of March 2018 in Yola. 24 Judges for the Idea Pitch session have been selected from the private sector, development partner community, NGOs, government, and the tech ecosystem. The Makeathon pitch will be followed by a 2 week co-creation session in Yola, Adamawa State where entrepreneurs will work with IDPs and host communities to co-create solutions and build new products.

Engagement with the World Bank Group and the Enterprise Development Center (EDC) of the Pan Atlantic University, also known as the Lagos Business School (LBS) is at an advanced stage with the aim to establish the Nigeria Climate Innovation Center (NCIC). The NCIC will have an initial focus on supporting Off Grid power businesses and will benefit from the existing and growing global network of Climate Innovation Centers (CICs) and collaborating partners. The Enterprise Development Center (EDC) have provided a location for the NCIC on the LBS campus in Lagos. A Climate Innovation Challenge will be launched in March 2018 which will lead to the selection of the first set of start-ups to be incubated in the NCIC.

- For the proposed Technology Hubs; we are partnering with NITDA, International Committee of the Red Cross, American University of Nigeria and Modibbo Adamawa University of Technology on the Humanitarian Hub in Yola, Adamawa State. We are collaborating with NITDA, the World Bank and the Lagos Business School for the Climate Change Hub in Lagos.

#### NHGSFP

The current target of the program is **5,500,000** pupils for 20 States. So far, **6,757,323** pupils are being fed by **68,802** cooks in **33,981** around **20 States (Anambra, Ebonyi, Enugu, Kaduna, Taraba, Benue, Ogun, Oyo, Osun, Plateau, Abia, Delta, Zamfara, Cross River, Akwa Ibom, Imo, Jigawa,**

- Deworming of all pupils has commenced, with enumeration, weighing and measuring the pupils is on-going in many States, to provide a baseline for evaluation
- Private sector organisations, especially those that are agriculture-

	<p><b>Bauchi, Kano and Niger).</b></p>	<p>focused, have indicated an interest to support our programmes</p> <ul style="list-style-type: none"> <li>- Potential integration with N-agro to cut cost of farmer registration, working with NIRSAL and BOA.</li> <li>- Track With Me, whistleblowing, ‘Tracka’ (an affiliate of Budget) and the public invited to engage with monitoring feeding in classes.</li> </ul>
<p><b>CCT</b></p>	<p><b>Social Register/NASSCO:</b></p> <p><i>This month, Nasarawa, FCT, Imo, Borno, Delta, and Kano set up their SOCU. Nasarawa, Imo, Borno, FCT, Kano and Delta CBTTs have been trained</i></p> <p><i>Over 455,857 PVHHs have been uploaded on the National Social Register from the following States: Adamawa, Anambra, Bauchi, Benue, Borno (IDP), Cross Rivers, Ekiti, Gombe, Jigawa, Kano, Katsina, Kogi, Kwara, Niger, Osun, Oyo, Plateau, Taraba, Nassarawa, Kaduna, Delta and Imo</i></p> <p><b>Cash Transfers:</b></p> <p>21 States have established State Cash Transfer Unit (SCTU), 84 LGAs have established LG cash offices, with all the staff trained.</p> <p>297,973 beneficiaries are being paid in 20 States (<i>Adamawa, Anambra, Bauchi, Benue, Borno (IDP), Cross Rivers, Ekiti, Gombe, Jigawa, Kano, Katsina, Kogi, Kwara, Niger, Osun, Oyo, Plateau, Taraba, Nassarawa and Kaduna</i>).</p> <p>2,495 community facilitators have been trained in 20 States, whose responsibility it is to facilitate the forming of cooperatives, skills and financial training and continued support for the beneficiaries that are being paid.</p>	<ul style="list-style-type: none"> <li>- MoU dissemination, follow up and collection to the 36 States + FCT</li> <li>- Establishment of poverty ranking for the States that have signed MoU</li> <li>- Establishment and Staff validation of State Operating Coordinating Units (SOCU)</li> <li>- 1042 tablets have been supplied for enumerators</li> <li>- M&amp;E implementation manual is being developed</li> <li>- NSR data hosting at NIBBS being finalized</li> <li>- An interim measure being finalised in-house to develop an MIS that will link with the data being generated at the field and be securely archived within NASSCO</li> <li>- Number of households will be increased from 80 per ward</li> <li>- Establishment of Community Based Targeting Teams (CBTT) in 30% LGAs across States</li> <li>- Community Based Targeting (CBT) training in new States (most ready States asides the YESSO States that already have a register)</li> <li>- Implementing the CBT activities in the new States</li> <li>- Data capturing of beneficiaries in new States o Enrollment process (BVN generation and account opening) for beneficiaries’ households in the 8 YESSO States + Borno IDP camps.</li> </ul>

		<ul style="list-style-type: none"> <li>- Establishment of State Cash Transfer Units and Staff training.</li> <li>- Establishment of LG Cash Transfer offices, with the staff trained.</li> <li>- Engagement of 4 MMOs to facilitate and effect payments to all beneficiaries in the remote locations, complementing the efforts of the three initial banks engaged (Access Bank; GTB and Stanbic IBTC)</li> <li>- Rapid Results Initiative adopted for developing a manual for the Conditional Cash Transfer Program as well as for pilot testing in 3 States.</li> </ul>
<p><b>GEEP</b></p>	<p>The current scope of the program is <b>500,000</b> beneficiaries for phase 1 (owners of registered small businesses) from the 36 States and the FCT. Disbursements have commenced in 36 States + FCT.</p> <p><i>GEEP has so far disbursed 259,541 loans to 4,784 cooperatives (another 148,611 in approved queue, awaiting FGN funds in past 2-3 months) to beneficiaries across 36 States + FCT</i></p>	<ul style="list-style-type: none"> <li>- Onboarding of MSMEs that have applied for loans into the GEEP portal</li> <li>- Procurement of GEEP aggregators</li> <li>- Pre-selection of potential loan beneficiaries</li> <li>- Physical verification and BVN validation</li> <li>- Loan disbursement to verified beneficiaries</li> <li>- Loan collection</li> <li>- Collaboration with N-Power; N-Power Volunteers serving as GEEP agents in their states, and earning extra income</li> <li>- Continuation of Bill &amp; Melinda Gates Foundation grant, specifically for GEEP ops.</li> </ul>



## **ii. Key Challenges encountered**

- Funding from the FGN.
- Slow start with building technological systems due to procurement and funding challenges.
- Constraints to planning as a result of uncertainties with the delays in processing payment requests and authorizing payments.
- Issues with designing a sustainable payment system as a result of the rural terrain, which lacks banking infrastructure, compounded by the high levels of illiteracy and the low self-esteem of our beneficiaries, many of whom have never held the volumes of cash we are paying them directly. The TSA policy acts as a disincentive for commercial banks to engage, while the agent numbers need to be ramped up and interoperability assured strategically, to engage the huge gaps in gender and youth, especially.
- Communication gap and overlap of responsibilities by State actors (especially between the State Focal Persons and the key MDAs).
- Slow take-off of the CSO monitoring framework, but process is in place to ensure the processes are finalized for the feedback for evaluation and improvement.
- Political Interplay and interference at State level and Federal level, especially with regards to identification and selection of beneficiaries.
- Lack of interest/support from the private sector and some donor agencies.
- A few reported incidents of fraud at State and Government level, which have been detected and are currently being dealt with.
- Issue of slow uploading of enumeration data into the system on the field due to poor connectivity, or none at all.

## **iii. Efforts taken to overcome challenges**

- Exploring means of technical assistance and support from donor agencies in the area of building systems for monitoring and reporting, as well as for funding of aspects that go beyond the provisions in the National budget.
- Engaging key partners (NIBSS; CBN; NSIO Technology Management Office (TMO); Donor Partners, MMOs, etc.) in order to come up with a sustainable framework for driving the enrolment, off-line and on-time payments to beneficiaries at the last mile.
- Engaging key Federal Ministries and Agencies who have presence at State and LGA level, for their support in various aspects of our programmes, for efficiency and as a cost-saving measure. Such

partnerships include the NOA, DSS, NDE, NPHDA, NBS, FIRS and the NSCDC. We are also closely collaborating with the Federal Ministries of Health and Agriculture, IITA, NITDA, CORBON, NADDC, NIRSAL, BOI, BOA and are in the process of engaging NMEC and UBEC.

- The closer engagement of the Focal Persons in a manner that enables us receive first hand reports on the implementation progress and challenges encountered at State level. Concerted efforts are also being made to ensure that all reported cases of fraud, exploitation and diversion of funds are investigated and adequately dealt with, by engaging the relevant anti-corruption authorities.
- A framework for driving the communication strategy for the Social Investment Office is currently being designed, with proposals for dissemination of information to the grass-roots. State sensitization workshops have been conducted in close to 20 States, with the process of sensitization still on-going. An MoU is in the offing into with the Nigerian Film Corporation, to support training in the shooting of films, clips and documentaries of the NSIO activities. The NOA has also been engaged to assist with the sensitization of community residents and critical stakeholders at the State and LGA levels. The public is being sensitized to engage in giving feedback to the NSIO through dedicated telephone lines, on malpractices they come across anywhere in the country.
- A business case has been finalized for engaging the private sector as well as donor agencies, with factual and empirical evidence to convince them of the value in investing in social protection. The interest has been kindled and a few of them have reached out to offer their CSR support, for specific programs, as relevant to their focus.
- Preparations are being made to engage volunteers and mentees, after avenues are created for extra funding for their stipends and a careful due diligence process to assess their capacity, credibility and competence.
- Options are being explored for expanding the opportunities for larger amounts of data and connectivity at a cheaper rate for the various enumeration and collation devices and limit data use to only the program purposes, thereby blocking access to other extraneous data-consuming sites.
- The programmes are exploring linkages for optimal delivery; so GEEP loans are being made available (on same terms) to kit the cooks with utensils on the HGSF programme; N-Agro volunteers are being coopted to map farmers around the primary schools, with a view to enabling them produce the food items required for the menu in their States; N-Teach and N-Health are being engaged to provide feedback on the food and hygiene within primary schools; N-Power with ICT backgrounds are being assigned to support the MIS infrastructure in State cash transfer offices, etc.