

# INVESTING IN OUR PEOPLE

A BRIEF ON THE NATIONAL SOCIAL INVESTMENT PROGRAMMES IN NIGERIA



Federal Government of Nigeria  
National Social Investments Programme  
<http://n-sip.gov.ng/>



August, 2018



His Excellency,  
**Muhammadu Buhari GCFR**  
President, Commander - In - Chief of The Armed Forces  
Federal Republic of Nigeria



His Excellency,  
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Vice President,  
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## Investment for Recovery and Growth



Achieving macroeconomic stability is a key execution priority for the Nigerian government as identified in the Economic Recovery and Growth Plan (ERGP) released in 2017.

These challenges require changes to economic as well as social policies, with focus on sectors that drive inclusive growth like health, education, empowerment, agriculture, employment, MSMEs, etc. in order to invigorate the economy and enhance human capital.



Investment in social protection is imperative to secure any recovery or growth gains.

Nigeria has large deficit, and has issues around capacity. If Nigeria is to achieve the goal of being a top economy by 2030, we need strategic plans to support the most vulnerable in the society and catalyze productivity (especially in our youthful workforce – potential entrepreneurs).

### Social Investment in the Past: Gaps and Challenges

**In the Past, there have been**

**26+**

at the implementation of Federal Government driven Social Protection programmes in Nigeria since 1990.

#### Attempts

No comprehensive and synchronized Policy in place for social protection even though discussions began since 2004 in Nigeria, resulting in poor implementation, overlapping of roles and programmes, with largely ineffective and immeasurable attempts at monitoring, evaluation and accountability.



Weak synergy  
(States, Fed & LGAs)



Failure to address  
fundamental issues of  
identification



Unreliable mechanisms  
for targeting beneficiaries



Lack of a credible and  
harmonized data base  
for planning



Weak M&E and Grievance  
and Redress Management  
processes and systems



Poor donor, government  
and partner coordination  
and alignment



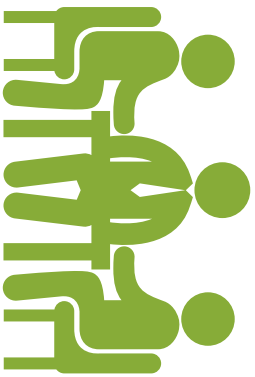
Lack of transparent and  
effective payment system  
for Direct G2P payment



Limited scale and coverage.  
Lack of accountability and  
ability to accurately measure  
impact

# The National Social Investment Office (NSIO)

## Strategic Framework

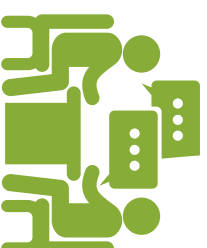


The National Social Investment Programmes were created to overcome the failings of the past and to enshrine the values and vision of the current Administration for graduating it's citizens from poverty through capacity building, investment and direct support.

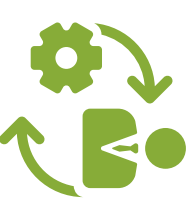
As a portfolio, the NSIOs are centrally coordinated by the National Social Investment Office (NSIO), which is strategically hosted today, within the Office of the Vice President to ensure...



Objective leadership and proactive monitoring and evaluation



Proper coordination and synergy amongst key ministries, departments and agencies, as well as with States and LGAs



Standard delivery mechanisms



A sustainable and long-term vision for social investment is built and implemented



Elimination of duplication of roles and responsibilities

# Our Delivery Approach for the Social Investment Portfolio

## Addressing the Gaps and Challenges of the Past

The National Social Investment Office has designed a holistic approach for delivering the Social Investment Portfolio.

### 'Digital First' Approach



We are using digital tools to drive operations and delivery from biometric identification with BVN, direct payment to beneficiary accounts, tools for monitoring and grievance reporting. Through this approach, we achieve scale.



### Central Coordination

NSIO is a central office for the coordination of social programmes. This is to drive ONE Objective for socio-economic development and cross-programme collaboration for cost effectiveness and shared learning.

### Partnering with States & LGAs

All Nigerian citizens reside within States and Local Governments. Consequently, working with the States, LGAs, and the communities directly affords a faster and more impactful penetration at the grass-roots. Furthermore, in recognition of the Constitutional mandate of the States in the spheres of education, health and agriculture, State Governors are requested to designate one Focal Person to supervise, coordinate and publicise the activities of all our programmes. For each programme, therefore, specific State officials are selected to implement the N-SIP operations, while the EGN restricts itself to coordination, synergy and setting the standards/framework for implementation by the States, as a pre-condition for direct payment to the beneficiaries within their jurisdictions.

### Sharing Resources and Lessons Learnt for Continuous Improvement



We are driving cost savings and efficiency, by sharing resources such as operational roles. For example; Agents for last mile pay-out, enumerators, and technology.

We are also leveraging benefits from sister programmes. For example, the GEEP AGRO is leveraging on Agriculture Extension Workers, the HGSPF cooks are leveraging loans from GEEP to fund their businesses and the N-Power Volunteers are performing monitoring roles.



### Leveraging Existing Capacity within MDAs

We are leveraging existing capacity by working with several Ministries, Departments and Agencies. This position was adopted to run the programmes in a lean and cost effective manner.



# The National Social Investment Programmes (N-SIP)



# The National Social Investment Programmes (N-SIP)

## N-POWER, NHGSFP, NCTP, GEEP

The National Social Investment Programme (NSIP) is a portfolio of programmes created in 2015 and launched in 2016 by the Federal Government of Nigeria to deliver socio-economic support to the disadvantaged Nigerians across the Nation.

**Job Creation and Youth Employment (N-Power)**  
 Target:  
 Graduate Category: 500,000  
 Non-Graduate Category: 100,000  
 8 Regional Innovation Hubs  
 1,000,000 N-Power Junior Pupils



**National Home Grown School Feeding Programme (NHGSFP)**

Target:  
 5.5 million children  
 Development of Community Value Chain and Secondary Beneficiaries (cooks & farmers)



**National Cash Transfer Programme (NCTP)**

Target:  
 1 million Poorest Households

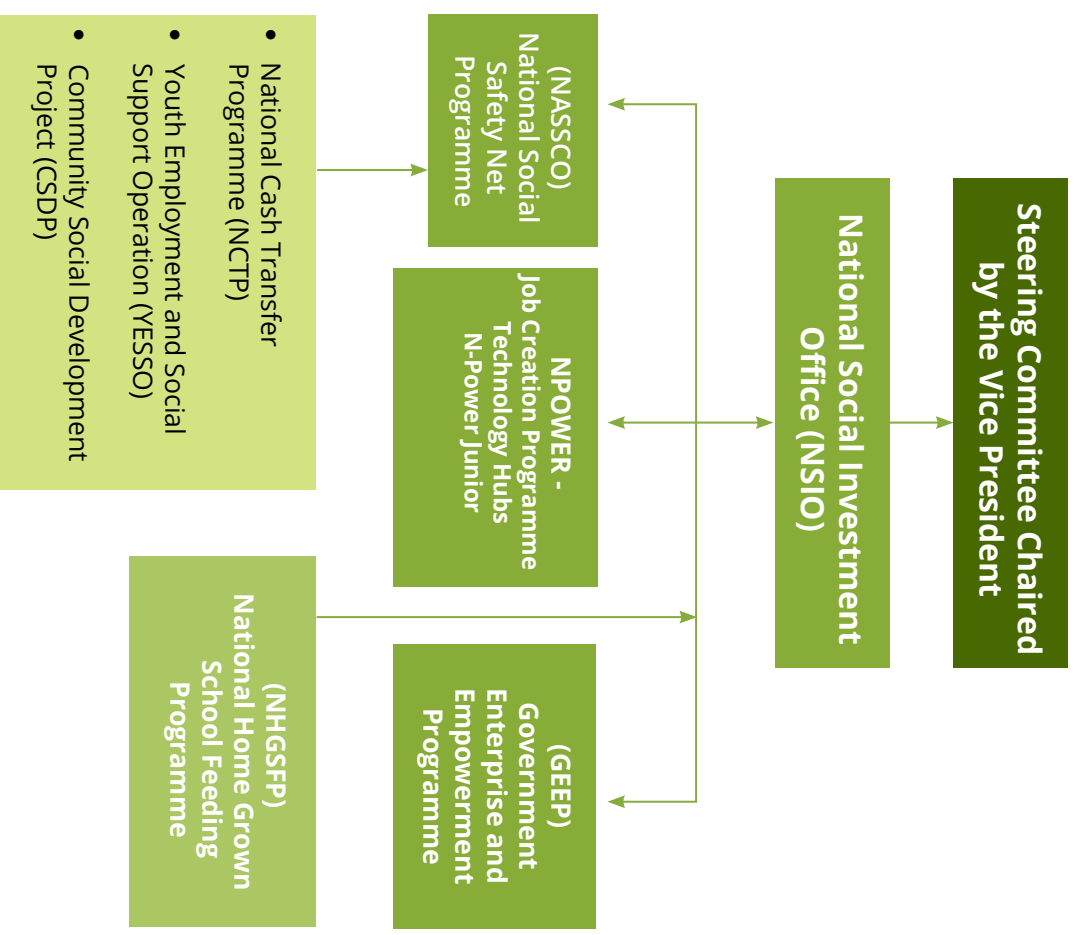


**Government Enterprise and Empowerment Programme (GEEP)**

Target:  
 1.66 million micro, small and medium enterprises



**9.76 million**  
 Direct Beneficiaries





# National Social Investment Programmes

## Strategic Objectives



- Increase the poor and vulnerable households with access to income/livelihood by providing access to targeted funds, thereby improving household ability to absorb economic shocks
- Reduce inequalities and wide disparities
- Increase access to education and health services, as well as empowering vulnerable sectors thereby improving the quality of life index
- Reduce rate of youth unemployment, linking interested volunteers to address existing gaps
- Eradicate malnutrition in school age children by establishing a sustainable school feeding program
- Provide affordable credit for MSMEs thereby increasing business revenue and facilitating market linkages
- Stimulate productivity and growth, especially in our rural communities
- Bringing into visibility those who have never before been registered on any platform by capturing identities for proper planning
- Promote access to financial services and increase rate of financial inclusion

**9.76 million**  
**Direct Beneficiaries**



## Partnerships

### Ministries, Departments and Agencies at the Federal and State Level



#### Registration

#### Enumeration

#### Beneficiary Verification

- Federal Ministry of Education
- National Orientation Agency (NOA)



#### Monitoring

#### Evaluation

#### Implementation

- Federal Ministry of Budget and National Planning (MBNP)
- Niger Delta Development Commission
- Nigeria Bureau of Statistics



#### Health Services

- Federal Ministry of Health
- National Primary Healthcare Development Agency
- Team led by ITA for nutritional content



#### Sensitization

- National Orientation Agency (NOA)
- National Youth Service Corp (NYSC)



#### Security Monitoring

- Department of State Security (DSS)
- National Security Defence Civil Corps (NSCDC)



#### Identification

#### Fund Management

#### Payment Support

- Federal Ministry of Industry Trade and Investment (Bank of Industry)
- Central Bank of Nigeria (NIBSS)
- Nigerian Identity Management Commission
- Galaxy Backbone (GGB)



#### Volunteer and Employment Programme

#### Placement Skills Acquisition

- Federal Ministry of Labour (National Directorate for Employment-NDE)
- Federal Ministry of Trade, Industry and Investment (BOI), (SMEDAN), (ITF) (National Automotive Design and Development Council-NADDC)
- Federal Ministry of Agriculture and Rural Development (BOA),
- Federal Ministry of Power, Works and Housing (Council of Registered Builders of Nigeria-CORBON),
- Federal Ministry of Health (NPHDA),
- Federal Ministry of Education (UBEC), (SUBEBs)
- Federal Ministry of Communications
- National Information Technology Development Agency (NITDA)
- Central Bank of Nigeria (NIRSAL)
- NBS
- BOI, BOA, UBEC, SUBEB, NIRSAL

## Partnerships

Various Donor Agencies and Private Sector Partners

### Partnering with: Donors and Private Sector Partners

Over

20

Private sector and Donor partners, both local and international.



# **Progress**

**August, 2018**



‘Specifically, if the income share of the top 20% (the rich) increases, then the GDP growth actually declines over the medium term, suggesting that the benefits do not trickle down.

**In contrast, an increase in the income share of the bottom 20% (the poor) is associated with higher GDP growth.** The poor and the middle class matter the most for growth via a number of interrelated economic, social and political channels.’

IMF: ‘Causes and Consequences of Income Inequality:  
A Global Perspective’ (June 2015)



## NATIONAL CASH TRANSFER PROGRAMME



# National Social Safety Net Coordinating Office (NASSCO)

## Poverty Mapping. Community Based Targeting. Proxy Means Test



### Objectives and Focus

The programme aims at providing a targeting structure for developing a credible and authentic data base of poor and vulnerable households, through:

- Poverty Mapping; to identify the poorest LGAs;
- Community Based Targeting; a practical and inclusive method for engendering community ownership for identifying the poor and the vulnerable;
- Proxy Means Test; to rank the households captured according to their means, thereby eliminating the more affluent in the actual payment exercise.

A combination of the 3 methods provide the basis for payments, since the household data is captured on the devices utilized by the enumerators. Enumerators also capture information *relating to access roads, connectivity, primary and secondary schools, healthcare and nearest payment service providers*. These coordinates are necessary and pertinent for State Governments intent on graduating their citizens out of poverty. The National Social Register (NSR) is continuously being developed in all the States currently, with State Coordination Offices having been opened, and enumeration by trained personnel going on in the LGAs.

As at the end of **August 2018**, we had **518,000** clean data comprising desegregated households hosted on the National Social Register (drawn from 26 States), from which all cash transfer beneficiaries are mined for payment. Data collated and cleaned from the exercise in the 7 incoming States and the FCT would be hosted on the NSR by the end of September 2018.

## The National Cash Transfer Programme

Reaching Out to Our Poor and Vulnerable. One Household at a Time



### Objectives and Focus

The National Cash Transfer Program is designed to deliver timely and accessible cash transfers to beneficiary households, and build their capacities for sustainable livelihoods, which support development objectives and priorities to achieve the following outcomes, to:

- Improve household consumption.
- Increase utilization of health and nutrition services.
- Improve school enrolment and attendance.
- Improve environmental sanitation and management.
- Encourage household financial and asset acquisition.
- Engage beneficiaries in sustainable livelihood.

The programme provides targeted monthly base Cash Transfers of N5,000 to poor and vulnerable households with the sole aim of graduating them out of poverty.

An additional N5,000 'Top Up' would be given to beneficiaries, linked to their proven participation in selected activities focused on human capital development and sustainable environments, through the adherence to specified conditions determined by the States as priorities, so long as the supply side of the identified condition is provided and functional by the State. The conditions, also known as co-responsibilities, are Health, Education, Nutrition and Environment. A one-off livelihood grant is also to be given to selected productive household members to ensure they have livelihoods that would facilitate their graduation out of poverty.

## The National Cash Transfer Programme

Reaching Out to Our Poor and Vulnerable. One Household at a Time



To ensure that beneficiaries establish a sustainable means of livelihood before graduating out of the programme, they are continuously supported and mentored to form savings groups by trained Cash Transfer Facilitators in every ward, who visit them weekly to provide capacity building on life skills and basic financial knowledge as well as nutrition, hygiene, livelihood and sanitation information.

*The program is currently implemented in 26 States + Borno IDPs, with 297, 973 beneficiaries in 19 States + Borno IDPs having received payment from January 2016 to date. A total of 2,530 Cash Transfer Facilitators have been trained and 3763 groups and cooperatives have been formed.*

**Beta Don Come....**





**National Home Grown School Feeding Programme is feeding**

**8,596,340**

pupils in 24 states across Nigeria.  
It has empowered **90,670** cooks



# National Home Grown School Feeding Programme

Shaping Our Future. One Child at a Time



## Objectives and Focus

The main objective of the NHGSF programme is to provide one nutritious, balanced meal each school day to 5.5 million pupils in classes 1 to 3 in our public primary schools.

## Target

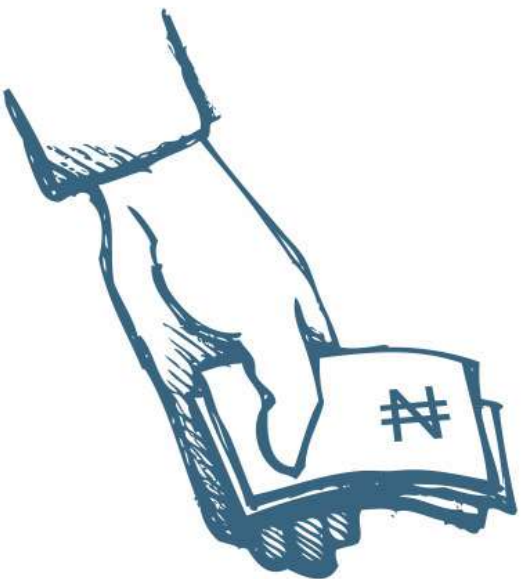
The primary target is our school children. In addition, this program develops a value chain by creating jobs for the cooks and ensuring a sustainable income for small holder farmers, thereby engendering a ripple effect in the rural economy.

## End Goal

To increase enrolment rates by mopping up the huge numbers of out-of-school children in Nigeria while tackling early year malnutrition.

The National Home Grown School Feeding Programme was initially designed to target 5.5 million school children. This programme has exceeded its target by 50 percent as of June 2018.

- Number of States: 24
- Number of Pupils: 8,596,340
- Number of Cooks: 90,670
- Number of Schools: 47,299



**Give a woman credit**  
**She, her husband, her children**  
**& her extended family will**  
**eat for a lifetime**



MARKET MONI, FARMER MONI AND TRADER MONI  
 GOVERNMENT ENTERPRISE AND EMPOWERMENT PROGRAMME



# Government Enterprise and Empowerment Programme

## Providing Access to Finance and Sustainable Financial Inclusion



### Objectives and Focus

To provide financial support and training to businesses at the bottom of the financial pyramid.

### Target

GEEP will provide micro lending to 1.66 million businesses at the bottom of the financial pyramid. They include traders, women cooperatives, market women, enterprising youth, farmers, and agricultural workers.

Interested persons can apply online on ([www.boi.ng/marketreg](http://www.boi.ng/marketreg)), as well as through paper application forms to be collected at the BOI, the State Focal Person, the State Ministries of Trade, Commerce or Women Affairs. It is a 6 month loan tenor of between N10,000 and 100,000, with a moratorium of 2 weeks.

- Successful applicants must be paid directly
- Membership in a cooperative or association is mandatory
- The leadership of these cooperatives must assure credibility and timely payment
- **There is no collateral interest element.** The prerequisites for applying for a GEEP loan are **the setting up of cooperatives (as a pressure group), the opening of an account and the acquisition of a BVN.**
- Applicants must also have a business location. There is, however, a 5% administrative fee to be paid to the aggregators and agents who are recruited to recover the loans from successful applicants
- **4,084 Cooperatives**

## Government Enterprise and Empowerment Programme

### Providing Access to Finance and Sustainable Financial Inclusion



TraderMomi is a GEEP loan programme created specifically for petty traders and artisans across Nigeria, being executed by the Bank of Industry. With TraderMomi, you can receive interest-free loans starting from N10,000 and growing all the way to N100,000 as you pay back. You get N10,000 as the first loan.

When you pay back the first loan within 6 months, you immediately qualify for a second loan of N15,000. After payback of the second loan, you qualify for a N20,000 loan, and then N50,000, and then N100,000, payback being within the same 6 months.

With TraderMomi, you do not need to belong to a cooperative, all you need is a phone to receive and transact with the money, and a bank account (with the BVN) becoming compulsory only after paying back the first loan.

The latest numbers for GEEP are:

- **Cumulatively, 386,000 loan disbursements in ALL States.**

Young people who stay unemployed for a long time  
find it harder to get jobs and start to feel dejected

**N-Power changed them to skilled, employed and optimistic citizens**



500,000 existing beneficiaries deployed, with  
20,000 non-graduates in training or attached to  
organisations, as interns.

## N-POWER

### Job Creation and Youth Employment



#### Objectives and Focus

N-Power is the employability and enhancement programme of the Federal Government of Nigeria, aimed at imbuing the learn-work-entrepreneurship culture in youth between the ages of 18-35. Applications are done online to create a level playing field for everyone, and determine which applicants details would enable selection and direct payment through the bank accounts and BVN submitted.

**For graduates: 500,000** deployed to serve in the teaching, health, agriculture, tax and monitoring spheres, in addition to which they are paid N30,000 monthly stipends. N-Power volunteers are given devices with relevant content for continuous learning, to facilitate their ability to successfully implement the selected vocation and enable them take ownership of their lives.

**For non-graduates: 20,000** in the N-Build category have been, or are currently being trained in 36 States and the FCT. They are paid a monthly stipend of N10,000, trained for 3 months in audited skill centres and given toolboxes to facilitate their learning and self-reliance.

- After the period of training, they are placed as interns for 9 months, through a close collaboration with NADDC and CORBON
- As at August 2018, 500,000 graduates verified, deployed and currently being paid, with 20,000 non-graduates either in training or serving as interns.

## N-POWER Junior

To Foster a Future for our Young Citizens where Creativity and Innovation Find Expression



### Objectives and Focus

For early Child Development, the Federal Government of Nigeria intends to deliberately invest in facilitating practical, creative and innovative skills, as the catalyst for Nigeria's emerging knowledge economy.

This programme will enable young citizens to be critical thinkers, become aware of issues in their community, armed with enquiring minds and the orientation for problem solving.

### Implementation:

This programme will be administered during regular school hours and not as an after school programme with 3,000 N-Power Volunteers selected and trained.

### Status:

Awaiting release of funds

The N-Power Junior Programme targets

**1,000,000 children**  
in our primary and secondary schools.



## N-Power: Innovation Hubs

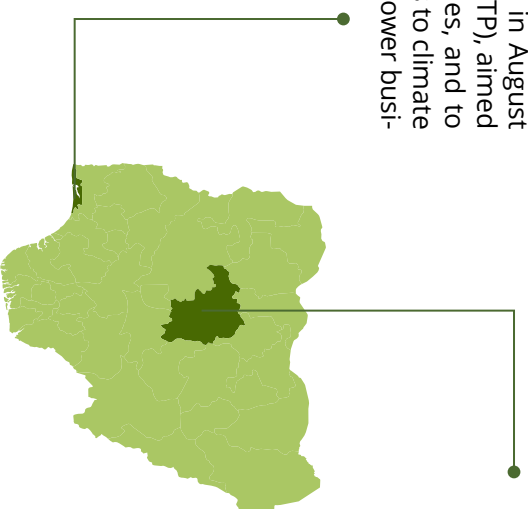
### N-POWER - Innovation Hubs Programme

Through the Innovation Hubs Programme, the Federal Government plans to establish Eight (8) Technology Innovation Hubs around the country with one (1) in each Geo-Political Zone, as well as in Abuja and Lagos. Each Hub is expected to incubate at least 20 businesses annually, with the potential to create at least 5,000 jobs per Hub, in the first 2 years. The Hubs are intended to spur the spirit of innovation across the country, encouraging Nigerians to provide solutions to local problems based on the prevalent economic activities peculiar to each region.

Partnerships and stakeholder engagements have been ongoing with entities such as CISCO Nigeria, General Electric, Lagos Innovation Garage, Facebook, Google Nigeria, Oracle Nigeria, World Bank Group, United Nations Development Program, International Committee of the Red Cross, Presidential Committee on the North East Initiatives and the various State Governments. The National Information Technology Development Agency would provide oversight functions across all the Hubs in the regions.

### Nigeria Climate Innovation Centre

Partnership with the World Bank and the Enterprise Development Center (EDC) of the Pan Atlantic University (also known as the Lagos Business School) has been concluded, for hosting the Nigeria Climate Innovation Center (NCIC). The NCIC was launched by the Vice President in August 2018 as part of the World Bank's Clean Technology Program (CTP), aimed at tapping into growing clean technology market opportunities, and to commercialise and scale up innovative private sector solutions to climate change. The focus has an initial focus on supporting Off Grid power businesses.'



### The North West Hub

The North West Hub would be spread across 3 States of Kaduna, Kano and Katsina, with primary focus on the agro-allied, dairy and leather industries, and addressing conflicts and security challenges.

## N-Power: Innovation Hubs

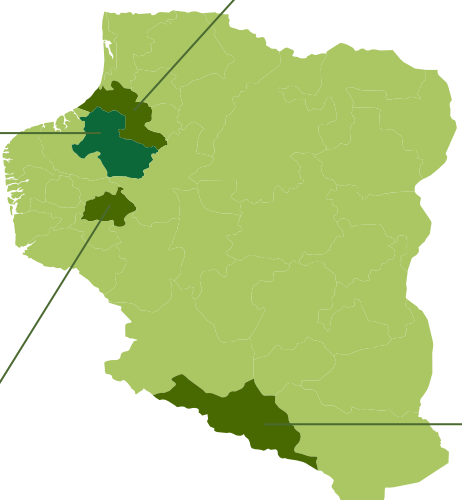
### The South West Hub

In the South West, the Akure Tech Hub pitch competition was launched in February 2018. The final pitch sessions by 25 companies in Akure was held on the 30th of August 2018, with the top 10 companies having been given start up funds and incubated at the Premier Hub, Akure.

### The South South Hub

The South South Hub, in partnership with the Edo State Government's 'Edo Innovates' initiative, is focused on training the youths and supporting entrepreneurs with solutions across education, oil & gas, security, amongst other areas.

The Hub is strategically placed alongside Microsoft, Cisco Academy, Slot Foundation's training class and other similar organisations that feed the ecosystem. In addition, a branch has also been set up at the Tinapa Knowledge City, Cross River, Calabar.



### North East Humanitarian Hub

There is an established humanitarian hub in Adamawa State (to encourage technology-related ideas on humanitarian challenges) in collaboration with the ICRC and the Adamawa State Government.

The Hub is currently incubating 12 Start-Ups.

1. Nutrition and Food Security
2. Early Recovery and Economic Security
3. Camp Coordination and Management
4. Education
5. Health
6. Protection - Gender Based Violence

### The South East Hub

The South East call for applications received more than 2000 applications as part of the Start Up Nigeria project ([www.startupnigeria.ng](http://www.startupnigeria.ng)), in partnership with Genesys Hub in Enugu. Funds have been generated (as revenue), as well as convertible business leads in the South East, with the 10 Startup companies having already employed an average of 4 people within the one-month incubation period. The Startup Nigeria Program has a total combined followership of 10,000 across our social media platforms in just 2 months.



## General Challenges in the Delivery of Social Benefits

The NSIO targets communities and beneficiaries, with a focus on the poor and the vulnerable, unemployed youth and seeks to support MSMEs. Challenges associated with the process of delivery management include:

### Reliable Payment, Monitoring and Communication

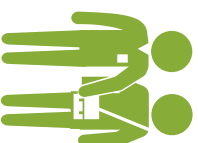
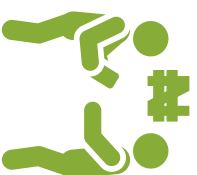
- Lack of awareness/publicity due to diverse and huge territory covered
- Poor connectivity and internet access for technology-aided timely and secure payments
- Remoteness of the locations where beneficiaries reside, so grievances not timely escalated

### State and LGA Operatives

- Attempts by State officials to short-change field officers and beneficiaries in their payments
- Unresponsive and unmotivated state officials
- A few attempts at racketeering around farmers-caterers food purchase process

### Exploitation of the Vulnerable:

- Attempts to exploit the low literacy and poverty levels of some programme beneficiaries by extorting unapproved fees from them



## Achievements



### 1. Social Investment Roadmap

Riding on the success of the Social Investment programmes, the lessons learnt and the strategy documented in the National Social Protection Policy, we have commenced the process of designing a roadmap for institutionalizing sustainable delivery towards clearly defined socio-economic and poverty alleviation targets, as well as a comprehensive structure for the next 5 years.



### 2. Financial Inclusion

We are driving financial inclusion by facilitating identification through the Bank Verification Number (Nigerian Biometric Identification System for Banking).



### 3. Social Inclusion

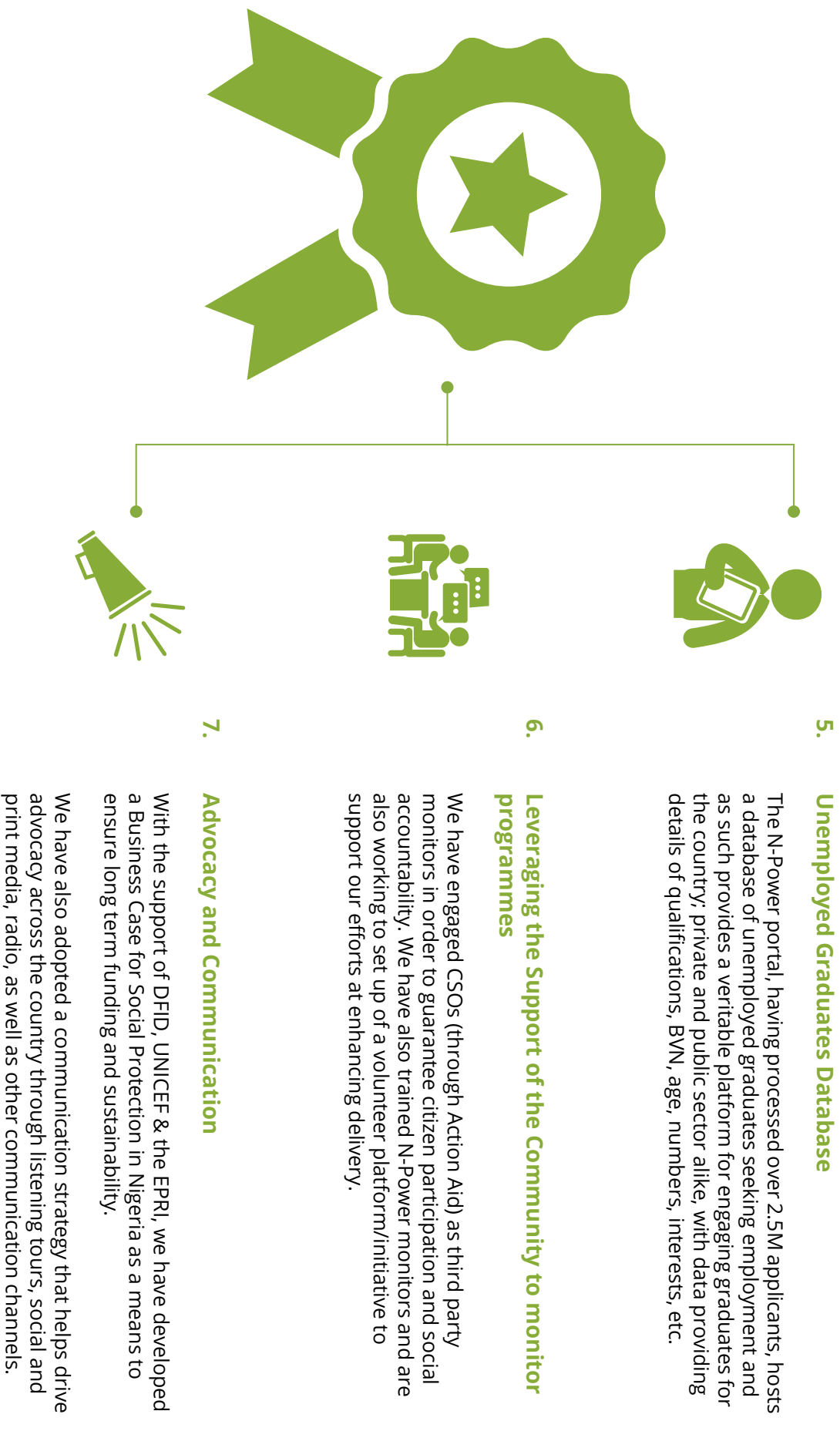
The Bank Verification Number (biometric identity) of beneficiaries is also linked to the National Identification Number database at NIMC. The N-SIPs identify and bring into visibility those who before the NSIPs had never 'existed', making for proper planning.



### 4. Data for National Planning

Data collated by the Conditional Cash Transfer Programme includes important information on PVHHS and critical community characteristics for National planning, such as: nearest primary/secondary schools, primary health care centers, payment service providers, connectivity infrastructure and networks, as well as the nature of access roads to the communities, to strategically facilitate the efforts by the State Governments and relevant Government Agencies in addressing the needs within their purview.

## Achievements





<http://n-sip.gov.ng/>

August 2018  
National Social Investment Office

For Complaints and Feedback:  
Call 08088899918 & 08084000444.





Federal Government of Nigeria  
National Social Investments Programme

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