



JANUARY – APRIL 2020 PAYMENT CYCLE

SPOT CHECKS

ON PAYMENT TO BENEFICIARIES

NATIONAL CASH TRANSFER PROGRAMME

AFRICA NETWORK FOR ENVIRONMENT
AND ECONOMIC JUSTICE, ANE EJ

MAY 2020

Introduction

Beneficiaries of the National Cash Transfer Programme received four months payment for the first time arising from the outbreak of the novel corona virus. Since the first confirmed case of the virus was announced in Nigeria on 27 February 2020, the number of confirmed cases have continued to increase. This resulted in the lockdown announced by president Muhammadu Buhari in Lagos, Abuja and Ogun States, and the subsequent announcement of different measures by different State Governors across the country. Some States announced total lockdown while others announced partial lockdown accompanied by other strict measures to curtail the spread of the pandemic. These measures however, prevented many people from conducting their daily business for which they previously earned a living. Several poor Nigerians who, before now managed to earn daily income were trapped and unable to move around to fend for themselves. The disruption of daily livelihood of many, had a huge and significant impact on their ability to meet their most basic needs.

On March 29, 2020, while announcing the lockdown across some States, President Buhari made effort to address the livelihood crisis of the poor and vulnerable by assuring Nigerians that the government would put in place measures to “preserve the livelihoods of workers and business owners to ensure their families get through this very difficult time in dignity.” The president then directed immediate payment of two benefits to National Cash Transfer Programme beneficiaries. On April 1, 2020, the Hon. Minister of Humanitarian Affairs, Disaster Management and Social Development immediately flagged off the payment of 20,000 Naira to beneficiaries at the FCT, which represent four months benefit as against the two months earlier announced by the president. Same day, payment also started simultaneously in Nasarawa State.





Hon. Minister of Humanitarian Affairs, Disaster Management and Social Development Hajia Sadiya Umar Farouq, (left) flagging of payment to beneficiaries at the FCT. With the Minister is the National Coordinator of NCTO, Dr. Tope Sinkaiye

The president's action when viewed against the background of a recent report released by the National Bureau of Statistics (NBS)¹, about poverty and inequality in Nigeria from September 2018 to October 2019, portrays government desire to address poverty in Nigeria. The NBS report established that



In another broadcast, president Buhari directed the Hon. Minister of Humanitarian Affairs, Disaster Management and Social Development, to immediately increase the number of households in the social register from 2.6 million to 3.6 million.

¹ <https://nigerianstat.gov.ng/elibrary?queries%5Bsearch%5D=poverty>

Few days after the commencement of the payment of 20,000 Naira to beneficiaries, leadership of the National Assembly met with the Minister of Humanitarian Affairs, Disaster Management and Social Development, Hajia Sadiya Umar Farouq to express concern about the social register and how the Social Investment Programme was being implemented, describing the programme as a failure. Following media report on the meeting between the leadership of National Assembly and Hajia Sadiya Farouq, the Special, Adviser to the President on Social Investment Mrs. Maryam Uwais, clarified the misconception about the programme and provided data to evidence her assertion, while also citing ANEEJ MANTRA monitoring report to establish civil society monitoring of the process.

ANEEJ again, deployed her network of partners and monitors across the country to conduct spot checks on the January to April payment to beneficiaries of the National Cash Transfer Programme. The spot checks were to achieve the following objectives;



To report on the number of States currently benefiting from the National Cash Transfer Programme and the Payment Service Providers in charge of the respective States.



To report on the total amount of funds disbursed to the beneficiaries.



To ascertain if funds disbursed get to the intended beneficiaries and amount received by the beneficiaries

States Currently Benefiting from the National Cash Transfer Programme

32

Total Number of States currently benefiting

24

Total number of States paid for January - April 2020

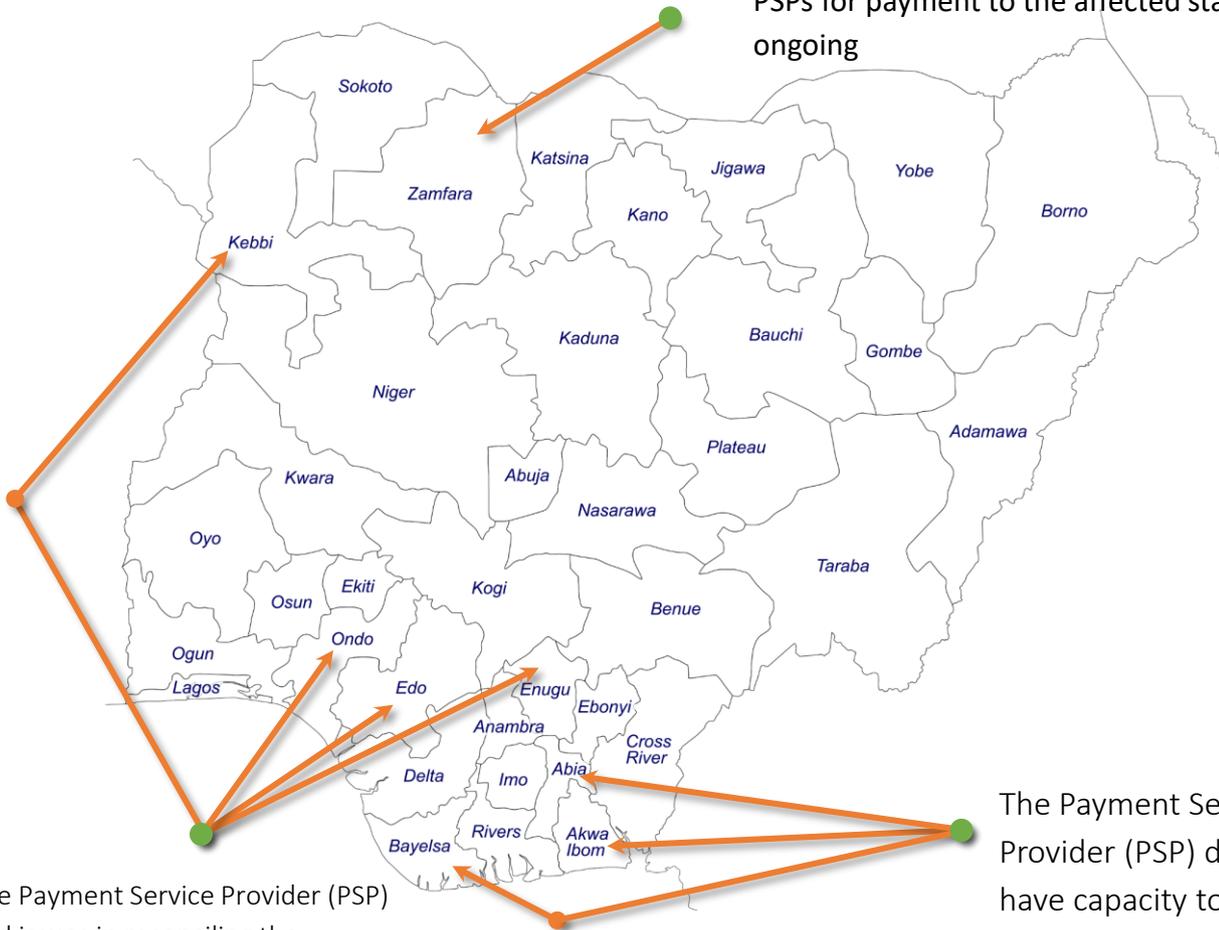
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Total number of States yet to be paid



States not yet paid for January-April 2020

The Payment Service Provider (PSP) does not have capacity to effect electronic payment to CCT beneficiaries. The process of engaging new PSPs for payment to the affected states is ongoing



The Payment Service Provider (PSP) had issues in reconciling the previous payments of September-October and November-December 2019 and unable to refund unpaid balance.

The reconciliation is at the final stage now.

The Payment Service Provider (PSP) does not have capacity to effect electronic payment to CCT beneficiaries. The process of engaging new PSPs for payment to the affected states is ongoing

Beneficiaries in 24 States were paid during January – April 2020 payment period. The States include, Adamawa, Anambra, Bauchi, Benue, Cross River, Ekiti, FCT, Gombe, Imo, Jigawa, Kaduna, Kano, Katsina, Kogi, Kwara, Nasarawa, Niger, Osun, Oyo, Plateau, Rivers, Sokoto, Taraba and Yobe. Beneficiaries in Eight States are yet to be paid as at the time of this report and the reasons for the delay is expressed in Table 1 above.



Payment Service Providers

List of PSP showing States where they operate



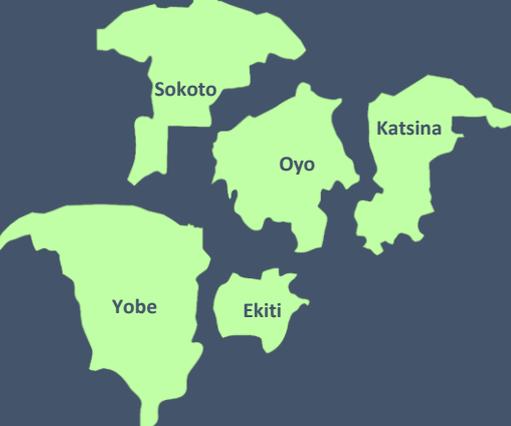
JV Fortis Mobile Money/Bauchi CFA Micro Finance Bank



JV Teasy International Limited/Harkonix



Funds and Electronic Transfer Solutions (FETS)



Unified Payment



Fortis Mobile Money



JV Softcom / Netplusdotcom

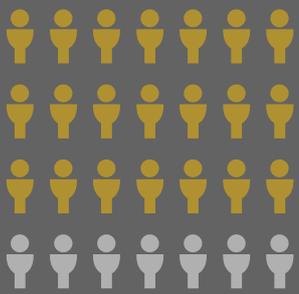


JV Visual ICT/Trivnet



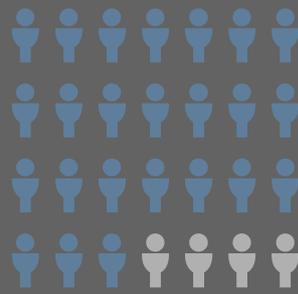
JV Softcom/Netplusdotcom

The percentage of beneficiaries paid in January – February payment cycles for the 24 States is shown in the figure 1 below while the percentage of beneficiaries paid in March – April payment cycle is shown in the figure 2 bellow.



99.10%

of beneficiaries on the payment schedule for January – February cycle were paid



99.11%

of beneficiaries on the payment schedule for Mary – April cycle were paid.

% OF HH PAID IN 24 STATES FOR JANUARY - FEBRUARY 2020 PAYMENT CYCLE

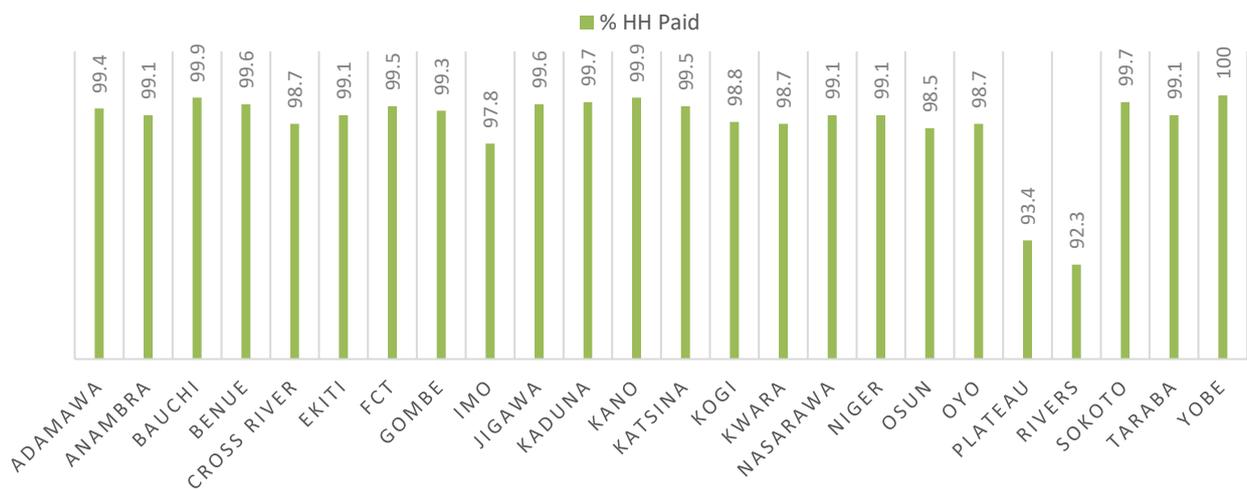


Fig 1: Percentage of beneficiaries in the payment schedule paid for January – February payment cycle

% OF HH PAID IN 24 STATES FOR MARCH - APRIL 2020 PAYMENT CYCLE

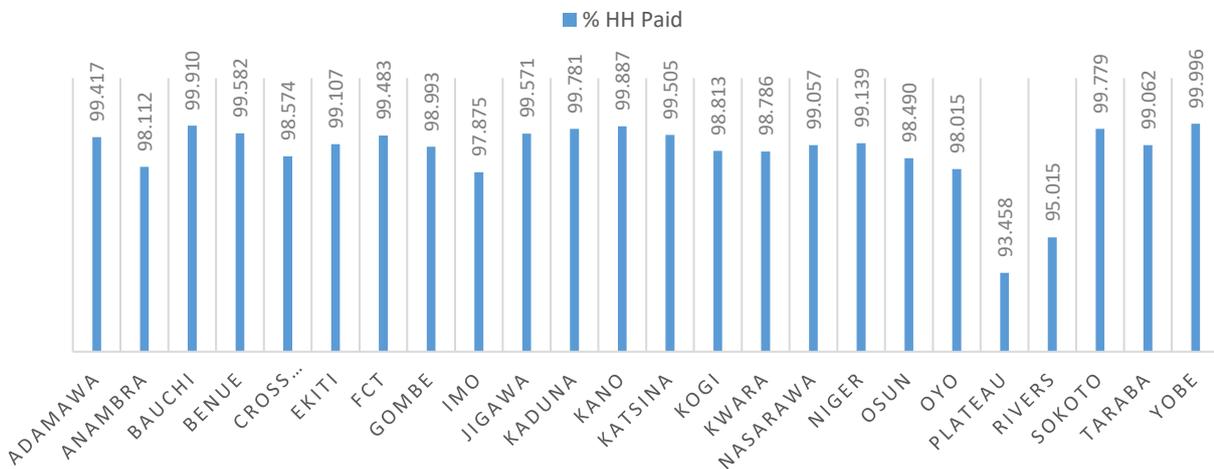


Fig 2: Percentage of beneficiaries in the payment schedule paid for March - April payment cycle



The data from Jigawa State has not been fully reconciled

A few beneficiaries were not paid for some reasons, some of the beneficiaries were said to have travelled, a few had died, some had ID card problem, and some did not present themselves for payment.



**A total of
7,146,065,000 Naira
was paid to
677,914**

beneficiaries in 24 States for
January – February 2020
payment cycle

**9,191,305,000 Naira
was paid to 748,684**

beneficiaries for March – April 2020
payment cycle in the same number of States

Table 2: Payment Summary

Details	January – February 2020	March – April 2020	Total for January – April 2020
Total number of enrolled households on the National Beneficiaries register in the 24 States where payment was made	684,175	755,375	
Total number of households paid in the 24 States	677,916	748,684	
Percentage of households paid	99.08%	99.11%	
Total amount paid	7,146,065,000 Naira	9,191,305,000 Naira	16,337,370,000 Naira
Share of the 322.5m in total amount paid	5,716,852,000.00 (80%)	7,353,044,000 (80%)	13,069,896,000 (80)

Fig 3: Percentage share by States of total amount paid to beneficiaries for January – April 2020 payment



% SHARE BY STATES OF TOTAL AMOUNT PAID FOR JANUARY - APRIL 2020

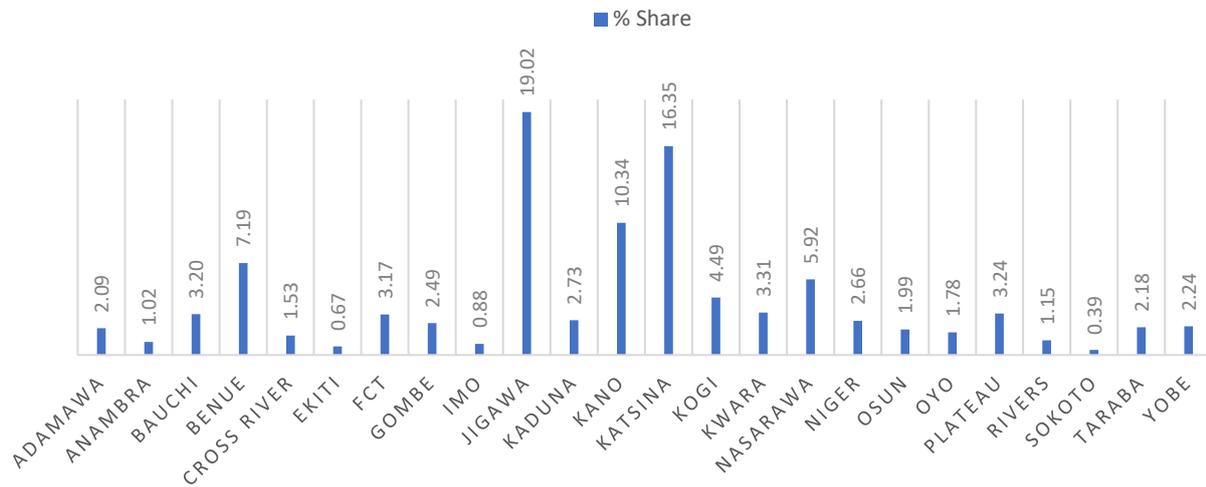


Fig 3: Percentage share by States of total amount paid to beneficiaries for January – April 2020 payment



Further analysis of the data presented in Fig 3 above indicates that 90.46% of the total funds disbursed to beneficiaries in the January – April 2020 cycle was paid to beneficiaries in the Northern part of the country while only 9.54% of the total funds disbursed was paid to beneficiaries in the Southern part of the country. The implication of this is that a larger share of the resources is paid to more beneficiaries in the North than in the Southern part of the country.

Majority of the beneficiaries were paid 20,000 Naira each representing four months benefits (January – April 2020). Some were paid 10,000, depending on when they were enrolled. A few beneficiaries were paid arrears to cover for the period of November – December 2019, while a few others were paid top-up of 10,000 Naira each as was seen in Anambra State.

The level of security at payment points

Adequate security was provided at payment locations. Different security operatives were seen at payment locations across the country. Operatives of the Nigerian Police, DSS, Nigeria Security and Civil Defence Corps (NSCDC) and a few other outfits peculiar to States like Ekiti State Peace Corp, were all on ground to ensure adequate security during the payment. In a few locations like Abaji – FCT where the large crowd disrupted the payment.



Safety measure around COVID-19



Safety measures around COVID-19 were observed in some payment locations while other locations did not observe such measures. Again, social distancing was observed more on the queue during payment. Most of the beneficiaries that came together from same communities stayed close to each other. There was overcrowding of payment point in some locations which made social distancing difficult.



A cross section of beneficiaries waiting to be paid at Awe local government Area of Nasarawa State. No social distancing was observed



Provision of hand wash facilities and sanitisers were seen at the entrance and strategic location of most payment points. However, hand sanitisers were not available at many locations like Ifite-Dunu Payment Location and Ukpork Payment Location in Dunukofia LGA, Anambra State, and many other locations. . In some States, government officials were on ground to educate the beneficiaries on the need to wash their hands and maintain social distance. The use of face mask by beneficiaries was seen at some locations but absent at some other locations. The staff from State Cash Transfer Offices and Payment Service Providers diligently took precautionary measures.



Beneficiaries waiting to be paid at Efon LGA, Ekiti State and washing hands with water and soap with sanitizer present at Nkonib Royal Town Hall in Calabar Municipality (Payment location 1), Cross River State



Key Observations



There were issues of intimidation of beneficiaries by community leaders to part with some amount of their allowance for the community / themselves for enrolling them in the programme, The cooperative organisation were getting between N2,00 – N4,000 from beneficiaries and some of the beneficiaries showed little understanding of the process. Issues of family conflict arising from the death of the caregiver, insecurity in some location leading to the bringing together of beneficiaries of different payment points to one location leading to crowd management crisis and the mix-up on the issue of CCT and COVID-19 palliative. These concerns were clearly manifested in Kogi State



Poor understanding of the cash transfer programme and the evolution of the social register by the public



Beneficiaries were paid 20,000 Naira each covering January – April 2020. In some instances, some beneficiaries were paid arrears while other were paid top up of 10,000 Naira as was seen in Anambra State.



Attempt by the National Assembly to infiltrate the social register. This was evident in the meeting between the leadership of National Assembly and the Hon. Minister of Humanitarian Affairs, Disaster Management and Social Welfare. As a follow up, the Senate announced that it would set up a committee to review the cash transfer programme



Payment agents were short of cash in some instances and would have to go to the Bank again or re-schedule payment to beneficiaries to another day. This happened repeatedly in Kogi and Oyo States among others



Some payment point were too far away from the benefiting communities and some others have very high population of beneficiaries. This usually leads to delay or late payment and some beneficiaries would now have to travel late to reach their respective communities. Some of these beneficiaries have been attached previously on their way home



In some communities, deductions of various forms ranging from 500 to 2000 were discovered. CCT Officials informed the DSS and a culprit was arrested and ordered to refund the money within 24 hours, which was later confirmed to be done. This happened in Hashidu Ward, Dukku LGA, Gombe State



On 13th April, 2020, at Tula Ward, Kaltungo LGA of Gombe State, MANTRA monitors were harassed and physical assaulted by a team of political thugs who were assigned by the Chief of Staff to the Executive Governor of Gombe State to be following the CCT officials to all payment points to be informing beneficiaries that the money being given to them is from the Governor, that they should support the government. The thugs' grievance was that a report was sent to the NCTO that beneficiaries in Gombe were paid 10,000 instead of 20,000, and it was MANTRA team that sent the report. They confiscated MANTRA Team questionnaires and destroyed them and threatened to stop the team from monitoring the process. It took the intervention of the CCT Head of Unit to get things resolved.



In parts of Bauchi State, things were done in a hurry and beneficiaries were not allowed to count their money at payment point. This made some beneficiaries to be shortchanged. In Soro ward of Ganjuwa and Alkaleri LGAs in Bauchi State some beneficiaries later complained they were given 10,000 instead of 20,000, while some beneficiaries complained that 500 to 1000 was deducted from their money



Recommendations

- In future payments, issues of crowd management, delay/ lateness in payment, ineffective COVID-19 measures around payment location and poor understanding around the activity of the cooperative society by some beneficiaries should be properly addressed
- Greater emphasis should be placed to public awareness around the GRM so that the beneficiaries can effectively report grievance on a timely manner
- The National Cash Transfer Office should critically and regularly review and clean up the payment register to ensure that dead persons are delisted
- Strong CSOs advocacy across the Southern States of Nigerian is needed to get State government to give strong political support to the cash transfer programme and other aspects of SIP, and as well provided the needed infrastructure that would boast the enrolment of more beneficiaries
- Additional payment points should be created in some State to address the issues of over crowding during payment. This will also ensure that payment points are made closer to beneficiaries' primary locations
- NCTO should expedite action in addressing the challenge that led to payments not happening in 8 States and ensure they are paid as poor in such States have expressed marginalization to MANTRA team.
- Capacity assessment and due diligence should be carried out on new Payment Service Providers (PSP) before they are engaged



The National Coordinator of NCTP,
Dr Temitope Sinkaiye
(right) during her visit to Ekiti State to follow up on payment to beneficiaries

A beneficiary smiles after collecting her payment at Gadam Community, Gombe State



ABOUT MANTRA

ANEEJ established the Monitoring of Recovered Assets in Nigeria through Transparency and Accountability (MANTRA) project in 2018 with funding from the UKAID under the Anti-Corruption in Nigeria (ACORN) programme to monitor the utilization of the recovered assets.

MANTRA is created to achieve the goal of strengthening the capacity of CSOs and citizens to monitor the use of repatriated loot, embark on advocacy to improve the policy, legislative and institutional framework for the recovery and management of looted assets in Nigeria and mobilise collective action in demanding a cleaner society. Currently, ANEEJ is working with its eight partners across six geo-political zones in the country to undertake the monitoring exercise across all States where the National Cash Transfer Programme is being implemented.

ANEEJ-MANTRA PARTNERS





ABOUT ANEEJ

The Africa Network for Environment and Economic Justice (ANEEJ) is a non-government organization in Nigeria, West Africa. ANEEJ has been in operations since 1997 and aims to “amplify the voice of the weak, the less privileged and the marginalized groups in the society including women, youths, and people living with disabilities in order to increase their participation in the democratic decision-making process”. ANEEJ is the host of the Monitoring of Recovered Assets through Transparency and Accountability (MANTRA) project

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