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### Policy Implementation and the Performance of the National Cash Transfer programme in Nigeria: Evidence from Kuje Area Council, Abuja (2015-2023)

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#### [0220] Abstract

*The implementation of social intervention programmes in Nigeria has remained a major concern because persistent poverty and household vulnerability continue despite substantial government investment in social protection initiatives. This study assessed the implementation and effectiveness of the National Cash Transfer Programme (NCTP) in Kuje Area Council, Abuja, from 2015 to 2023, with particular attention to beneficiary targeting, institutional capacity, programme coverage, payment systems, inter-agency coordination and programme sustainability. The study was guided by Policy Implementation Theory, which assumes that the adoption of a policy does not automatically guarantee successful outcomes, as implementation effectiveness depends on adequate resources, institutional capacity, coordination, clear objectives and favourable administrative conditions. A qualitative case study design was adopted, using primary and secondary data. A sample of 331 respondents was selected purposively from NCTP beneficiaries, government officials, community leaders, and civil society and development organizations. Primary data were collected through structured questionnaires and Key Informant Interviews, while secondary data were obtained from government documents, programme records, budget documents, evaluation reports and relevant scholarly literature. Quantitative data were analyzed using frequencies and percentages, while qualitative data were subjected to thematic analysis. Findings revealed that weaknesses in beneficiary identification, institutional capacity and programme coverage created implementation gaps, while payment systems, inter-agency coordination and programme sustainability significantly influenced programme effectiveness and beneficiary welfare. The study recommends strengthening targeting and institutional capacity, improving programme coverage, ensuring timely payments, enhancing inter-agency coordination, and providing stable and sustainable funding for effective NCTP implementation.*

**Keywords:** Beneficiary Targeting, Institutional Capacity, National Cash Transfer Programme, Policy Implementation, Programme Sustainability.

#### 1. Introduction

Social intervention policies play a crucial role in tackling poverty and enhancing social protection strategies in developing nations. They aim to shield vulnerable households from economic shocks, ensure access to essential goods, boost household spending, and empower low-income citizens to engage in productive activities. In Nigeria, the ongoing issues of poverty, unemployment, inequality, and socio-economic vulnerability have made social protection a key focus of public policy. During the Muhammadu Buhari Administration (2015–2023), there was a significant expansion of federal social intervention programs under the National Social Investment Programme (NSIP), which included the National Cash Transfer Programme (NCTP). This initiative aimed to provide financial support to impoverished and vulnerable households. The goal was not just to offer immediate consumption aid but also to foster long-term poverty reduction, strengthen household resilience, and improve living conditions. In the Kuje Area Council, the significance of this program is particularly pronounced, given the stark contrast between vibrant economic activity and the persistent poverty faced by low-income households and marginalized communities.

Evaluating the NCTP in the KUJE AREA COUNCIL, ABUJA, is essential, especially amid ongoing discussions about whether Nigeria's social intervention policies have effectively turned public

spending and policy intentions into real, sustainable improvements in household welfare. While the social protection system saw considerable growth during this period, various challenges such as beneficiary targeting, program coverage, payment systems, institutional coordination, monitoring, and sustainability have raised concerns about the effectiveness of these policies. These challenges are especially pertinent in the Kuje Area Council, as Abuja is the administrative heart of the nation and is home to federal institutions tasked with designing and coordinating numerous social intervention programs. The performance of the NCTP in the Kuje Area Council, therefore provides an important basis for examining the relationship between national policy objectives and local implementation outcomes.

However, Scholarly evidence indicates that we should not jump to the conclusion that cash transfers are inherently ineffective. For instance, Eluwa et al. (2025) discovered that Nigeria's cash-transfer program had positive effects on the welfare of its beneficiaries, particularly in areas like food security, meal frequency, and household dietary diversity. Their research shows that cash transfers can lead to significant welfare improvements when they successfully reach the people they're meant to help. This insight is crucial for the current study because it shifts the focus from whether cash transfers are effective in theory to understanding why their benefits might be limited in scale, unevenly distributed, or not sustainable in certain areas, including the Kuje Area Council. In a similar vein, Osondu-Oti (2024) looked into the Buhari Administration's cash-transfer program as a strategy for reducing poverty and pointed out various implementation challenges that hindered the program's ability to meet its goals. This viewpoint is particularly relevant for the Kuje Area Council, as the success of a national social intervention largely hinges on how well policy measures are put into practice at the local and community levels. Issues related to identifying beneficiaries, institutional capacity, payment processes, monitoring, and accountability can lead to a gap between what the policy aims to achieve and the actual results.

A further perspective is provided by Ajayi, Bossuroy, Fashogbon, Kalra & Okunogbe (2019), whose research on Nigeria's National Social Safety Nets Project examined livelihood interventions designed to complement cash transfers. Their work reflects an important limitation of cash assistance: although transfers may improve immediate household welfare, longer-term poverty reduction may require complementary livelihood opportunities and productive investments. Their baseline research covered more than 8,000 beneficiary households across six states and was designed to examine how livelihood interventions could affect household welfare and identify cost-effective approaches to programme delivery. This perspective is relevant to the Kuje Area Council because cash transfers may provide temporary consumption support without necessarily addressing the structural factors responsible for persistent household vulnerability. The institutional dimension is also central to understanding the performance of the NCTP in Abuja. Gentilini, Almenfi, Dale & Umapathi (2022) and related World Bank social-protection research emphasized the importance of effective delivery systems, reliable targeting, payment mechanisms, monitoring, and institutional capacity in determining whether social assistance reaches vulnerable populations. In Nigeria, the development of the National Social Registry and associated targeting mechanisms was intended to improve the identification of poor and vulnerable households, while programme expansion required increasingly effective payment, information-management, grievance-redress, and monitoring systems.

These institutional arrangements are important for the Kuje Area Council because programme effectiveness depends not simply on the availability of funds but on the capacity of implementing institutions to identify eligible households and deliver assistance accurately and consistently. The World Bank (2022) highlights that Nigeria's social protection issues stem from both scale and how institutions deliver services. To tackle this, the National Social Safety Nets Project was launched to enhance delivery systems and broaden targeted financial support for poor and vulnerable households. This expansion of social assistance shows a growing awareness that the current coverage is still falling short given the country's significant poverty challenges. In the Kuje Area Council, assessing the National Cash Transfer Programme (NCTP) means looking closely at not just the immediate benefits for welfare but also the processes involved in identifying, enrolling, paying, monitoring, and

supporting beneficiaries. This situation uncovers a key analytical contradiction. On one side, research shows that cash transfers can lead to better immediate welfare outcomes, such as improved food security, household spending, and dietary quality.

On the flip side, ongoing issues like persistent poverty, vulnerability, and challenges in implementation suggest that these program benefits haven't necessarily led to widespread or lasting poverty reduction. The seeming shortcomings of social intervention policies might be more about flaws in how they are designed and executed rather than the cash-transfer mechanism itself. Problems with targeting, insufficient coverage, fragmented institutions, delays in payments, inflation, limited support for livelihoods, weak monitoring, and poor coordination could all hinder the ability of these transfers to create meaningful, long-term improvements in household welfare. The Kuje Area Council, therefore provides a significant context for evaluating these issues. As the seat of the Federal Government and a major administrative centre, the Kuje Area Council, Abuja, provides a strategic setting for examining how a nationally formulated social intervention policy is translated into local-level implementation. At the same time, socio-economic differences across the Kuje Area Council create an opportunity to examine whether programme benefits have been equitably distributed among vulnerable households. Evaluating the NCTP in Abuja can consequently provide evidence on the extent to which institutional and administrative factors shaped the programmes effectiveness during the Buhari Administration. The present study therefore evaluates the **National Cash Transfer Programme under the Buhari Administration, 2015–2023, in the Kuje Area Council**, with particular attention to the factors responsible for its perceived underperformance. Rather than assuming that the programme failed, the study investigates the gap between its policy objectives, implementation processes, and observed outcomes among beneficiaries in the Kuje Area Council.

### Statement of the Problem

Social intervention programs aim to tackle poverty, enhance household well-being, and bolster social protection, especially for those most at risk. In Nigeria, during the Muhammadu Buhari Administration (2015–2023), several social intervention initiatives were broadened under the National Social Investment Programme. One key initiative was the National Cash Transfer Programme (NCTP), which aimed to offer financial support to the extremely poor and vulnerable households. Yet, despite the government's focus, significant public funding, and the program's expansion, issues like persistent poverty, unemployment, inequality, and household vulnerability still raise doubts about how well the NCTP met its goals. This issue is particularly pressing in the Kuje Area Council, where the NCTP was rolled out in communities facing different levels of socio-economic challenges. As Nigeria's administrative hub, the Kuje Area Council, Abuja, serves as a crucial example for exploring how a national social intervention policy was put into action at the local level and whether the intended beneficiaries truly saw meaningful improvements in their lives. The main concern lies in the noticeable gap between the NCTP's policy goals and the actual outcomes of its implementation in the Kuje Area Council. Even though the program garnered significant government support and funding, various challenges such as targeting the right beneficiaries, institutional capacity, program reach, payment systems, inter-agency collaboration, monitoring, and sustainability may have hindered its overall effectiveness. Adebayo, Yusuf, and Ibrahim (2020) point out several key challenges that hinder the implementation of social protection in Nigeria, including inadequate coverage, weak institutional capacity, issues with targeting, and poor coordination. In a similar vein, Gentilini, Almenfi, Dale, and Umapathi (2022) emphasize that the success of cash transfer programs hinges on having reliable payment systems, effective targeting, strong institutional capacity, sufficient coverage, and sustainable financing. This study takes a closer look at the National Cash Transfer Programme from 2015 to 2023, examining the factors that contribute to its underperformance and the disconnect between the policy goals and the actual results

**Research Questions;** (a) How did beneficiary targeting, institutional capacity, and program coverage influence the implementation of the National Cash Transfer Programme in the Kuje Area Council, Abuja, between 2015 and 2023? (b) In what ways did payment systems, inter-agency coordination, and

program sustainability impact the effectiveness of the National Cash Transfer Programme in enhancing the welfare of beneficiaries in the Kuje Area Council, Abuja, from 2015 to 2023?

### *Objective of the Study*

The main goal of this study is to assess the implementation and effectiveness of the National Cash Transfer Programme in the Kuje Area Council, Abuja, from 2015 to 2023, focusing on the factors that contribute to the discrepancies between its policy goals and actual outcomes. This study aims to: (a) Investigate how beneficiary targeting, institutional capacity, and program coverage influenced the implementation of the National Cash Transfer Programme in the Kuje Area Council, Abuja, from 2015 to 2023. (b) Evaluate the impact of payment systems, inter-agency coordination, and program sustainability on the effectiveness of the National Cash Transfer Programme in improving the welfare of beneficiaries in the Kuje Area Council, Abuja, from 2015 to 2023.

**Research Proposition:** The study was guided by the following propositions: (a) Variations in beneficiary targeting, institutional capacity, and programme coverage shaped the implementation effectiveness of the National Cash Transfer Programme in Kuje Area Council, Abuja, between 2015 and 2023. (b) The effectiveness of payment systems, inter-agency coordination, and programme sustainability shaped the capacity of the National Cash Transfer Programme to improve beneficiaries' welfare in Kuje Area Council, Abuja, between 2015 and 2023.

### **Conceptual Clarification**

#### *National Cash Transfer Programme*

**The National Cash Transfer Programme (NCTP)** refers to a social protection intervention established by the Federal Government of Nigeria to provide regular cash assistance to extremely poor and vulnerable households. The programme was implemented as part of the National Social Investment Programme (NSIP) introduced under the Muhammadu Buhari Administration and was intended to reduce poverty, improve household consumption, strengthen resilience, and support the welfare of vulnerable citizens. The programme therefore represents an important policy instrument through which government sought to address the socio-economic consequences of poverty and vulnerability during the period 2015–2023.

According to Gentilini, Almenfi, Dale & Umapathi (2022), cash transfer programmes are social assistance interventions that provide monetary support to households or individuals to protect consumption, reduce poverty and vulnerability, and strengthen households' ability to cope with economic shocks. Their perspective emphasized that the effectiveness of cash transfers depends not only on the value of payments but also on effective targeting, adequate coverage, reliable payment mechanisms, institutional capacity, and sustainable financing. Applied to Nigeria, the NCTP can therefore be understood as more than the simple distribution of money; it is a structured social protection mechanism requiring effective administrative and institutional systems. Similarly, **World Bank (2022)** conceptualizes Nigeria's social protection interventions as mechanisms for supporting poor and vulnerable households while strengthening systems for identifying beneficiaries and delivering social assistance. The Nigerian programme incorporated a national social registry and other delivery mechanisms intended to improve the identification and targeting of vulnerable households. From this perspective, the NCTP represents both a **direct poverty-relief instrument and an institutional social-protection mechanism**.

For this study, therefore, the National Cash Transfer Programme under the Buhari Administration is conceptualized as a government-led social protection intervention designed to provide targeted financial assistance to poor and vulnerable households between **2015 and 2023**, with its performance assessed in terms of targeting, coverage, payment reliability, institutional capacity, coordination, sustainability, and its contribution to household welfare and poverty reduction.

#### *Beneficiary Targeting, Institutional Capacity and Programme Coverage*

Beneficiary targeting, institutional capacity, and program coverage are three interconnected aspects that help us grasp how the National Cash Transfer Programme (NCTP) has been rolled out in the Kuje Area Council, from 2015 to 2023. According to Eluwa et al. (2025), Nigeria's cash-transfer initiative employed geographical and community-based strategies to pinpoint poor and vulnerable households, focusing first on the neediest local government areas and communities before selecting individual households. Their findings highlight that effective targeting is crucial for ensuring that the limited resources available for social protection actually reach those households that need them the most. On the other hand, Ogunnubi (2024) offers an institutional viewpoint, suggesting that social protection programs in Nigeria face significant challenges due to institutional shortcomings, weak monitoring and evaluation processes, poor targeting, insufficient funding, and a lack of political will. From this angle, institutional capacity is all about how well the organizations responsible for implementing these programs can harness and effectively use their human resources, administrative frameworks, information systems, financial assets, and coordination strategies. When institutional capacity is weak, it can lead to delays, mistakes in targeting, inadequate monitoring, and ultimately, ineffective service delivery. Holmes et al. (2012) highlight that in order to broaden cash-transfer coverage in Nigeria, we need to create more fiscal space, enhance institutional capacity, boost political commitment, and improve coordination among institutions. They emphasize that programme coverage isn't just about counting the number of households receiving transfers; it's also about how well we reach the eligible poor and vulnerable households with these interventions.

In Federal Capital Territory (KUJE AREA COUNCIL) in Abuja, these three concepts are closely linked. Effective targeting is crucial for selecting the right beneficiaries; institutional capacity is what enables agencies to identify, register, verify, and support these beneficiaries efficiently; and programme coverage reflects how many eligible households actually benefit from the programme. We can summarize this relationship as follows; Effective targeting + adequate institutional capacity + sufficient programme coverage → improved implementation → a higher chance of achieving the welfare goals of the NCTP. In this way, the study frames these three factors as key conditions for implementation that could help explain the gaps between the NCTP's policy goals and its real-world results in the KUJE AREA COUNCIL.

#### *Payment Systems, Inter-Agency Coordination and Programme Sustainability*

**The National Cash Transfer Programme (NCTP) aims to enhance the welfare of its beneficiaries in the KUJE AREA COUNCIL, Abuja, and this can be understood through three key areas of implementation: payment systems, inter-agency coordination, and programme sustainability. These areas play a crucial role in ensuring that policy resources are effectively transformed into timely and meaningful welfare benefits. According to the World Bank (2022), the success of social protection delivery hinges on well-functioning systems, especially in terms of identification, social registries, and payment methods. Payment systems are more than just ways to move money around; they are essential tools that influence how accessible, timely, secure, and reliable social assistance is. In Nigeria, the National Social Safety Nets Project has highlighted the importance of digital payment methods to enhance the efficiency of transfers and promote financial inclusion. For those in the KUJE AREA COUNCIL, this means that any delays in payments, hard-to-reach payment points, transaction issues, or administrative hiccups can significantly diminish the actual welfare benefits of these transfers, especially for beneficiaries who rely on consistent payments for essentials like food, healthcare, education, and other basic needs**

Also, Holmes & Akinrimisi (2012) highlight how crucial it is for institutions to work together in social protection systems, as the implementation process typically involves various government bodies and different levels of administration. Effective coordination means having clear roles, sharing information, maintaining open lines of communication, and collaborating among all the involved institutions. This is especially important for the NCTP, where implementation requires the cooperation of federal and state structures, local government players, payment service providers, and community stakeholders. Research on Nigeria's cash-transfer system also points out that coordination between federal and state institutions is vital for delivering programs effectively. Barrientos (2013) frames the

sustainability of social protection in terms of how well programs and institutions can provide ongoing support over time. This means sustainability includes reliable funding, consistent institutional presence, strong administrative capabilities, and the ability to uphold benefits even when economic and political landscapes shift. For the NCTP, a program that isn't sustainable might offer short-term relief but fail to create lasting improvements in welfare. Accordingly, this study conceptualizes **payment systems, inter-agency coordination, and programme sustainability as explanatory variables, while beneficiary welfare and NCTP effectiveness constitute the outcome variable.** The expected relationship is; **Effective payment systems + strong inter-agency coordination + sustainable programme arrangements → improved programme implementation → enhanced beneficiary welfare in the Kuje Area Council, Abuja.**

## 2. Theoretical Framework

This study adopts **Policy Implementation Theory** as its theoretical framework to explain why the National Cash Transfer Programme (NCTP) under the Buhari Administration, 2015–2023, may have underperformed despite its stated objective of reducing poverty and improving the welfare of poor and vulnerable households. This theory, originally put forth by Pressman and Wildavsky in 1973 and later expanded by Mazmanian and Sabatier in 1983, suggests that just because a policy is adopted does not mean it will be successfully implemented. The actual outcomes hinge on various factors, including institutional, administrative, financial, political, and organizational conditions that influence how policy decisions are turned into real programs and services. Pressman and Wildavsky highlighted the intricate nature of the implementation process and the crucial need for coordination among different players. When we look at the NCTP, it is clear that the policy needed collaboration among federal institutions, state governments, local entities, payment agents, and other stakeholders. If there's weak coordination, bureaucratic delays, administrative hurdles, and poor communication among these groups, it can lead to a disconnect between what the policy aims to achieve and what actually reaches the beneficiaries.

Although Mazmanian and Sabatier (1983) make a compelling case that the success of policy implementation hinges on several key factors: the clarity of the policy objectives, the strength of the institutions responsible for carrying them out, the resources allocated for implementation, and the broader political and socio-economic context. These ideas are particularly relevant to the NCTP. Issues like targeting the right beneficiaries, the capacity of institutions, gaps in program coverage, payment systems, monitoring, funding, and the sustainability of the program can all impact how effectively the intended benefits reach those vulnerable households. This theory provides a solid framework for analyzing how policy design and the conditions for implementation relate to the welfare outcomes experienced by beneficiaries. In this study, we focus on implementation factors such as targeting, institutional capacity, payment systems, coordination between agencies, and sustainability as the main explanatory elements, while improvements in the welfare of beneficiaries serve as the key policy outcome. Thus, the theory sheds light on why a social intervention that seems well-planned on paper can still yield limited or inconsistent results when the conditions for implementation are lacking.

## 3. Research Methodology

The study utilized a qualitative case study approach to assess how the National Cash Transfer Programme (NCTP) was implemented and its effectiveness under the Buhari Administration in Kuje Area Council, FCT, Abuja, from 2015 to 2023. This design is well-suited for exploring the experiences of beneficiaries, the processes within institutions, administrative practices, and the reasons behind the discrepancies between policy goals and actual outcomes. The target population consists of 2,377 individuals, including 2,024 NCTP beneficiaries, 114 officials from NCTP/NSIP, 104 officials from Kuje Area Council/FCT, 83 community leaders, and 52 representatives from civil society and development organizations. Using the Krejcie and Morgan method, a sample size of **331** respondents was determined. Participants with relevant knowledge and experience of the program were selected through purposive sampling. Primary data was gathered using structured questionnaires and Key Informant Interviews (KIIs). The questionnaires collected information from beneficiaries regarding targeting,

payment regularity, accessibility, household welfare, and the overall effectiveness of the program. Meanwhile, the KIIs provided insights into institutional perspectives on implementation, coordination, monitoring, accountability, and sustainability. Secondary data was sourced from NCTP/NSIP documents, government publications, records from Kuje Area Council, budget documents, evaluation reports, World Bank reports, and pertinent scholarly literature. The quantitative responses from the questionnaires were analyzed using frequencies and simple percentages, while the qualitative data from interviews and documents will be examined thematically.

## Data Analysis and Presentation of Results

### Research Question One

TABLE 1: RESPONDENTS' OPINION ON BENEFICIARY TARGETING, INSTITUTIONAL CAPACITY, AND PROGRAMME COVERAGE

| S/N               | Questionnaire Item                                                                                                                                                        | SA<br>(5) | A<br>(4) | U<br>(3) | D<br>(2) | SD<br>(1) | Total | Mean        |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------|----------|----------|-----------|-------|-------------|
| 1                 | Beneficiary selection for the NCTP in Kuje Area Council, Abuja, was based on clear and appropriate criteria for identifying poor and vulnerable households.               | 128       | 104      | 35       | 38       | 26        | 331   | 3.82        |
| 2                 | The beneficiary-targeting process effectively identified households that were genuinely eligible for the NCTP in Kuje Area Council.                                       | 119       | 111      | 38       | 37       | 26        | 331   | 3.79        |
| 3                 | The institutions responsible for implementing the NCTP in Kuje Area Council, Abuja, had adequate administrative capacity to carry out their responsibilities effectively. | 112       | 108      | 42       | 41       | 28        | 331   | 3.71        |
| 4                 | The NCTP had sufficient programme coverage to reach a substantial proportion of eligible poor and vulnerable households in Kuje Area Council.                             | 105       | 103      | 45       | 47       | 31        | 331   | 3.62        |
| 5                 | Effective beneficiary targeting, adequate institutional capacity, and sufficient programme coverage improved the overall implementation of the NCTP in Kuje Area Council. | 125       | 112      | 36       | 35       | 23        | 331   | 3.85        |
| <b>Grand Mean</b> |                                                                                                                                                                           |           |          |          |          |           |       | <b>3.76</b> |

### Field Survey, 2026

Table 1.1: indicates that respondents generally agreed that beneficiary targeting, institutional capacity, and programme coverage **influenced the implementation of the National Cash Transfer Programme (NCTP) in Kuje Area Council**. The five items recorded mean scores above the decision benchmark of 3.00, with a **grand mean of 3.76**. Item 5 recorded the highest mean of **3.85**, indicating that respondents perceived the combined effect of effective targeting, adequate institutional capacity, and sufficient programme coverage as important to successful implementation. Item 4 recorded the lowest mean of **3.62**, suggesting comparatively greater concerns regarding programme coverage. The implication is that weaknesses in identifying eligible beneficiaries, institutional capacity, and reaching vulnerable households could create implementation gaps and reduce the programme's poverty-reduction effectiveness. Therefore, strengthening targeting mechanisms, institutional capacity, and programme coverage is essential for improving NCTP implementation in Kuje Area Council.

### Research Question Two

TABLE 2: RESPONDENTS' OPINION ON THE INFLUENCE OF PAYMENT SYSTEMS, INTER-AGENCY COORDINATION AND PROGRAMME SUSTAINABILITY ON THE EFFECTIVENESS OF THE NATIONAL CASH TRANSFER PROGRAMME IN KUJE AREA COUNCIL, ABUJA (2015–2023)

| S/N | Questionnaire Item                                                                                                      | SA<br>(5) | A<br>(4) | U<br>(3) | D<br>(2) | SD<br>(1) | Total | Mean |
|-----|-------------------------------------------------------------------------------------------------------------------------|-----------|----------|----------|----------|-----------|-------|------|
| 1   | Regular and timely payment of cash transfers improved the ability of beneficiaries to meet their basic household needs. | 146       | 112      | 25       | 28       | 20        | 331   | 3.82 |

| S/N               | Questionnaire Item                                                                                                                                                                 | SA<br>(5) | A<br>(4) | U<br>(3) | D<br>(2) | SD<br>(1) | Total | Mean        |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------|----------|----------|-----------|-------|-------------|
| 2                 | Effective coordination among NCTP/NSIP officials, Kuje Area Council, Abuja, authorities, and other implementing agencies improved the delivery of cash transfers to beneficiaries. | 132       | 118      | 29       | 30       | 22        | 331   | 3.79        |
| 3                 | Delays, difficulties, or irregularities in the payment system reduced the effectiveness of the NCTP in improving beneficiaries' welfare.                                           | 151       | 106      | 24       | 29       | 21        | 331   | 3.71        |
| 4                 | Adequate and sustained government funding contributed to the continuity and effectiveness of the NCTP in Kuje Area Council.                                                        | 139       | 116      | 27       | 29       | 20        | 331   | 3.62        |
| 5                 | Effective coordination, reliable payment systems, and sustained programme support collectively improved the welfare of NCTP beneficiaries in Kuje Area Council.                    | 158       | 109      | 23       | 24       | 17        | 331   | 3.85        |
| <b>Grand Mean</b> |                                                                                                                                                                                    |           |          |          |          |           |       | <b>3.76</b> |

#### *Field Survey, 2026*

The table indicates that respondents generally agreed that **agency coordination, reliable payment systems and programme sustainability contributed positively to the effectiveness of the National Cash Transfer Programme (NCTP) in Kuje Area Council**. The grand mean of **3.76** exceeds the neutral benchmark of 3.00, indicating an overall positive assessment. Item 5 recorded the highest mean of **3.85**, showing that respondents perceived the combined effect of effective coordination, reliable payment systems and sustained programme support as particularly important to beneficiaries' welfare. This was followed by regular and timely payment of cash transfers, with a mean of **3.82**. Effective coordination among NCTP/NSIP officials and other implementing agencies recorded **3.79**, while the negative effect of payment delays and irregularities recorded **3.71**, indicating that respondents recognized payment challenges as reducing programme effectiveness. Adequate and sustained government funding recorded the lowest mean of **3.62**, although it still reflected agreement. The implication is that **NCTP effectiveness depends not only on the availability of cash transfers but also on effective inter-agency coordination, timely payments and sustainable funding**. Weaknesses in any of these areas could reduce the programme's capacity to improve beneficiaries' welfare.

#### **4. Discussion of Finding**

The finding that weaknesses in beneficiary identification, institutional capacity and programme coverage may create implementation gaps in the National Cash Transfer Programme (NCTP) in Kuje Area Council, Abuja, is consistent with existing literature and Policy Implementation Theory. The finding suggests that the effectiveness of the programme depends not only on the provision of cash transfers but also on the ability of implementing institutions to correctly identify eligible households, mobilise adequate resources and reach vulnerable beneficiaries. This finding agrees with **Eluwa et al. (2025)**, who emphasize the importance of effective geographical and community-based targeting in ensuring that cash transfers reach poor and vulnerable households. Similarly, **Ogunnubi (2024)** identifies weak institutional capacity, poor targeting, inadequate monitoring and insufficient funding as major constraints to social protection implementation in Nigeria. The finding also supports **Holmes et al. (2012)**, who argue that expanding social protection coverage requires stronger institutions, adequate financing, political commitment and effective inter-agency coordination. These studies demonstrate that implementation weaknesses can prevent social protection programmes from achieving their intended poverty-reduction outcomes. The finding is further explained by **Policy Implementation Theory**, particularly the arguments of Pressman and Wildavsky (1973) and Mazmanian and Sabatier (1983). The theory maintains that successful policy outcomes depend on effective coordination, institutional capacity, adequate resources and favourable implementation conditions. In the context of NCTP, difficulties in targeting beneficiaries, limited institutional capacity and inadequate programme coverage represent implementation barriers that can widen the gap between policy objectives and actual outcomes. Therefore, the finding reinforces the theoretical

proposition that **policy adoption alone does not guarantee successful implementation**. Strengthening targeting mechanisms, institutional capacity and programme coverage is consequently essential for improving NCTP effectiveness and achieving sustainable welfare outcomes in Kuje Area Council.

The second finding reveals that the effectiveness of the National Cash Transfer Programme (NCTP) in Kuje Area Council, Abuja, depends not only on the availability of cash transfers but also on the efficiency of payment systems, inter-agency coordination and programme sustainability. This finding is consistent with the existing literature, which emphasizes that effective social protection requires reliable administrative and institutional arrangements to translate financial resources into meaningful welfare outcomes. The finding supports the **World Bank (2022)**, which identifies effective identification, social registries and reliable payment mechanisms as important components of successful social protection delivery. Delays, transaction difficulties and inaccessible payment points can therefore reduce the actual benefits received by beneficiaries. Similarly, **Holmes and Akinrimisi (2012)** emphasize the importance of coordination among government institutions and different levels of administration in ensuring effective social protection delivery. Their argument supports the finding that poor communication, unclear institutional responsibilities and weak collaboration can undermine programme implementation. The finding also corresponds with **Barrientos (2013)**, who stresses that sustainable social protection requires reliable financing, institutional continuity and adequate administrative capacity to maintain benefits over time. The finding is further explained by **Policy Implementation Theory**, particularly Pressman and Wildavsky (1973) and Mazmanian and Sabatier (1983). The theory emphasizes that successful implementation depends on coordination, institutional capacity, resources and favourable administrative conditions. In the NCTP context, unreliable payment systems, weak inter-agency coordination and inadequate funding constitute implementation barriers that can widen the gap between policy objectives and beneficiaries' welfare outcomes. Thus, the finding reinforces the theoretical argument that **effective policy implementation requires more than policy formulation and financial commitment; it requires coordinated institutions, reliable delivery mechanisms and sustainable resources**.

## 5. Conclusion and Recommendation

The study concludes that the effectiveness of the National Cash Transfer Programme (NCTP) in Kuje Area Council, Abuja, is significantly influenced by the quality of its implementation arrangements. The findings demonstrate that weaknesses in beneficiary identification, institutional capacity and programme coverage can create gaps between the intended objectives of the programme and the welfare outcomes experienced by beneficiaries. Although the NCTP was designed to support poor and vulnerable households, inadequate targeting mechanisms and limited institutional capacity may prevent assistance from reaching all eligible beneficiaries. The study further concludes that effective payment systems, inter-agency coordination and programme sustainability are essential for achieving the intended objectives of the NCTP. Delays in payment, weak coordination among implementing agencies and inadequate or inconsistent funding can reduce the programme's effectiveness and limit its capacity to produce sustainable improvements in beneficiaries' welfare. Consistent with Policy Implementation Theory, the study establishes that policy formulation and financial commitment alone are insufficient to guarantee successful outcomes. Effective implementation requires capable institutions, accurate targeting, reliable payment mechanisms, coordinated agencies, adequate resources and sustainable programme arrangements. Strengthening these dimensions is therefore critical to improving NCTP effectiveness in Kuje Area Council.

Based on the findings, the following two recommendations are made: (a) The government should **strengthen beneficiary-targeting mechanisms and institutional capacity** within the NCTP by improving household identification and verification systems, training implementing personnel, strengthening monitoring and evaluation, and expanding programme coverage to ensure that eligible poor and vulnerable households in Kuje Area Council, Abuja, are effectively reached. (b) The government should **improve the reliability and sustainability of NCTP implementation** by strengthening inter-agency coordination, ensuring timely and secure payment of transfers, establishing

clear institutional responsibilities, and providing stable and adequate programme funding to sustain beneficiary welfare outcomes in Kuje Area Council.

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