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Abstract

In Nigeria, Social Protection emerged as a direct and recent response to the high number of Nigerians notwithstanding its strong economic growth, living in poverty. Research has shown hat because of this high percentile living poverty, it has forced the government and its development partners to develop social protection instruments as a mechanism to tackle such high rates of poverty and vulnerability in the country (Hagen-Zanker, 2012). These efforts had also been directed at both the economic and the social spheres as a policy objective to achieving greater social protection in the country. This paper adopts Hagen-Zanker's definition of social protection as "the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society". It has been established by research that income poverty or inequality is one dimension of poverty in Nigeria and either of the two leads to vulnerabilities, which in turn, are influenced by social and other factors, such as geography, ethnicity, age, and gender nequality. This study aims to give a synthesis of Nigeria's social protection with respect to he role, policies, capacity, and challenges of govt., and NGOs within the overall conceptual ramework of social protection. In short, the central objective of this paper is to examine the ole, capacities and challenges NGOs stakeholders in social protection in Nigeria with a view o drawing conclusions and recommendations on how NGOs can bring about the much needed changes that Nigerians want.

Keywords: social protection, social security, NGOs, Nigeria, government, poverty, policies

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THE ROLE OF NGOS IN ENFORCING SOCIAL PROTECTION POLICY IN NIGERIA

1.1 Background and Introduction

Social Protection emerged in Nigeria as a direct and recent response to the high number of Nigerians notwithstanding its strong economic growth, living in poverty. Hagen-Zanker noted that because of this high percentile it has forced the government and its development partners to develop social protection instruments as a mechanism to tackle such high rates of poverty and vulnerability in the country (Hagen-Zanker, 2012). As an addendum to such a move, efforts had also been directed at both the economic and the social spheres as a policy objective to achieving greater social protection in the country.

By Social protections is meant according to Hagen-Zanker "the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society" (Hagen-Zanker, 2012). Income poverty or inequality is one dimension of poverty in Nigeria and as Holmes notes leads to vulnerabilities, which in turn, are influenced largely by social and other factors, such as geography, ethnicity, age, and gender inequality (Holmes, 2012).

This study aims to give a synthesis of Nigeria's social protection with respect to the role, policies, capacity, and challenges of govt., and NGOs within the overall conceptual framework of social protection. The central objective of this paper is examine the role, capacities and challenges NGOs stakeholders in social protection in Nigeria with a view to drawing conclusions and recommendations on how NGOs can bring about the much needed changes that Nigerian want.

The papers starts with a conceptual overview of the what social protection entails and then examines what the Nigerian government is doing to address social inequality and exclusion

including its existing social protection strategies/policies. Next, I look at the capacities of government institution in addressing inequality and exclusion in Nigeria. Before then, it is important to understand Nigeria's country profile with the context of social protection visavis its political, economic, and demography.

1.2 Country Profile

Nigeria is a federal state having decentralised political system with a three-tiered government structure (Federal, State, and Local) within which there exists 36 states 774 local governments (Jenny Morgan, 2011). While the federal government is responsible for designing policy, the sub-national governments enjoy autonomy of interpreting economic and social policies and setting up budget regimes and expenditure patterns (Jenny Morgan, 2011). The author maintains that considerable differences exist in states and local government areas (LGAs) in terms of size, population, resources and capacity, which has resulted also to substantial variances in poverty and inequality between states (ibid). According to the author, strongly influential to these differences are; the issues of limited opportunities, age and gender imperatives, all of which, in addition to a recent global financial crisis have exacerbated old existing vulnerabilities of the marginalized and poor (ibid). Nigeria's population is considered the largest on the continent of Africa. Holmes reports that 54% of the population lives in poverty with a rate that had doubled since the past 20 years (Hagen-Zanker, 2012). Citing Ortiz and Cummins (2011) and UNDP (2009) the author reveal that with a 2005 Gini coefficient of 43.8, Nigeria portrays a highly unequal society with 20% of the population owning 65% of the national wealth (ibid).

1.3 Conceptual Review on Social Protection inequality

Because this paper is premised on social protection as the theoretical framework, a review of the global context of social protection and reasons for this underlying context is a necessary first step. In accomplishing such a task, this section will make a quick review and distinction between definitions of the term 'social protection' and the various other alternative names. Among such alternatives, Social security, as Andy Norton notes is one of the most widely used terms but one which is largely inappropriate in developing country context as it depicts chiefly social insurance and assistance comprehensively carried out in developed countries in comparison to the developing countries (Andy Norton, 2001). *Social safety nets* is another term used to describe a more limited range of public actions or interventions such as those targeted at vulnerable communities through programmes of social assistance funds and cash transfers schemes. Social safety nets, Norton notes, are related by contrast to social security more with developing countries than developed countries.

While social protection has only been recently used, the term, Lund as cited in (ibid) contends that it is synonymous to social security, and has an advantage in that, it is used in both developed and developing countries (Andy Norton, 2001). Its wide usage within this context the author warned means the term suffers from the danger of being understood differently. As a result, the term has come to be applied thinly or broadly, with some, focussing on the nature of deprivation and problems addressed while others focussed on policy instruments. Based on one's understanding what social protection implies, differences exist regarding whether to look at it as conceptual approach or as a pragmatic one (ibid).

Norton notes that while most definitions of social protection are dualistic in character with respect to nature of deprivation and the policies adopted to tackle them, almost all definitions address three dimensions of social protection (Andy Norton, 2001). These are <u>vulnerability</u> and risk factors, level of <u>unacceptable absolute deprivation</u> and what form of <u>social and public response adopted</u> to address these vulnerabilities. Social protection in the author's view refers to "the public action in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society" (Andy Norton, 2001). In order words, this definition encompasses <u>social protection as dealing with absolute</u>

<u>deprivation and vulnerabilities of the poor</u> including the non-poor in the face of economic and other socially related shocks at different phases of one's life cycle (ibid).

In essence, therefore, core social protection response mechanisms fall into two categories. The first is social assistance and the second, social insurance. Van Ginneken (1999) as cited in (Andy Norton, 2001, p. 22) underscored the difference between these two core response mechanisms. While the former i.e. social assistance is about benefits in cash or in kind given to the vulnerable and the poor often based on their income status, the latter, social insurance, is about social security financed from contributions based on the principles of insurance. Social assistance, Norton notes could also be in the form of a universal benefit scheme devoid of what he called 'a means test' (Andy Norton, 2001, p. 22). Hence, put together, Norton contends that the two forms of social assistance are not limited to benefits accrued from the State but is also inclusive of any benefits assistance from the public domain to eligibly deprived individuals or groups. In short, any public action including risk aversion, statutory responses that promote and enhance human security in all its forms for a minimally acceptable standard of living is viewed as social protection. The public action is inclusive of either governmental or non-governmental or a combination thereof. From the brief, we can conclude taking cue from Norton that social protection entails diverse areas, traditions of policy responses; some of which the author notes, are technical and specialized such as in insurance, pension restructuring, employment schemes, and welfarist programs (Andy Norton, 2001). These, represent the narrow conceptual frame of social protection.

The broader frame according to (ibid) include definitions that see social protection in light of activities that support relief action on famine or public policy actions meant to support the poverty reduction to enhance citizen wellbeing such as providing education and health care especially to those who are deprived and vulnerable (Andy Norton, 2001). The author highlights that social protection in its broader sense, is related significantly to other areas of policy such as its relationship with the broader area of social policy. The significance of this

relationship, she contends, lies in "our analysis and prioritization of public expenditures and public policy choices" we make especially in developing countries relative to capacities of state institutions and what institutional, financial resources needs to be directed (Andy Norton, 2001, p. 23).

In summary, social protection need not be seen in its narrow sense but more in terms of what it offers in redeeming and promoting the human potential and equality through as Norton contends, increasing human security, equality and growth (ibid). Anything short of these, the author warns may work to undermine the human potential equality and growth.

1.4 The Role of Government in addressing inequality and exclusion in Nigeria

At both national, state and local levels, The role played by government have in many ways failed at addressing the key issues of economic development for the poor and vulnerable, not to talk about inequality and exclusion (Utuk, 2014, p. 9). The author maintained that rural development programmes embarked upon by government to transform the rural economy for the majority rural poor have minimal impact on the rural economy of Nigeria. Aiyede also contends that Nigeria's social protection policies has not been that all-embracing as most the country's responses take the form of pilot programmes at the level of federal and sometimes at the state level (Aiyede, 2015, p. 6; Jenny Morgan, 2011, p. 2). The author highlights that the social protection pilot programmes are implemented if the political leadership see a favourable return to their political fortune or are seen to be sustainable. More important to the question of what role Nigeria plays in addressing inequality and exclusion, Jenny Morgan, citing Hagen-Zanker & Tavakoli (2011) revealed that Nigeria expenditure on the social sectors as education and health (accounting for only 12% and 7% of expenditure respectively, are relatively low (Jenny Morgan, 2011, p. 2). Besides, the author maintained, this is true even for other key social sectors to allow for the prioritisation of the poor (ibid).

Jenny Morgan, contends that the 2005 Debt Relief Gain (DRG) enabled the Nigerian government albeit lowly to prioritized expenditure on pro-poor programmes to address issues of poverty and Millennium Development Goals (MDGs) in the form of conditional cash transfers schemes with a focus on health, education, and economic productivity in addition to supply-side interventions in health, education, water, and sanitation.

1.5 Existing Social Protection Policies in Nigeria

Jenny Morgan reports that Nigeria has had social protection policies since 2004, which were drafted by the National Planning Commission in consultation with the international community (Jenny Morgan, 2011). More recent social protection policies as Jenny reports has been the Social Security strategy, that the National Social Insurance Trust Fund drafted but which never really got pass the draft stage (ibid). A DFID Report presentation of 2016 also reports that in the past, the Government of Nigeria developed different measures to address poverty, unemployment and inequality using its National Poverty Alleviation Programme and the National Directorate of Employment (DFID, 2016). The report also indicates that existing social protection policies of the Government stems from the National Social Protection Policy and the National Social Safety Net Programme (ibid). The draft policy documents i.e. National Social Protection Policy and the National Social Safety Net Programme, with a focus on economic and social risks as Jenny contends, approached social protection encompassing a gender-based and life cycle lens. An example of such lenses as cited in (ibid) is job discrimination and some harmful traditional practices that the documents intend to address. However, while the overall policies revolved around social assistance, social insurance, child protection, and the labour market themes, Jenny highlights that only a few of the strategies were adopted by the Government of Nigeria as part of its national implementation plan. The select few strategies of these policies, as the DFID report shows serves as part of the Government's commitment to prioritize social protection and ranges from unemployment, cash transfers, and school feeding (DFID, DFID Nigeria Efforts on Social Protection, 2016).

Essentially, Nigeria's existing social protection scope involves both governmental, donor-led International Non-Government Organizations (INGOs) as well as Non-Government Organization (NGOs) (Jenny Morgan, 2011). Three main programmes according to Jenny informed federal government-led social protection (Jenny Morgan, 2011). Conditional cash transfer, the **first** of the programmes implemented by **In Care of the People** (**COPE**), targeted households with specific social categories such as those with children of schoolgoing age, female-headed, elderly, physically challenged, and HIV/AIDS patients (Jenny Morgan, 2011, p. 2; Holmes, 2012). According to de Janvry and Sadoulet (2004), as cited in (Akinola, April, 2017) CCTs are social protection programmes often used as instruments in general to transfer cash to poor households, on conditions that those they make pre-identified investments in the human capital of their children. de Janvry and Sadoulet noted that CCTs are used to "pay recipients in exchange for an action that brings private behaviour closer to the social optimum" de Janvry and Sadoulet (2004). To Kakwani et al. 2006; Chapman 2006, as cited in (ibid), CCTs function as targeted social assistance instruments or programmes at poor individuals, households and communities, designed to achieve short-term poverty reduction and long-term human capital development.

The **second** relates to health fee waiver financed through the a fund for pregnant women and children under five (Jenny Morgan, 2011). The third according to the author is the community-based health insurance scheme.

Aside from these government led social protection strategies, Morgan contends that other social assistance programmes including conditional cash transfer programmes for girls' education, child savings accounts, disability grants, health waivers, education free uniforms support and nutrition support in an ad hoc manner are implemented by various government ministries, departments and agencies at state level (Jenny Morgan, 2011; Barrientos, 2010). The authors contend that youth skills and employment programmes at federal- and state-

levels represents part of Nigeria's labour market programmes but they criticized that these programmes never really targeted the poor (ibid).

1.6 Capacity of Government agencies in addressing inequality and exclusion in Nigeria

In (Khan, 2012), Department for International Development (DFID) defines social exclusion as "a process by which certain groups are systematically disadvantaged because they are discriminated against on the basis of their ethnicity, race, religion, sexual orientation, caste, descent, gender, age, disability, HIV status, migrant status or where they live. Discrimination occurs in public institutions, such as the legal system or education and health services, as well as social institutions like the household" (DFID, 2005). Khan notes that social exclusion apply to groups that suffer discrimination due to their membership i.e., according to racial, ethnic, gender, geographic or age characteristics (Khan, 2012). The author further notes that social exclusion is understood differently; some understanding it as groups at risk of being excluded; what people are excluded from, while others view exclusion on the problems associated with the impact of social exclusion, and the processes driving exclusion; and the agents and actors involved (ibid). A useful feature of the concept of social exclusion, Khan contends is its focus on process and relations as it complements the concept of inequality, which focuses more on disparities between different categories of people (Khan, 2012, p. 5). Khan notes that while inequalities are conceptualised as constraints on opportunity related to one's class and other status ascriptions such as gender, age, or ethnicity, in accessing education or healthcare for example, he warned that such a focus on structural constraints could ignore the actors who shape and transform these structures. Thus ignoring the utility of social exclusion in explaining who is doing what, and in relation to whom (Khan, 2012). Poverty and inequality in Nigeria, the author notes, are due not because of resources gaps, but to misallocation and misappropriation of resources, the root cause of which, is a corruption

and rent-seeking behaviour of both political and bureaucratic elites indifferent to the daily struggles of most Nigerians (Mayah, 2017).

While there appears to be no obvious single institutional home for social protection and cash transfer besides the very real risk of fraud and corruption (DFID, 2016), the high rates of poverty and vulnerability context in Nigeria as (Hagen-Zanker, 2012) highlights, indicates that the Government of the Nigeria faces a number of important capacity gaps. The author notes that the key capacity issue arises from the low coverage currently standing at 0.001% of the poor representing 22,000 households relating to conditional cash transfer (CCT) embodied in the (COPE) programme (ibid). Albeit differently pursued by the Government, CCTs therefore as (Hagen-Zanker, 2012) contends, suffers eligibility problems as it by design, exclude potential beneficiaries. Social exclusion thus, emanates consequently as potential beneficiaries are left out by designs.

This is partly due to unfavourable government policies, which has largely entertained an overlap of political and economic power in the allocation of opportunities to vested interests in favour of the rich (Mayah, 2017, p. 6). Hence, Nigeria's capacity to progress human development and eradicate poverty, inequality exclusion is constrained by poor public resource management at the national and at the local level (Mayah, 2017, p. 26).

Consequently, the capacity of the Nigerian Government agencies in addressing inequality and exclusion is explained best by elite capture of public sector policies and resources.

Agricultural import quotas, for example, introduced to encourage rice value chain investments for investors with rice-milling capacity were issued instead to political buddies, thus harming millers and rice farm owners whom the measure was meant initially to favour as market price are pushed down (Mayah, 2017, p. 7).

1.7 NGos as Stakeholders: Their Role, Capacities and Challenges

NGOs generally possess certain characteristics such as their independence from direct government, being non-political, non-violent and non-profiteering. While these features depict the general usage of the term, they also are akin to the conception UN ascribes to the recognition of NGOs (Utuk, 2014, p. 3). NGOs are by these characteristics, voluntary in nature with the general purpose of complementing government efforts to engaging and helping with community development often among the deprived, needy, poor and marginalized. Hence, while the key role of NGOs is in this direction, they play a complementary but bigger role in addressing national development priorities of government and impact positively on the class of the above-mentioned people (Odia, 2009, p. 7; Utuk, 2014, p. 4). Utuk contends that the failure of the overall role played by government at various levels-national, state and local addressing the key issues in rural economic development are in many ways the reason governments in the developing countries are actually not meeting the needs of their people (Utuk, 2014, p. 4).

In a discussion paper, Baccaro however contested widely held views on NGOs and insist that systematic evidence does not exist to support that NGOs or other societal associations are more cost-effective, innovative, or even participatory than governmental organizations (Baccaro, 2001). In supporting this contention, the author notes that in general terms, little systematic evidence on NGO performance exist as most studies in fact, are based on single case studies as opposed to structured comparisons. The author pointed out:

"When NGOs do perform well, this seems to be due to different policy styles. In some cases, NGOs are successful because they adopt their trademark mode of operation, i.e. a participatory approach to policy intervention. In other cases, and especially in the field of service provision, success of NGOs seems to be connected with very different characteristics, e.g. the development of solid administrative capacities." (Baccaro, 2001)

Baccaro is, hence, of the view that while not necessarily so, NGOs are not more effective than governmental organizations, they do play an important role in service provision especially in poor countries where state provided services like health care, sanitation, or clean water, are essentially inadequate in reaching the poorest population (Baccaro, 2001, p. 8). Similarly, Aina, (1990) as cited in (LAUNI, 2016, p. 52) contends that the disturbing issue about NGos is that their advocated capacity exaggerated. Citing Ukpong (1999 and 1989) the author contends that the claim to such a position about NGos is dangerous and misleading because advocacy and practice are two worlds apart, sometimes without a bridge. Examining community development strategies in Nigeria, Odia revealed that asides from economic empowerment, infrastructural development, capacity building and rescue and resuscitation of accident victims, NGos in Edo State are also focussed on environment; health and sanitation; education for all; child rights laws, sexual and reproductive health education; and a fight against child labour and human trafficking (Odia, 2009, p. 2). Citing Adebayo (1997), Odia discloses that NGos domination on development related issues are a positive indication of the extent of their involvement in poverty alleviation in Nigeria, which, so to speak, is also an indication of their capacity. In highlighting how much NGos have done in addressing inequality in Nigeria, Utuk reveal that NGOs have done immensely on community mobilization/empowerment through gender awareness, micro-credit, and health programmes. NGos, the author contends have had to intervene in these programmes in order to raise the level of wealth creation in the economy, employment, consumption, skill acquisition centers besides wealth distribution both at the rural and national levels through micro-credit schemes with low interest rate and sometimes interest free (Utuk, 2014). All of these, the author concludes have had greater impact on the lives of the people particularly those in the rural areas (ibid). Similarly, in a study that examine the role played by the NGOs in human development in Bauchi and Gombe States, Nigeria, between 2003 and 2014, with special focus on reproductive health, access to education and income generation roles of the selected

NGOs, Sadeeq revealed that NGos made significant improvement on human development in the study area (LAUNI, 2016).

However, despite the potential capacity of NGOs in alleviating poverty and inequality, NGOs in Nigeria, as Odia contends, are constrained by a number of factors including funding and volunteer shortages. Funding according to the author depends largely on international donor fund organizations for the execution of NGO projects and programmes. Funding gaps have led in some NGOs to stall activities, due to lack of support from donors or funders (Odia, 2009).

Taking cue from Aina's earlier contestation as cited in (LAUNI, 2016, p. 52) of the advocated capacity of NGos as one that is exaggerated and misleading, NGos are seen as having constraints, which frustrate public expectation from them as well as gradually diminish the self-confidence of NGOs. Hence, both set of problem according to the author in turn, have shrinking effect on the operation capacity of NGO, which reflect the common experience of both international and local NGOs.

1.8 Summary, Conclusion and Recommendations

Summary

This work examined Nigeria's social protection with respect to the role, policies, capacity, and challenges of govt., and NGOs within the overall conceptual framework of social protection with the central focus on the role NGOs are playing in enforcing social protection policy in Nigeria. First, we made a review and distinction between definitions of the term 'social protection' and the various other alternative names such as social security, social safety nets. We also made mention that the term 'social protection', may suffer from the danger of being understood differently because it is synonymous with social security.

We alluded that social protection core response mechanisms fall into *social assistance*, *social insurance* with the former about benefits in cash or in kind, and the latter about social

security financed contributions based on the principles of insurance. These we opined social protection entails diverse areas, traditions of policy responses either fall into narrow or broader conceptual frame. We also allude that while the Government of Nigeria has developed different measures to address poverty, unemployment and inequality using its National Poverty Alleviation Programme and the National Directorate of Employment, its National Social Protection Policy and the National Social Safety Net Programme represents its current social protection policies. This two policy documents revolves around social assistance, social insurance, child protection, and the labour market theme. While so, only a few of the strategies serves as part of the Government's commitment to prioritize social protection. Nigeria's existing social protection scope is therefore limited. Other bodies exist to complement the efforts of the Government such as donor-led International Non-Government Organizations (INGOs) as well as Non-Government Organization (NGOs)

After having defined social exclusion and the different understanding of the term with its focus on process and relations and how these, complements the concept of inequality, we concluded that poverty, inequality in Nigeria are not due to resources gaps, but to misallocation and misappropriation of resources. Overall poverty rates and vulnerability in context Nigeria stand as a result, on the high side, which is an indication that the Government of Nigeria faces important capacity gaps in view of low coverage its conditional cash transfer to the poor besotted out of design by politicians and bureaucrats with eligibility problems.

The paper also discussed that NGOs are voluntary and in general, complement government in engaging and helping deprived, needy, poor and marginalized due to the failure of the overall role played by government in social protection at various levels-national, state and local. While the role of NGos in comparison to government has been contested, several authors observed that they do play an important role in service provision especially in poor countries where state provided services like health care, sanitation, or clean water, are essentially inadequate in reaching the poorest population. Despite the potential capacity in alleviating

poverty and inequality, NGOs in Nigeria, are constrained by funding dearth due largely to lower and lower international donor fund thus, stall their activities.

Conclusion

Having reviewed the role of the government Nigeria and the complementary role of NGos in in addressing inequality and social exclusion through social protection policies and intervention, the former has failed in addressing inequality and exclusion, while the latter, as agents and partners to development, despite challenges, have made their impact felt in different human spheres of Nigerians.

Nigeria's social protection therefore is oriented toward the narrow conception of social protection, and even there, it coverage in this is very limited. This is made worst by the problem of the exclusionary nature of the policies it pursues to combat poverty, inequality, and deprivation. While NGos do play an immense contribution to complementing the Government, the rate of poverty and deprivation experienced by most Nigerians calls for a revisitation of existing policies and strategies by both NGos and government reduce this rate. Good governance has the potential to bridge the gap between the rich and poor.

Recommendation

The following recommendations are offered based on the findings and conclusion of the study.

a) Better resource management practice should be pursued vigorously by establishing an e-government mechanism such as Comparative Knowledge Analysis Model, which can be used for empowering people by matching cases of bad governance with those of good governance, and then analyzing the different aspects of bad governance and its impact on the people.

- b) All levels of Governments should dedicated more resources to reducing social inequality and exclusion from basic social services. This would help to lower the high rate of poverty, deprivation that majority Nigerians face in their daily struggles.
- c) Government effort should endeavour to make increase its coverage of conditional cash transfers to include all those who by policy design, are excluded from these programmes by revisiting those policies. More importantly, the revision of these policies should integrate an equity into the design and implementation of programmes.
- d) Since NGOs contribute immensely to the country's development, government should be more cooperative by providing an enabling environment for them to operate and engage in their complementary roles towards Nigeria's human development index. Government should do all it could to holistically remove any obstacles/bottlenecks that might hinder the performance of NGOs.
- e) To enable NGos deliver programmes and projects that has the potential to uplift the life of the vulnerable and deprived in Nigeria, more international donor funding should be directed to NGos in order to reduce inequality and exclusion.
- f) The Government of Nigeria need to develop an overarching social protection policy framework with many options for social protection suitable in the Nigerian.
- g) All government social protection institutions should have clear institutional roles, responsibilities and guidelines in order for create better governance that facilitate dialogue, knowledge exchange, and promote multisectoral and federal-state coordination.
- h) The Government need to commit sufficient political will to social protection at the federal and state level devoid of bad governance or corruption.
- i) Allocate additional resources to finance the scaling up of social protection programming.
- j) Increase fiscal space for social protection through domestic resources mobilisation,
 advocating for increases in ODA for social protection
- k) Nigeria should increase Investment in social service delivery to maximise the effectiveness of social protection programmes in terms of human development.

- Strengthen governance features of social protection programmes within institutions as well as sensitising programme participants to hold implementers accountable.
- m) Government and donor coordination and commitment will be critical if these recommendations are to translate into positive change.

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