



STATE STEERING COMMITTEE
ON SOCIAL INVESTMENT

KADUNA STATE SOCIAL PROTECTION POLICY



FOREWORD

The Kaduna State Social Protection Policy reflects the state government's commitment to inclusive governance that leaves no one behind, regardless of cultural, ethnic, religious or partisan affiliations, but provides equal opportunity for residents to live productive and dignifying lives. Social protection is a paramount public policy objective, designed to respond to the consequences of challenging social and economic challenges.

The rising levels of poverty worsened by the outbreak of COVID-19 and the lockdown imposed to contain the spread of the disease, deprivation and destitution, maternal and child mortality, youth unemployment, the poor state of our education and healthcare, the widening levels of inequality and many other challenges that constitute the everyday experience of vulnerable residents of the State define the peculiarly desperate complexion of these times.

Every passing day, the plight of the poor and vulnerable in the society calls for an urgent response that is both innovative and proactive, by building a system of social protection with the capacity to adequately prevent or at least mitigate these challenges. A responsible government must show itself as responsible not only in times of plenty and tranquility, but also when tested in the face of adversity as we are witnessing with COVID-19.



In view of these, the Kaduna State Government has made significant attempts at addressing the socio-economic risks that residents are exposed to across various sectors of the economy. In the education sector, the State Government has demonstrated commitment to improving access and quality of education through a number of programmes and policies such as the free education system in public primary and secondary schools, the school feeding programme, free school uniforms for students, the and the girl child education programme, among others. In the health sector, the effort of government has led to improved access to quality and affordable health care for poor and vulnerable residents by strengthening the primary healthcare system, provision of health infrastructure and equipment, the contributory health insurance scheme and the training of medical personnel, to mention a few. Many other interventions targeted at the poor and the vulnerable exist in the agricultural sector and other sectors of the state's economy.

To ensure that interventions are pursued in an integrated, inclusive and sustainable manner that optimizes resource utilization and achieves high impact, it is the desire of the Kaduna State Government, as indicated in this policy, to establish a Social Protection Agency, which will holistically work to facilitate the smooth execution of the various programmes, manage overlaps that may exist, detect bottlenecks and take remedial actions to avoid delays in programme implementation.

For effective implementation of all social protection programmes in the State, an implementation plan for this policy has been developed. This will guide social protection delivery and support the realization of the laudable objectives of this policy in a timely, cost-effective, and realistic manner.

The Kaduna State Government is open and willing to work with all development partners in the social protection space, while appreciating the efforts of key actors and stakeholders that have contributed to the development and strengthening of the Social Protection system in the State. Kaduna State residents have a right to social protection, and government is committed to ensuring that those rights are preserved and met accordingly.

Nasir Ahmad El-Rufa'i
Governor,
Kaduna State.



ACKNOWLEDGEMENTS

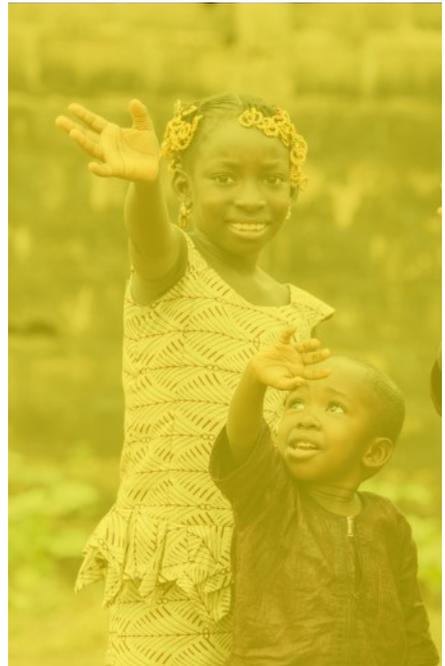
The determination of the Kaduna State Government to develop a well-structured Social Protection mechanism that reaches the most vulnerable citizens of the State paved way for the development of a Social Protection Policy. This policy aims to support the poorest and most vulnerable residents to live productive, fulfilling and dignifying lives.

Therefore, on behalf of the Ministry of Human Services and Social Development as well as the Kaduna State Social Investments Office, I wish to recognize and appreciate the unwavering backing of the Governor, Mallam Nasir Ahmad El-Rufa'i towards the development of the policy document. The Governor made time to personally attend the open public forum organised as part of the consultation activities of the policy formulation process, despite his busy schedule.

I am particularly grateful to the Foreign, Commonwealth and Development Office (FCDO) of the UK government for their continued support to the Kaduna state government on social protection. A special recognition is reserved to Save the Children International through the CDGP programme for their technical support to the entire policy development process. Many thanks to Mr Matthew Omolade and his assistant, Mr Mike C. Egwuibe who diligently guided the entire process.

This policy would not have been developed were it not for the tireless and focused efforts of the State Steering Committee on Social Investments, competently chaired by Saude Amina Atoyebi. The Committee worked round the clock, meeting, researching, drafting and providing the required intellectual depth that produced this document. The State Operations Coordinating Unit which served as secretariat did most of the heavy lifting to ensure that all activities were seamless and on target.

I am sincerely grateful to Nina Dawong Yakwal, Mohammed K. Adam, Rebecca Maulome Padonu, Iliya B. Muhammad, Gideon A. Duniya, Fatima Ibrahim, AbdulHadi M.S, Jummai C Bako, Jessica Bartholomew, Ibrahim Adeniyi, Hayet Moukarim, Hauwa Abdulrazaq, Umar Aliyu Yaro, Dogon Biya Sylvanus, Ephraim M. Gagas, Mariya L. Sambo and, Usman L. Aliyu, who represented their MDAs on the Steering Committee, as well as Saheed Mustafa, Sheila Nkunika, Ramatu Budah Aliyu, Tanko Langaya, Oluwasola Olanipekun, Eunice Victor and Farouk Abdulkadir who provided technical support to the Steering Committee, for being so dedicated to this task.



Also worthy of note are all key actors that provided the information required to accurately reflect the desires of the people of Kaduna State which include beneficiaries of social protection initiatives in Kaduna state, Ministries of Agriculture, Local Government, Health and Education; Civil Society Organizations, members of the Organized Private sector, religious and traditional institutions, policy makers, and our Development partners particularly UNICEF whose invaluable inputs helped shape the document.

It is my sincere hope that this Policy will improve lives and promote inclusive development of all vulnerable residents in a way that leaves no one behind and offers a life of dignity to all our people.

Hajiya Hafsat M. Baba
Honourable Commissioner
Ministry of Human Services and Social
Development



ACRONYMS AND ABBREVIATIONS

WORD	MEANING
AGRA	Alliance for a Green Revolution in Africa
ANC	Ante-Natal Care
APPEALS	Agro-Processing Productivity Enhancement and Livelihood Improvement Support
AU	African Union
BATCs	Basic Apprenticeship Training Centres
CALPED	Coalition of Associations for Leadership Peace Empowerment & Development
CCTP	Conditional Cash Transfer Programme
CDC	Community Development Charter
COSDECs	Community Skills Development Centres
CSOs	Civil Society Organisations
CSWYE	Community Services Women and Youths Employment
DFID	Department for International Development
ECCD	Early Child Care Development
GDP	Gross Domestic Product
GEEP	Government Enterprise and Empowerment Programme
GIS	Geographic Information System
GPE	Global Partnership for Education
IDP	Internally Displaced Persons
IDPs	International Development Partners
IGR	Internally Generated Revenue
ILO	International Labour Organisation
KADENAP	Kaduna State Emergency Nutrition Action Plan
KADSWEF	Kaduna State Women Empowerment Fund
KDSG	Kaduna State Government

ACRONYMS AND ABBREVIATIONS

WORD	MEANING
KADPPA	Kaduna Public Procurement Authority
KADFRFC	Kaduna State Fiscal Responsibility Commission
KADGIS	Kaduna Geographic Information Service
KADIPA	Kaduna Investment Promotion Agency
KAD-IRS	Kaduna Internal Revenue Service
KADSTEP	Kaduna State Start-up Entrepreneurship Programme
KADSWEF	Kaduna State Women Empowerment Fund
KAD-CAB	Kaduna Taxi Service
KAD-DIP	Kaduna Digital Incubation programme
KAD-ICT Hub	Kaduna ICT Hub
KADMAM	Kaduna Maternal Accountability Mechanism
KASEIPRRS	Kaduna State Employment Injury Protection, Rehabilitation and Restoration Scheme
KSPIMS	Kaduna Social Protection Information Management System
KSSPP	Kaduna State Social Protection Policy
LFTAS	Local Government Fiscal Transparency, Accountability & Sustainability
LGA	Local Government Area
MBIT	Ministry of Business Innovation and Technology
MEL System	Monitoring, Evaluation and Learning System
MOA	Ministry of Agriculture
MTEF	Medium Term Expenditure Framework
NAERLS	National Agricultural Extension and Research Liaison Services

ACRONYMS AND ABBREVIATIONS

WORD	MEANING
NASSCO	National Social Safety Nets Coordinating Office
NCTP	National Cash Transfer Programme
NDE	National Directorate of Employment
NGOs	Non-Governmental Organisations
NHGSFP	National Home-Grown School Feeding Programme
N-POWER	Need for Power
NSIO	National Social Investment Office
NSPP	National Social Protection Policy
OGP	Open Government Partnership
PHC	Primary HealthCare
PNC	Postnatal Care
PPP	Private-Public Partnership
PVHHs	Poor and Vulnerable Households
PWD	People with Disability
PWSN	Persons with Special Needs
SCI	Save the Children International
SDP	State Development Plan
SIO	Social Investment Office
SIPs	Social Investment Programmes
SME	Small and Medium Enterprises
SOCU	State Operations Coordinating Unit
SP	Social Protection
SPP	Social Protection Policy
SPP	Social Protection Programme

ACRONYMS AND ABBREVIATIONS

WORD**MEANING**

SSR	State Social Register
SUBEB	State Universal Basic Education Board
UNFPA	United Nations Population Fund
UNICEF	United Nations International Children's Emergency Fund

DEFINITION OF TERMS

In this policy, the following terms mean:

TERM	DEFINITION
Access	Making social services and other public programmes easy to reach, understand and use, by the poor and vulnerable residents of Kaduna State, irrespective of their age, ability or disability, ethnicity, geographical location or religious and political affiliations
Basic healthcare	Healthcare services that target the poor and vulnerable; offers improved nutrition as well as both preventive and curative services.
Beneficiaries	Individuals or households targeted to receive social protection interventions.
Child Abuse	All acts of child maltreatment, whether physical, sexual, or psychological by anyone. It is construed as child abuse any action that violates the right of a child as contained in the Kaduna State Child Welfare and Protection Law.
Child Protection	It is the deliberate steps taken to prevent and protect children from violence, exploitation, abuse and neglect.
Child Support	A comprehensive social protection support package for all vulnerable children in the State within the age of 0 – 18 years.
Deprivation	A condition of being denied of access to services, rights, or freedoms guaranteed by law and statutes meted out to an individual or group
Destitution	It is a condition of being in extreme poverty characterised by the lack of means to provide for oneself.
Destitution Benefits	Social assistance rendered to poor and vulnerable households or individuals in a state of destitution
Early Childhood Education	It refers to education given to children aged 3 through 5 years in preparing their entry into primary school. It includes the creche, nursery and Kindergarten. [1]
Gender	It is the social attributes and opportunities associated with being male and female, the relationships between males and females as well as the relations between women and those between men. These attributes, opportunities and relationships are socially constructed and learned through socialisation processes. They are context/ time-specific and changeable. (UN Women, 2017)

[1] National Policy on Education (FRN, 2012)

TERM	DEFINITION
Gender Mainstreaming	These are globally accepted principles for promoting gender equality by introducing gender-sensitive measures into planning and implementation of public interventions
Girl Child Marriage	Girl Child marriage refers to a marriage contracted by a girl-child below the age of 18 years, subject however to the provisions of sections 27 sub-section (1) (e) of the Penal Code Law, which upholds the right to contract such marriage under Islamic Law where the child is a Muslim. [2]
Graduation	The point when recipients of social assistance cease to receive the same because they are no longer vulnerable
Households	It refers to a group of people living together as a family and living on income from a single source.
Household Vulnerability	The diminished capacity of a household to cope with the impact of a natural or human-made hazard
Internally Displaced Persons	People forced to leave their homes or places of habitual residence without crossing an internationally recognised state border to avoid the effects of armed conflict or situations of generalised violence or violations of human rights and natural or human-made disasters.
International Development Partner	These are multilateral agencies that provide technical cooperation and sometimes funding in the execution of selected social protection projects.
Malnutrition	A condition resulting from consuming a diet in which one or more nutrients such as calories, protein, carbohydrates, vitamins or minerals are either not enough or are too much leading to health problems. It is under-nutrition or undernourishment when it is not enough and over-nutrition when it is too much[3].
Maternal Health	Maternal health concerns the health of women during pregnancy, childbirth and the postpartum (six weeks after delivery) period. Generally, maternal health care services consist of antenatal care (ANC), delivery care and postnatal care (PNC) services.

[2]Kaduna State Child Welfare and Protection Law, 2018

[1]Young, E.M. (2012). Food and development. Abingdon, Oxon: Routledge. pp. 36-38. ISBN 978-1-135-99941-4

TERM	DEFINITION
Old Age/Legion Support	It refers to support in the form of assistance, predictable cash transfers and health insurance given to the elderly citizens who are pensioners and are not less than 60 years of age.
Persons with Disabilities	These are persons who suffer one form of disability or the other such as physical or mental challenges
Poverty	Poverty refers to the condition in which an individual, household or community is unable to afford essential resources that characterise minimum standard of living such as food, clothing and shelter.
Risk	The possibility of an event occurring that may adversely affect welfare. It also refers to the terms of a balance between probability and magnitude. Probability expresses the probable frequency with which an individual, household, or community experiences shock.
Safe Environment	An environment that is clean and fit for healthy human habitation
School Age	Refers to the age at which a young person is old enough to attend school but not above the age of 18
Senior Citizens	Senior citizens are older people who are not less than 60 years of age
Social Assistance	It consists of cash or in-kind transfers that provide a predictable and minimum level of income or consumption support to the poor and vulnerable. It may include child and disability grants, cash for work programmes, school feeding programmes and fee waivers that support access to services such as maternity care among others.
Social Exclusion	Refers to a situation whereby an individual or group of people are denied access to resources, rights, and privileges based on gender, ethnicity, political affiliations, and religious orientation.
Social Inclusion	It is an act of making access to resources, rights, and privileges or opportunities in the society available to all classes of people, especially those discriminated.
Social Insurance	Benefits or services extended to individuals and households in recognition of their contributions to an insurance scheme.

TERM	DEFINITION
Social Intervention Programmes	These are activities by Government, social agencies and volunteers designed to change and improve the social situation of individuals, groups and communities, strengthen social bonds and encourage internalisation of social control. It is an action which involves the intervention of Government or an organisation in social affairs[4].
Social Justice	It is the fair and proper administration of laws conforming to the natural law that all people irrespective of ethnicity, gender, possessions, race, religion, or ability are to be treated equally and without prejudice.
Social Protection	It is a set of initiatives that provide social assistance to impoverished individuals and households. These initiatives also provide social services to groups who need special care or who would otherwise be denied access to essential services. The initiatives also entail the protection against risks and consequences of livelihood shocks through earnings-related contributions and benefits, social equity, social security and health insurance.
Social Protection Floor	A comprehensive national social protection system that provides a minimum level of support to protect against shocks throughout the lifecycle, including in childhood, unemployment, disability and old age. It comprises of Universal access to essential services (such as health, education, housing, water and sanitation and other services, as nationally defined); Social transfers in cash or in-kind, to ensure income security, food security, adequate nutrition and access to these essential services.
Social Protection Programmes	Programmes or interventions targeted at reducing or eliminating the adverse effects of social and economic shocks on individuals and households. These programmes could be protective, preventative, promotive or transformative
Social Welfare	It is a private or government-sponsored social assistance to disadvantaged individuals and households in need such as health care assistance, food stamps, and unemployment compensation.
Unemployment	A situation when persons above a specified age are not in paid employment or self-employment, though, they are currently available for work during the reference period.
Vulnerability	It is the condition of being susceptible or exposed to social, political and economic risks, whether mentally, physically, emotionally.

4] Online Dailys at <https://www.onlinedailys.com> It is the fair and proper administration of laws conforming to the natural law that all people irrespective of ethnicity, gender, possessions, race, religion, or ability are to be treated equally and without prejudice.

TERM**DEFINITION****Work Injury**

It refers to injury developed in the course of one's employment, and all occupational health challenges as a result of exposure health hazards.

Working-age

It refers to persons between the ages of 18 to 59 years that can be gainfully employed in productive economic activity.

Youth

It refers to young persons between the ages of 15 to 29 years as in the Nigeria Youth Policy.



STATE STEERING COMMITTEE
ON SOCIAL INVESTMENT

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EXECUTIVE SUMMARY

Overview

The vision for social protection policy in Kaduna State is to establish for the State, an inclusive, robust, realistic and well-coordinated Social Protection (SP) system with a floor that no citizen falls below the minimum level of social and economic wellbeing. Such that social protection initiatives/programmes are synchronised to minimise duplication of efforts while ensuring that targeted citizens benefit optimally from them. Through this policy, the Government wants to have in place. This well-structured integrated social protection mechanism is capable of reaching the poorest and most vulnerable citizens of the State most sustainably and humanely. The overarching dream is to have **Kaduna State, where the poorest and most vulnerable residents are supported to live productive, fulfilling and dignifying lives.** This policy spells out broad government provisos toward the realisation of this dream.

The Government believes that a progressive society must provide tools and the environment for citizens to exercise initiative and attain their full potentials. It entails delivering quality education, ensuring access to affordable health care, encouraging job creation and building infrastructure. Integral to progressive outcomes is a deliberate policy to ensure that the very poor, aged, sick and persons living with a disability are supported. It is, therefore, the resolve of Government to use this policy to secure equal and unhindered access to education, healthcare as well as all necessary supports and skills to the poorest and most vulnerable people in the State. This effort is aimed at scaling-up the state social protection activities by harmonising all initiatives to serve a common goal for the poor and vulnerable, limit unintended outcomes and ensure that every resident of the State has full access to the benefits due to them.[5]

Therefore, despite the foreseeable challenges along the way, Government promises through this policy to consistently and sustainably deliver social protection interventions to the poorest and most vulnerable residents of the State through various universal mechanisms including social assistance, social insurance, labour market interventions, social legislation, social empowerment, social care and social mobilisation.

The policy was developed by the State Steering Committee on Social Investment through a very consultative process that covers relevant stakeholders in the State. The committee includes the: State Governor, other members of the executive, legislative and judicial arms of Government, Labour Leaders, MDAs, CSOs, International Development Partners, UNICEF, UNFPA, persons with disabilities, religious and traditional leaders, and beneficiaries of current Social Investment interventions in the State.

Social Protection Floors

Through this policy, the Government is committed to taking appropriate steps to prevent any citizen of the State from living below the poverty level. Therefore, SP intervention programmes and activities in Kaduna will henceforth be designed to progressively remove or prevent residents' exposure to economic and social risks and shocks that could force them into extreme poverty. No one, no matter how poor or vulnerable, will be allowed to go without any necessities of life such as healthcare, education, safe shelter and environment, food, water and sanitation.



[5]Excerpts from the Address of the Governor (HE Malam Nasir Ahmad El-Rufai) at the Open Forum held on March 11, 2020 at State House Hall, Kaduna as part of stakeholders' consultation on Social protection prior to the drafting of this document.

Policy Objectives and Measures

Accordingly, this policy will pursue the following objectives through relevant measures as laid out in this document:

1. Policy objective 1 – Social Assistance:

Provide social assistance supports to the poorest and most vulnerable group including children, women, sick and injured workers, persons with disabilities and the elderly.

2. Policy Objective 2 – Social Insurance:

Provide social insurance to the poorest and most vulnerable individuals, groups and households to protect them from risk and shocks that could force them into extreme poverty.

3. Policy Objective 3: Labour Market:

Introduce labour market interventions that enable poor and vulnerable residents of the State who can work to get engaged in gainful and productive economic activities.

4. Policy Objective 4 – Social Care:

Establish community-based complementary social care initiatives in support of core SP programmes to ensure that poor and vulnerable individuals and households are connected to relevant essential services

5. Policy Objective 5 –Legislations, Regulations and Institutional Rudiments:

Strengthen Kaduna SP system with relevant institutional frameworks, legislations and regulations.

Policy Implementation Framework

To ensure that this policy is implemented in the best interest of the targeted beneficiaries, the Government will establish an agency to coordinate and provide a framework for engagements on implementation of SP programmes in the State. The name, powers, functions and responsibilities of the agency shall be as prescribed by the law establishing it. The creation of the agency is necessitated by the need to end current duplicated efforts, lop-sidedness and the largely uncoordinated approach to implementation of SP programmes in the State.

The coordination mechanism is designed not to usurp the implementation roles of current actors in charge of various interventions across the State but to promote collaboration and provide frameworks for engagement on the entire SP enterprise in the State. Also, a central data portal for capturing and auto-updating data on SP beneficiaries across the State will be established. This portal will be an integral part of the State central data and information management system.

The Government recognises and appreciates current roles of the Federal Government, 23 LGAs in the State, IDPs, CSOs, private sector, media, religious and traditional institutions as well as individuals in the existing SP delivery system and wishes to state that they and other actors not mentioned here will continue to support SP projects in the State as encapsulated in this policy. As most measures recommended in this policy are community-based, traditional, community and religious institutions will emerge as key actors in their implementation. Their specific roles will be defined as part of the policy implementation action plan. The agency will put appropriate mechanisms in place to ensure that traditional, religious and community institutions are actively involved in the implementation of measures recommended in this policy.

Policy Implementation Action Plan

This policy shall be implemented in phases, in the very first instance; the State Steering Committee on Social Investment will lead the development of a four-year implementation strategy or action plan for the State. After that, it shall be the responsibility of the SP agency to develop subsequent plans with the active participation of stakeholders. The action plan shall include monitoring, evaluation and learning (MEL) strategy as well as cost, funding, financing and resource mobilisation strategies.



Sweet words
to My Love!

CHAPTER ONE

INTRODUCTION AND GENERAL OVERVIEW OF SOCIAL PROTECTION

1.1 Introduction

This document embodies the Social Protection Policy for Kaduna State, Nigeria. It is developed in line with National Strategy on Social Protection 2017; while taking due cognisance of the peculiarities of Kaduna State.

It contains the background, rationale, vision, goal, policy objectives, measures and implementation framework of the Social Protection (SP) system in the State. In taking a transformative approach, the document proposes an SP system that "leaves no one behind." For the first time in the history of the Kaduna, this policy integrates all SP programmes into one single design that supports and complements one another in the task of protecting poor and vulnerable residents of the State from shocks and risks of falling into extreme poverty.

1.2 Understanding Social Protection

According to the African Union (AU), social protection is understood as "a package of policies and programs to reduce poverty and vulnerability of large segments of the population through a mix of policies and programs that reduce people's exposure to risks, promote efficient labour markets and contribute to enhancing their capacity to protect and cover themselves against lack of or loss of adequate income, and basic social service".

The National Social Protection Policy sees social protection as "a mix of policies and programmes designed for individuals and households throughout the life cycle to prevent and reduce poverty and socioeconomic shocks by promoting and enhancing livelihoods and a life of dignity."

For us in Kaduna State, social protection is the totality of steps taken to address the vulnerability of the poorest residents by mitigating their social and economic shocks. It represents the desires of Government to ensure that everyone in the State can access necessities and services unhindered and as of right^[6].

Based on the preceding descriptions, social protection is essentially an approach deployed by Government to reduce or eliminate financial or operational barriers to accessing basic human development needs of the poor and vulnerable. It involves designing and implementing programmes under the following classifications: **social assistance, social insurance, labour market interventions and promotion of regulations to promote access to essential services** for the poorest and most vulnerable citizens.

1.3 The rationale for Social Protection

Social protection is about upholding human dignity and promoting the overall wellbeing of individuals amidst socioeconomic adversity. It requires building adequate social infrastructures. Unfortunately, over time, structures that protect the most vulnerable in society have primarily been eroded since the economic crisis of the 1980s.^[7] Government at both National and State Levels have commenced implementation of Social Safety Nets for citizens.

There is, therefore, a need for a policy in the State to augment the efforts of the Federal Government by targeting more vulnerable groups and individuals for inclusion into the SP programmes



[6] Paraphrased from the Governor's speech at the Open Consultative Forum held on 11th March, 2020

[7] His Excellency, Malam Nasir Ahmad, El-Rufai, in his address at the Open Consultative Forum held as part of public engagement activities towards the development of this policy, March 11, 2020.

The State currently has interventions such as the Kaduna State Emergency Nutrition Action Plan (KADENAP), which targets malnutrition in children and Kaduna State Women's Empowerment Fund (KADSWEF) which provides small loans for women. The Human Capital Development component of the governance agenda emphasises access to quality public services by all residents. Education is free in the State, up to the end of secondary school; this is 12 years of free, compulsory education for all children in the State.

Every child under the age of five (5) is entitled to free medical treatment in public health facilities. Ante-natal care is also free for pregnant women. The State has also started enrolling citizens into its Contributory Health and Pension Schemes. In these and several other ways, Government is promoting citizens' access to necessities for a good life, especially to the poorest and most vulnerable people in the State.[8]

Therefore, the Government intends through this policy, to bridge identified gaps in rendering social protection services in the State. Such gaps include limited coverage or targeting, inclusion, coordination, financing, high rate of poverty and vulnerability, among others, as described below.

i. Limited Coverage:

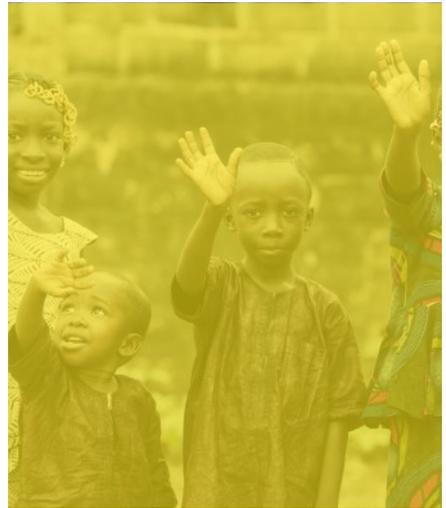
whereas Government desires to have inclusive coverage, age, gender and disability equity in the sector, most current intervention excludes a large percentage of citizens, for instance, the current conditional cash transfers covers only nine (9) out of 23 LGAs. School feeding is yet to cover all schools, and so on. This policy will go a long way in ensuring that social protection services cover and reach every citizen of the State, especially the poorest and most vulnerable.

ii. Lack of comprehensive and reliable data: statistics on poor and vulnerable individuals and households are scanty and narrow in terms of targeting. It makes it difficult for the Government to plan inclusive and effective interventions.

Elaborate provisions have been made in this policy to leverage technology to ensure that reliable, comprehensive and up-to-date data on households, citizens and residents of the State are available.

iii. Poor coordination:

social protection interventions are currently implemented by several MDAs and other non-state actors across the State. These activities, vital as they are, are primarily uncoordinated and not synergised to complement each other in ways that they can make desired impacts on poor and vulnerable citizens. The Government intends to halt this and other associated challenges by putting in place a sustainable coordination mechanism for SP enterprises in the State.



iv. Inadequate financing of the sector:

Government is aware that its current spending on SP is quite insufficient. In the same way, the Government has been the primary financier of the sector with limited opportunities for private sector participation, thereby cutting off a large chunk of resources required to finance the sector. This policy will create space for capable and willing individuals, groups, and corporate entities to take part in the funding of the sector.

[8] Excerpts from the Address of the Governor (HE Malam Nasir Ahama El-Rufai) at the Open Forum held on March 11, 2020 at State House Hall, Kaduna as part of stakeholders' consultation on Social protection prior to the drafting of this document.

v. High rate of poverty and vulnerability: above all, this policy's primary goal is to see the gradual reduction in the quality of poverty and vulnerability of citizens in the State. The intention is to continue to do all it takes in this direction until all forms of abject poverty are eliminated from the State.

vi. Ad hoc interventions:

hitherto, SP interventions have mainly been temporary and politically motivated, rather than proactive and sustainable. It has resulted in inconsistency and lack of progress in the fight against poverty and vulnerability of citizens. Government seeks, through this policy to institutionalise the delivery of sustainable social protection services to its citizens and place it on the first-line charge in the state budget.

1.4 Social protection initiatives in Nigeria [9]

The National Social Protection Policy indicates that the majority of past and current social protection programmes in the country fall under social assistance programmes, with a few in-built social insurances and social equity programmes. The Federal Government-led social protection interventions include the following:

- In-Care of the Poor (COPE), which was funded initially through the MDGs-DRG fund, targeted at extremely poor households (those headed by a female, the elderly, physically challenged, fistula or HIV/AIDS patients) with children of school-going age;
- the health fee waiver for pregnant women and under-fives (funded by the MDGs-DRG and provided on a universal basis); and
- The Community-Based Health Insurance Scheme (CBHIS) (re-launched in 2011),

- SURE-P, MNCH, CSWYE programmes funded from the savings from the oil subsidy reform in 2013
- The 500 Billion Naira National Social Investment Programme (NSIPs) of the Federal Government across the 36 States plus Abuja commenced in 2016 and has four (4) Clusters covering; (i) Conditional Cash Transfers (cash payment of N5,000 to Poor and Vulnerable Households), (ii) Home Grown School Feeding Programme (Provision of one hot meal per day for pupils in primary 1-3 of all public schools in the country), (iii) N-Power (youth employability and skills acquisition), (iv) Government Enterprise and Empowerment Programme (Micro-credit for MSMEs).

At the State level, social protection programmes cover a range of broad interventions, which are implemented by government Ministries, Departments and Agencies (MDAs) and funded by international donors. These include labour market programmes; social insurance programmes; social assistance and welfare programmes; microfinance programmes; child protection, survival and development interventions; and Health programmes. Funding sources for the SP interventions range from Government, donor agencies, international NGOs and Civil Society Organisations.

There are three reform measures essential for successful social protection programmes in the country, and these are: gender mainstreaming, care for the aged particularly those in the informal sector and adoption of multi-sectoral approaches to social protection design and implementation.

Currently, the social protection agenda has generally been presented in terms of categories of poor and excluded social groups, differentiated according to age, health status and relationship to formal labour markets.

[9]This sub section is largely paraphrased from the National Social Protection Policy, 2017.

In the same way, Government's approach to social protection of the elderly is mainly through social security limited to formal employment. The social sector components in the country are inter-related. Population growth affects the demand for education and health services. Education enhances appreciation for health and population programmes; healthy pupils are likely to learn more. Successful implementation of social sector programmes depends on development in other sectors such as infrastructure and agriculture. The underlying causes of malnutrition are household food insecurity, poor access to health services, sanitation and inadequate caring practices. Good governance is needed to bring together all these sectors and identify their different roles, priorities and institutional requirements.

The NSPP designed social protection measures in such a way that they respond to different gender-specific categories of risks, which include: health risks (e.g. maternal and infant mortality, disease); lifecycle risks (e.g. childbearing, divorce, widowhood); household economic risks (e.g. increased expenditure for social obligations such as marriage and funerals); and social risks (e.g. exclusion, domestic violence, crime).

The National Social Protection Policy raises the need for social protection programmes in the country to mainstream gender, especially in terms of targeting, linkages with complementary services, institutional arrangements, awareness-raising, and monitoring and evaluation. Issues that enhance livelihoods and dignity in the reproductive rights of men, women and those of the aged in the informal sector of the society need to be prioritised. There is a need for policy measures to strengthen communications and collaborations links among diverse state and non-state actors to facilitate a multi-sectoral approach to the development and implementation of social protection programmes.

In addition to these ideas and understandings, which have informed the drafting of this policy, the State has opted for broader and all-inclusive social protection policy that caters for the needs of all categories of poor and vulnerable citizens of the State.

1.5 Overview of Social Protection in Kaduna (Current Initiatives)

Social Protection activities in Kaduna State are currently either State, Federal Government or donor-driven. Federal Interventions are placed under the supervision of Social Investments Office (SIO) while Kaduna State interventions are managed by several MDAs, CSOs and other groups.

The State SIO is charged with the responsibility of liaising with National Social Investment Office (NSIP) to foster collaboration and facilitate the implementation of the NSIPs, as well as with individual programme coordinators of NSIPs in the State. The Office encourages State support for the social investment programmes, coordinates, monitors and supervises the implementation of the Social Investment Programmes (SIPs) to unlock bottlenecks and address challenges arising within the State, including escalating the issues to the State Governor for a timely resolution, where necessary; ensure adequate publicity for the NSIPs, within the jurisdiction; enhance grievance and redress mechanisms for the NSIPs with real-time monitoring activity and data collection from the field.

Apart from the preceding Federal Government SP Programmes, other SIPs initiated by Kaduna State Government include Kaduna State Women Empowerment Fund (KADSWEF); Kaduna Start-up Entrepreneurship Programme (KADSTEP), Women in Agriculture programme, Kaduna Emergency Nutrition Action Plan (KADENAP), Kaduna State Contributory Health Insurance Scheme, EduMarshals,



Second Chance Education Programme, Rehabilitation and Skills Acquisition Training for People with Disability, and Free School Uniform Program amongst others.

Presented on Table 1 below is a summary of major Federal and Kaduna State Social Investment Programmes running in the State and their focus areas.

AGENCY RESPONSIBLE	PROGRAMMES	OBJECTIVES
Federal: Federal Ministry of Agriculture and Rural Development State: Ministry of Agriculture	Fertiliser market stabilisation programme	Allows poor and smallholder farmers have access to subsidized fertilisers in their localities
Federal: Federal Ministry of Agriculture and Rural Development State: Ministry of Agriculture	Growth Enhancement Scheme	Poor farmers receive 50% subsidy on fertilisers for a maximum of two bags through the use of the mobile phones(e-wallet)
Federal: OSSAP- SDGs State: Project Support Unit (PSU), Planning and Budget Commission	Sustainable Development Goals (SDGs)	Geared towards meeting the Sustainable Development Goals, specifically in Education, Health, and Water sectors.
State: Ministry of Business Innovation and Technology in Partnership with Kaduna Business School	Kaduna Start-up Entrepreneurship Programme (KADSTEP) <ul style="list-style-type: none"> • MAFITA 	To reduce youth unemployment and promote skills acquisition and small-scale enterprise.
Federal: National Primary Health Care Development Agency (NPHCDA) State: State Primary Health Care Development Agency (SPHCDA)	National Programme on Immunisation	To significantly and rapidly improve routine immunisation coverage on a sustainable basis and reduce disease burden arising from vaccine-preventable disease.
Federal: Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development (FMHDSD) State: Office of Focal Person on Social Investment Programmes (SIPs)	Need for Power(N-POWER)	Tackling the challenge of youth unemployment, economic diversification through employment support and skills' acquisition
Federal: Ministry of Humanitarian Affairs, Disaster Management and Social Development State: Social Investment Office, Government House	National Home-Grown School Feeding Programme (NHGSFP)	Improve the health outcome and nutritional status of children in public primary schools. Improve educational outcomes by encouraging enrolment and completion of basic primary school education. Stimulate local production of agricultural produce and economically empower processors from within the State



AGENCY RESPONSIBLE	PROGRAMMES	OBJECTIVES
<p>Federal: National Cash Transfer Office (NCTO), Ministry of Humanitarian Affairs, Disaster Management and Social Development</p> <p>State: Social Investment Office, Government House</p>	National Cash Transfer Programme (NCTP)	Improve household consumption, encourage household financial and asset acquisition. Engage beneficiaries in sustainable livelihoods
<p>Federal: Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development, Bank of Industry</p> <p>State: Social Investment Office, in Collaboration with the Poultry Association of Nigeria (PAN)</p>	Government Enterprise and Empowerment Programme (GEEP)	To empower Micro, Small and Medium Enterprises (SME) owners with soft loans without collateral.
<p>Kaduna State Agricultural Development Agency (KADA)</p>	Women in Agriculture Programme	To empower women and reduce vulnerability by providing funds and training.
<p>Kaduna State (Ministry of Health)</p>	Kaduna Emergency Nutrition Action Plan (KADENAP)	To eradicate malnutrition amongst poor and most vulnerable children in the State
<p>Kaduna State Contributory Health Management Agency (KADCHMA)</p>	Kaduna State Contributory Health Insurance Scheme	To protect all sectors and marginalised group against the burden of high out-of-pocket health expenditure
<p>Kaduna State Ministry of Education</p>	Nigerian Partnership for Education Project (NIPEP)/ Global Partnership for Education (GPE)	To improve access and quality of basic education with particular attention to girls' education and out of school children
<p>Kaduna State State Universal Basic Education Board (SUBEB)</p>	Better Education Service Delivery	To curb out-of-school (dropouts, hawkers' beggars, almajiri etc.)
<p>Ministry of Education</p>	EduMarshals	To help curb the out of school children situation and ensure that truancy is reduced and in time eradicated
<p>Kaduna State Planning and Budget Commission (UNFPA supported)</p>	Second Chance Education Programme	To increase girl and women education



AGENCY RESPONSIBLE	PROGRAMMES	OBJECTIVES
Kaduna State Ministry of Human Services and Social Development	Sexual Assault Referral Centers	To provide aid/services to victims of sexual abuse
Kaduna State Rehabilitation Board	Rehabilitation and Skills Acquisition Training for People with Disabilities	Enhancing livelihoods of people with disability through small and medium enterprise/skills training
Kaduna State Ministry of Human Services and Social Development	Kaduna State Women Empowerment Fund (KADSWEF)	Enhance access by Women MSMEs to financial services including provision of low-interest funds for investment
Kaduna State Ministry of Agriculture (NAERLS, USAID Supported)	Alliance for a Green Revolution in Africa (AGRA) Community-Based Advisor Project by AGRA	To increase the productivity and income of 360,000 smallholder farmers in Kaduna State
Kaduna State Ministry of Housing and Urban Development	Low Income Housing Program	Provision of affordable mass housing for low-income earners in the State
Kaduna State Ministry of Education	Free School Uniform Program	Improved school enrolment by removing hindrances to obtaining education
Kaduna State Scholarship and Loans Board	Student Scholarship Scheme	Enhancing access to quality tertiary education
Kaduna State Ministry of Business, Innovation and Technology	Basic Apprenticeship Training Centres (BATCs)	To improve the capabilities of young people in technical and vocational education and training
Kaduna State Ministry of Agriculture (World Bank Funded)	Agro-Processing Productivity Enhancement and Livelihood Improvement Support (APPEALS)	To enhance agricultural productivity of small and medium-scale farmers and improve value addition along priority value chains in the State.
Kaduna State Universal Basic Education Board (SUBEB)	Free and Compulsory Basic Education	To provide free basic education (Primary) to all pupils in public schools in the State



AGENCY RESPONSIBLE	PROGRAMMES	OBJECTIVES
Kaduna State Ministry of Education	Free Secondary Education	To provide free secondary education to all students in public schools in the State
Kaduna State Ministry of Health	Free Maternal Nutrition and Child Healthcare	To provide free primary healthcare for expectant mothers and lactating mothers and children below the age of 5 in the State
Kaduna State Pension Bureau	Pension and Gratuity Benefits to Government Employees	To provide pension and gratuity payments to retired employees of the State Public Service
Kaduna Industrial and Finance Company (KIFC)	Financial inclusion and Agency Banking	To provide economic empowerment by engaging individuals to work as bank agents as part of the national financial inclusion programme

Source: Compiled by Steering Committee on Social Investment Programmes, Kaduna State.



Though these interventions are well conceptualised and intended to alleviate poverty and directly address the needs of poor citizens, their implementation remains mostly challenging as available information points out that they are sometimes found to be serving unintended beneficiaries. Also, implementation of the interventions is most times hindered by insufficient information sharing with grassroots as well as weak feedback mechanisms between Government and rural citizens.



Poor IT infrastructure, low literacy levels, segregation along political, religious, ethnic and social class divides are obstacles in the path of effective implementation of social protection initiatives in the State.

Currently, the programmes are scattered across several government agencies with little or no mechanism in place to coordinate them. This policy is, therefore, the first attempt by Kaduna State Government to harmonise all social protection initiatives and give it sound footing in the State.

Based on the preceding, the Government will take appropriate steps to establish an agency to coordinate all social protection programmes in the State. The intention of Government in doing this is to eliminate unnecessary waste of efforts and in particular to have a single data repository on social protection in the state, which will further facilitate the effective management and implementation of this policy.

The Government places the responsibility on those who will implement this policy to introduce appropriate mechanisms that will ensure that SP interventions get to intended targets and ensure that grassroots structures are put in place that will promote active community participation and direct feedback from beneficiaries to Government and vice versa.

1.6 Policy Development Process

The policy was developed by the State Steering Committee on Social

Investments with the State Operations Coordinating Unit (SOCU) of the Planning and Budget Commission serving as its Secretariat. The committee, supported by a team of consultants, undertook a broad-based study of the existing SP environment in the State as well as a dispassionate engagement with various sections of Stakeholders relevant to social protection in the State. These engagements were made up of:

- Key Informant Interviews – with government officials working in the area of social protection, Development Partners and CSOs who are currently implementing or monitoring social protection programmes in the State.
- Consultations with beneficiaries of ongoing social protection programmes in all three Senatorial Districts in the State.
- Situational analysis of the social protection environment in the State. This was done by a carefully selected group of "think-tank" around social protection in the State over a period of 2 days.
- Open forum – which brought Government and people together under one roof to rub minds on the purpose, vision and what shape the policy should take. The event was attended by over 200 citizens of the State led by the Governor, Chief Judge of the State, Commissioners, Labour Leaders, CSOs, International Development Partners, UNICEF, UNFPA, persons with disabilities, religious and traditional leaders among others.

- The research phase which was capped with a desk review of relevant documents as well as outputs of research and consultations. The committee subsequently selected from among them a smaller team of 10 persons supported by consultants and armed with the outcomes of the above study to put the policy document together.

The draft document was subjected to a series of internal and external validation by relevant stakeholders. This document is the final validated version of the work of the committee.

1.7 Guiding Principles[10]

In line with the NSPP, this policy has been developed within some established universal principles as follows:

1.7.1 The Principle of Equity and Resource Relocation

The principle commits to the redistribution of resources to progressively reduce the gaps in inequality using essential means of resource redistribution and provision of non-market services and opportunities to ensure social order and stability. In this direction, the Government shall reduce poverty through social transfers and the provision of social support and services.

1.7.2 The Principle of Universal Basic Needs

This principle states that all humans have universal prerequisites for successful and critical participation in social life and that human needs are the universal preconditions for participation in social life. Government, therefore, affirms the right of every Nigerian to the satisfaction of their basic needs, especially in the areas of education, health, food security and employment.

1.7.3 The Principle of Citizenship

The principle stipulates that the purpose of the state is for the good of the citizens. All citizens, without distinction of status or class or gender, should be offered some minimum standard of living with an agreed range of services.



The Government shall, through its relevant agencies, carry out citizenship-related activities to ensure effective delivery of services to the populace.

1.7.4 The Principle of Human Rights

Social and economic rights guarantee the right to life. Social protection rights are valued as much as other human rights. Accordingly, Government shall ensure implementation of the provisions of Chapter IV: Fundamental Rights of Nigerian Citizens as enshrined in sections 33-46 of the 1999 Constitution of the Federal Republic of Nigeria.

1.7.5 The Principle of Social Control

The principle emphasises the vital role of social control in maintaining social stability and cohesion, which are necessary for the wellbeing of the individual and groups in a given society. The Government shall consciously use appropriate social protection instruments to discourage actions that could lead to social dislocation and problems.

1.7.5 The Principle of Social Inclusiveness

Social inclusiveness demands that increasing provision be made for economic, social, political and cultural opportunities for citizens' participation in the everyday activities of their society without stigma or discrimination. The Government shall take necessary measures to widen access and increase participation.

[10]This section is excerpted from the National Social Protection Policy (NSPP), 2017

1.8 Kaduna State Development Plan and Social Protection

Hitherto, Kaduna State implements SP and related programmes through the State Development Plans (SDPs). The plan articulates goals and objectives as well as strategies for delivering social protection to the poor and the vulnerable. The SDP conveys methods (building blocks) for the effective delivery of services and infrastructure to enhance the wellbeing of the people of the State.

Implementation focuses on four key areas of Economic Development, Social Welfare, Security and Justice, and Governance. One of the main thrust of the plan is to ensure that all citizens have access to quality healthcare and education, and live and move freely without fear of harm. Programmes include advancing maternal health care, curbing out-of-school syndrome through activities of Edumarshals, various women and youth empowerment programmes.

However, despite these laudable intentions, the situational analysis[11] carried out on current SP programmes and projects, shows that implementation of some of these programmes are still disjointed, not well coordinated and adversely affected by unacceptable actions of some politician who tries to hijack the programmes for selfish gains. This policy has recommended several measures for addressing these and other SP challenges and will continue to be part and parcel of SDP.



[11] Outcome of a 2-day situational analysis workshop on Social Protection problems in Kaduna State



CHAPTER TWO

OVERVIEW OF SOCIAL RISKS AND VULNERABILITIES IN KADUNA STATE

2.1 Overview of Poverty in the State

Household Survey conducted in 2017 reveals that more than half of women give birth at home, and one in every two adults is unemployed. There is high child mortality rates, shortage of drugs as well as the inadequate provision of medical services in public hospitals; neglect of PWD, inferior birth and death registration, low school enrolment and attendance, and insufficient supply of portable water amongst other low economic indices. The survey also shows that on the average 84.9% of households in the State lives below the poverty level (subsisting on less than 1.90 USD per day (using PPP conversion to 2011 exchange rates and inflation adjustment), 86% of household are surviving on less than N50,000 (125 USD) per month. Further analysis of the outcome of the survey shows that poverty is widespread among the population of the State, as shown in Table 2 below.[12] Data on the table shows that poverty among the people of the State is not only high across board but also cuts across, age, gender, social, rural and urban divides.



Table 2: Proportion of Population below the International Poverty Line in Kaduna State (KDBS GHS 2017)

POPULATION SUBGROUP	% IN POVERTY
MALE	84.80%
FEMALE	85.10%
5-12 YEARS	89.40%
12-14 YEARS	88.50%
15-35 YEARS	82.30%
36-59 YEARS	82.40%
60-64 YEARS	80.00%
EMPLOYED	74.60%
UNEMPLOYED	84.30%
URBAN	81.10%
RURAL	86.80%

Source: Kaduna State Sustainable Development Goals Report 2017

Also, a Poverty map for Nigeria by World Bank, 2015 indicates that the poverty count in Kaduna State stood at 2,299,454 out of 7,743,937 estimated total population; poverty rate came to 0.35, and the average poverty level of the total population stood at 23.4% in 2014. [13]

The Household Survey indicates a high level of poverty in the State; relatively higher than the national average, which is 56.6% of the population.[14]

[12] Kaduna State Bureau of Statistics 2017 in official submission by Kaduna State Social Investment Office's Steering Committee on Social Protection, 2020
[13] World Bank Poverty Mapping in Nigeria, May 2015
[14] Kaduna State Sustainable Development Goals Report, 2017

It also shows that poverty is most experienced by women, children, youth, unemployed and rural dwellers. High incidence of poverty manifests in the form of lack of or limited access to resources such as information, knowledge and technology, low or limited access to political power, participation and representation (marginalisation and deprivation), inadequate social capital including social networks and connections, the weak capacity to respond to risks and disasters, vulnerable residential settings (weak structure, poor protection, poor maintenance among others), frail and physically limited individuals, and above all, poor and unpredictable access to critical services such as education, healthcare, communication, transportation, power supply, water supply, sanitation, among others. [15]

To address the problems posed by poverty, the state government is increasingly redirecting its investments towards poverty reduction programs. In 2017 for example, 23.4% of the capital budget (using a provisional definition), was targeted to tackle poverty directly, 58% was budgeted for provision of essential public services such as education, healthcare and social protection, while the remainder also addresses poverty indirectly as they were spent on construction of new infrastructure across the State. For the most vulnerable groups, including women and the poor, approximately 9.9% of recurrent spending and 25.1% of capital spending were allocated to overcome the constraints of poverty. Also, Government is consolidating its fight against poverty in the State through the Millennium Villages Model which is currently being scaled-up in three pilot communities; Banki in Kubau LGA; Unguwahan Wahala in Kajuru LGA and UnguwanMoro'a inJema'a LGA. This will combine intensive interventions in the agriculture, health, education and infrastructure to improve livelihoods in those targeted community.[16] Government is aware that the battle on poverty reduction is far from being won. It sees this policy as one of the stepsit's taking to alleviate and rescue as many as possible of its citizens from the poverty trap.



2.1 Social Risks and Vulnerability Profile in Kaduna State

Social vulnerability refers to potential harm to people. It involves a combination of factors that determine the degree to which someone's life and livelihood are put at risk by a discrete and identifiable event in nature or society. [17] It refers to" the characteristics of a person or group in terms of their capacity to anticipate, cope with, resist and recover from the impact of a natural hazard"[18] Individuals, people, organisations, and societies who are not able to withstand adverse impacts or adverse conditions to which they are exposed are said to be vulnerable and therefore at risk of suffering severely from such conditions.

The vulnerability of citizens in the State is fuelled by the high level of poverty, harmful cultural and religious practices, corruption, insecurity, ethnicity, disability, health challenges, low level of literacy, gender discrimination, inadequacies in delivery of public services, substance abuse, inadequate access to nutrition, as well as the poor condition of rural social infrastructures.[19] These vulnerabilities manifest in various nuances of risks they are exposed to at every stage of life – early childhood, school-age, youth, working age and old age; as shown in Figure 1 below.

[16] Kaduna State Bureau of Statistics 2017 in official submission by Kaduna State Social Investment Office's Steering Committee on Social Protection, 2020

[17]UNDP @ <https://understandrisk.org/wp-content/uploads/intro-to-social-vulnerability.pdf>

[18]Ben Wisner et al., *At Risk: Natural Hazards, People's Vulnerability, and Disasters*, 2d ed. (London: Routledge, 2004).

[19]Situational Analysis of Social Protection in Kaduna State, March 2020.

Figure 1: Manifestations of social risks and vulnerabilities of poor citizens of Kaduna State

Early Childhood	School Age	Youth	Working Age	Old Age
<ul style="list-style-type: none"> No immunization Disease and disability Poor cognitive development Malnutrition Child abandonment Street begging including <i>Almajiranci</i> Child Abuse Sexual molestation 	<ul style="list-style-type: none"> Child abuse Child labour Inadequate access to education and other basic necessities Malnutrition Orphans Street begging (<i>Almajiri</i>) Girl child marriage Gender discrimination Disability Neglect Sexual abuse 	<ul style="list-style-type: none"> Unemployment Delinquency Exclusion Inadequate skill Substance abuse/addiction Access to education and other basic necessities Gender discrimination Sexual abuse Street begging 	<ul style="list-style-type: none"> Unemployment Pregnancy/maternity Child care Disability Work injury and sickness Gender discrimination Domestic violence Job insecurity Unemployment Workplace depression Inadequate access to credit facilities Other employment hazards 	<ul style="list-style-type: none"> Poor income Abandonment/neglect Inability to work Physical weakness Poor health-old age illness Loneliness Disability Inability to meet basic needs Poor living environment

Source: Compiled by participants at the Kaduna State social protection policy drafting workshop, Abuja, March 2020

2.3 Challenges of Poverty Alleviation in the State

Despite its strong anti-poverty disposition, Government is aware and sometimes confronted with considerable difficulties in getting the desired results out of its poverty reduction initiatives in the State. Some of the challenges include:

- i. Financing inadequacy:** inadequate resources to finance planned poverty alleviation interventions, most times, unexpected dip in revenue results in adjustments that stifles some anti-poverty intervention. Government is also aware that allocations to the sector are sometimes insufficient.
- ii. Lack of synergy and proper coordination** among MDAs currently managing various social investment programmes in the State. These have resulted into unnecessary rivalry among actors, failure of programmes/interventions to link and reinforce one other in terms of impact, as well as inconsistency in the implementation of interventions or programmes due to periodic regime change are significant constraints.

iii. Lack of Legislation: This has limited the Government's ability to deal effectively with reported cases of mismanagement of intervention and weaken resolves to regulate the behaviour of actors in the sector. Above all, lack of law exposes anti-poverty interventions to the vagaries regime change rather than an institutionalised, consistent and enduring approach

iv. Unacceptable political interference: Government have received unfavourable feedback from beneficiaries about unhelpful behaviour of some political actors going against government approach of putting the people first by taking advantage of the poverty alleviation programmes to enrich themselves, compensate loyalty along party lines and for cheap political gains. This has generated distrust for such programmes by citizens who are supposed to benefit from them.



v. Poor data management:

Dearth of data is a significant constraint in the management of social investments programmes in the State. For instance, the current social register of poor and vulnerable households (PVHHs) in the State covers only 9 out of 23 LGAs. This is less than half targeting level which could result in the exclusion of the critical mass of potential beneficiaries.

vi. Deficit of Social Services:

The State is confronted with a high shortage of social services; as available infrastructure, facilities and services cannot adequately cater for the increasing number of target beneficiaries of poverty reduction programmes.

vii. Inadequate mechanisms for result measurement:

At the moment, mechanisms in place for ensuring effective operation and result measurement of social investment programmes appear to be insufficient. Entry and exit plans or graduation from programmes are at the moment, not realistic or ineffective.

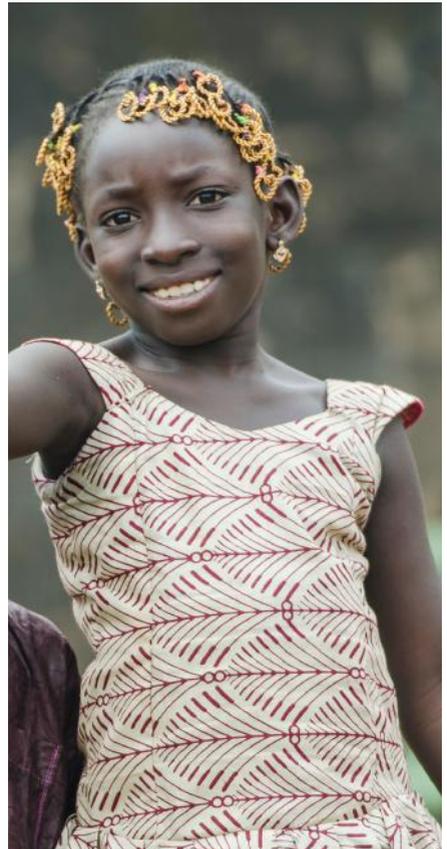
viii. Shortage of skilled personnel:

Currently, the State does not have sufficient qualified personnel for effective delivery of professional social protection services; this will be a crucial gap in the push towards successful implementation of this policy.

ix. Dependency, insecurity, harmful cultural and religious practices:

Government recognises the negative impacts of some cultural and religious practices, insecurity, and high level of dependence of citizens on Government for almost everything as challenges to the success of its efforts on poverty reduction in the State. This policy recognises the role of State Emergency Management Agency (SEMA) in forestalling and controlling spillover effects of insecurity in the State and will cooperate with the agency to prevent security challenges from thrusting citizens back into poverty.

This policy has taken cognisance of these challenges and factored-in measures that will tackle some of them to bring reprieve to the teeming poor and vulnerable residents of the State.





CHAPTER THREE

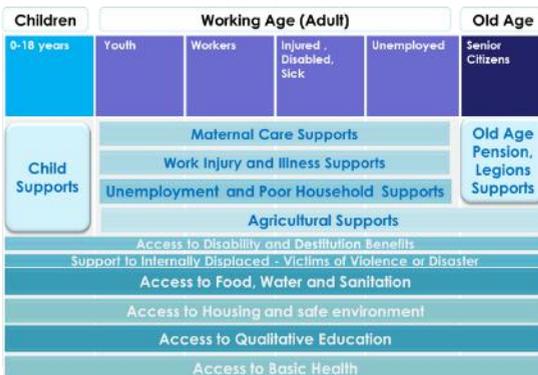
OBJECTIVES AND MEASURES OF KADUNA STATE SOCIAL PROTECTION POLICY

3.1 Kaduna State Social Protection System

Going forward, Government has approved a new system for the delivery of SP services in the State. The system takes the life course and transformative approach to SP. It predicts what each category of citizens will need at every point in life and expects the Government to take pre-emptive steps to meet those needs, especially for poor and most vulnerable citizens. The system envisages that Government will through this policy; take measures that will ensure that the poorest and most vulnerable residents of the State have unhindered access to healthcare, qualitative education, housing and safe environment, food, safe water and sanitation, disability and destitution benefits all through life till death. It commits Government to provide and prepare for the protection of the residents during emergencies, and that all adult persons in Kaduna State, who require social support, get it. For the working class, the system commits Government to provide safety nets for maternal care supports, work injury and illness support, unemployment and inadequate household supports. While separate but robust packages are to be prepared for child and old age supports. The model for this system is presented below in Figure 2.

Figure 2: Kaduna State Social Protection System[20]

Figure 2: Kaduna State Social Protection System[20]



3.2 Social Protection Floor

Based on the above system, the Government is creating the minimum floors for all social protection in the State. Accordingly, SP intervention programmes and activities in the State will henceforth be designed to progressively remove or prevent residents' exposure to economic and social risks and shocks that could force them into extreme poverty. No one, no matter how poor or vulnerable, will be allowed to go without any basic necessity of life such as healthcare, education, safe shelter and environment, food, water and sanitation. The Government will therefore take steps to reduce citizens' poverty and vulnerability; promote efficient micro-economic activities; enhance citizens' capacity to effectively manage economic and social risks, such as unemployment, exclusion, sickness, disability and old age; protect the poorest and most vulnerable households or segments of the population from sinking further into destitution; prevent the moderately poor from sliding into extreme poverty, and improve the livelihoods of the "at-risk" people.

Accordingly, the Government will strive to ensure that everyone in the State, especially the poorest and most vulnerable:

[20] This system is an adaptation of International Labour Organisation's (ILO) model for social protection in the developing world (ILO, 2017)

- has both geographical and financial access to **essential goods and services** (such as water, sanitation, health, and education); this includes maternity and child cares that meet the criteria of availability, accessibility, acceptability and quality; and
- receives a basic set of **essential social transfers**, in cash and in-kind, as aid especially to the poor and vulnerable to provide minimum income security for a life of dignity. In this regard, Government undertakes to provide basic income security for:
 - children, at a State, defined minimum level, and ensure their access to nutrition, education, care and any other necessary goods and services;
 - persons in active age who are unable to earn sufficient income at a State defined minimum level, particularly in cases of sickness, unemployment, maternity and disability; and
 - older persons at a State defined minimum level, especially to the abandoned, and most impoverished among them.

3.1 Vision

Kaduna State Government is determined to establish for the State, an inclusive, robust, realistic and well-coordinated social protection system with a floor that leaves no one below the poverty level. A system that will ensure all social protection initiatives/programmes are synchronised to minimise duplication of efforts while ensuring that citizens of the State benefit optimally from them. Through this effort, Government wants to have in place a well-structured integrated social protection system that is capable of meritoriously reaching the poorest and most vulnerable citizens of the State in the most sustainable and transformative way, such that in the end, the dream of having **Kaduna State, where the poorest and most vulnerable residents are supported to live productive, fulfilling and dignifying lives is realised.**



3.4 Overall Goal and Objectives

The Government will align itself to the overarching goal and specific objectives of NSPP which is "to establish a gender-sensitive and age-appropriate framework to ensure a minimum social protection floor for all Nigerian citizens for a life of dignity. The policy aims at the attainment of the goal by providing guidelines for establishing a universally acceptable platform of social protection activities for all the stakeholders as well as coordination of same at all levels of Government; effective resource mobilisation, resource management, and sustainability; and awareness creation, advocacy and mobilisation of support for social protection as a viable development framework" (NSPP, 2017)

In the same way, the specific objectives of this policy are to reduce poverty among the people vulnerable to being poor; empower the poor and people vulnerable to economic shocks; enhance human capital development to ensure a life of dignity; provide guiding principles for managing social protection projects and programmes; promote social cohesion, equity and inclusive growth; ensure citizens have access to essential social services and infrastructure; provide social welfare and improve food security and nutrition; ensure decent employment and sustainable livelihood; protect individuals and households from shocks that can make them fall into extreme poverty; and promote synergy and coordination among all social protection intervention agencies, stakeholders and actors.[21]

[21]This section is paraphrased from the National Social Protection Policy, 2017



3.1 Policy Objectives and Measures

Under the above design, vision, goal and objective, the Government will implement the following policy objectives and measures for Kaduna State. The objectives and measures are based on the identified needs of the citizens of the State and are in line with NSSP as well as universal practices on SP. All actions can be categorised into four as follows:

i. **Protective measures** aimed at protecting vulnerable and poor individuals, groups and households' income and consumption. It includes non-contributory social assistance programmes such as cash transfers, in-kind transfers, school feeding, fee waivers, and other interventions that reduce barriers to accessing essential and social services including healthcare, education, housing and safe environment, water and sanitation.

ii. **Preventive measures** aimed at preventing individuals, groups and households from falling into or further into poverty. This includes contributory social insurance schemes such as health insurance schemes, pension schemes, micro-insurance products for workers in formal and informal sectors and other risk pooling mechanisms that enable contributors to effectively spread risks of falling into poverty and vulnerability across all participants. The Government will explore all possible avenues to ensure effective participation of the private sector in funding the schemes.

iii. **Promotive measures** aimed at promoting the ability of vulnerable individuals, groups or households to engage in productive and profitable economic activities that will consequently result in increased incomes. This includes livelihood and empowerment schemes such as public works employment schemes, agricultural inputs transfers or subsidies and well-targeted empowerment schemes.

iv. **Transformative measure** aimed at addressing social norms and practices that fuel social inequalities and discrimination, exclusion, and deprivation. This includes mechanisms protecting vulnerable people from risks such as **social legislation, awareness-raising and rights' enforcement programmes** which tackle gender inequality, promote rights, check discrimination and deprivation of the poor and vulnerable such as, proscription of human trafficking, gender-based violence, domestic violence, child marriage, child labour, child abandonment among others. By extension, measures in this category shall include setting uprights' enforcement mechanism such as access to justice, access to social protection due benefits, and strengthening public redress mechanisms. It also provides rehabilitation schemes such as the establishment of juvenile correctional homes, child adoption tribunals, sanatoriums, homes for the elderly, among others.

3.5.1 Policy Objective 1 – Social Assistance

Provide social assistance supports to the poorest and most vulnerable group including children, women, sick and injured workers, PWD and the elderly.

3.5.1.1 Policy measures for objective 1:

In pursuance of this objective, the Government will deploy the following measures to support beneficiaries to improve and sustain acceptable standards of living.

1.1

Provide cash and in-kind transfers to the poorest and most vulnerable households for their sustenance in a sustainable manner;

1.2

Provide free health care services for pregnant and lactating women, children, the aged (65 years and above), and PWD.

1.3

Run 'cash forworks' schemes for unemployed youth.

1.4

Provide scholarships, free uniforms and other 'user fees removal' facilities for children in special needs and children from poor households.

1.5

Provide free school meals to all pupils in public primary schools including those in Early Child Care Development Education (ECCDE)

1.6

Establish special grants for children, unemployed and elderly to ensure a minimum level of income security to them.

1.7

Establish dedicated scholarship to support children from poorest households and PWD to access higher education (university, polytechnics and college of education).

3.5.2 Policy Objective 2 – Social Insurance:

Provide social insurance to the most vulnerable individuals, groups and households to prevent them from risk and shocks that could force them into extreme poverty.

3.5.2.1 Policy Measures for objective 2:

The Government will apply the following measures to enhance livelihoods or income, and secure a life of dignity for its poorest and most vulnerable citizens:

2.1

Make contributory pensions available and accessible to all formal sector working citizens. This includes introducing measures to ensure that all actors, especially Government and corporate entities, contribute their share to the schemes as and when due. The Government will leverage technology to ensure prompt and stress-free payment of gratuities and pensions;

2.2

Provide old-age benefits to informal sector citizens over 60 years of age and above

2.3

Extend health insurance schemes for both formal and informal sectors until all residents are covered.

2.4

Establish unemployment insurance schemes to take care of citizens who lose their jobs involuntarily

2.5

Provide Subsidised health insurance for beneficiaries of social assistance programmes (i.e. cash transfers)

2.6

Encourage the establishment of private sector-led insurance measures targeted at the informal sector in crucial sectors including agriculture



3.5.3 Policy Objective 3: Labour Market

Introduce labour market interventions that enable poor and vulnerable residents of the State who can work to get engaged in gainful and productive economic activities.

3.5.3.1 Policy measures for Objective 3

Through this objective, the Government intends to help poor and vulnerable citizens acquire skills commensurate to their abilities and connect them to labour markets where such skills can be gainfully applied in sustainable economic activities. Also, the Government will take steps to protect poor residents of the State from loss of income arising from unemployment, underemployment, and informal employment prevalent in the State. Accordingly, the following active measures will be applied:

3.1

Upgrading and adapting targeted poor and vulnerable citizens skills and linking them to public works and other types of income support;

3.2

Providing employment subsidies aimed at hiring beneficiaries of targeted cash transfer programmes who are at risk of poor labour market outcomes such as underemployment and/or informality; including excluded groups such as women, PWD, aged and others.

3.3

Creating jobs through public sector employment and creating an enabling environment for MSMEs to thrive;

3.4

Providing incentives to the private sector to create jobs for poor and vulnerable citizens;

3.5

Strengthening existing empowerment schemes (Federal and State) to ensure that they empower the poor and vulnerable unemployed youth, women and PWD

3.6

Providing a unique scheme for poor women farmers that increase access to land, inputs, mechanisation and extension services to scale-up production and processing; and

3.7

Promoting games and other sporting activities for PWD and recreations for the aged.

3.5.4 Policy Objective 4 - Social Care Outreaches

Establish community-based complementary social care outreaches in support of core SP programmes to ensure that poor and vulnerable individuals and households are connected to relevant essential services

3.5.4.1 Policy measures for Objective 4

Through this objective, Government intends to complement social protection programmes by Establish family support outreaches that allow the range of needs of poor and vulnerable individuals and households to be understood, readily available and accessible to them where they live, work or play. Such measures include:

4.1

Creating outreaches in the remotest areas to ensure access to quality schools and other educational services reach the most impoverished areas of the State

4.2

Establishing sustainable home and community-based care mechanisms to ensure that healthcare services get the remotest and poorest communities where the most vulnerable citizens live.

4.3

Establishing community-based case management, early warning and referral mechanisms at the remotest communities to ensure that social protection interventions are integrated with community life. The Government will introduce appropriate community-based interventions in pursuance of this measure, including those attached to this document as Appendix I below.



3.5.5 Policy Objective 5 – Legislation, Regulations and Institutional Rudiments

Strengthen Kaduna Social Protection System with relevant institutional frameworks, legislation and regulations.

3.5.5.1 Policy measures for objective 5

5.1 Establishing a comprehensive social register for poor and vulnerable individuals and households that leaves no one behind.

5.2 Enacting Kaduna State Social Protection Law to provide the legal frameworks for SP activities in the State

5.3 Establishing Kaduna State Social Protection Coordination Agency with a mandate to coordinate, provide frameworks for engagement with actors and evaluate the provision of social protection services to the poorest and most vulnerable citizens of the State. The agency should be domiciled in the Office of the Governor.

5.4 Strengthening structures for delivery of community-based social protection services at State, Local Government and Ward levels across the State, in such a way that the poorest and most vulnerable citizens are easily reached with SP services and interventions. New structures will be created where gaps exist in the delivery chain.

5.5 Building institutional capacity to ensure timely, effective and efficient delivery of social protection services to the poorest and the most vulnerable individuals and households. This will include deliberate efforts to recruit and train social workers inadequate numbers specifically for delivery of social protection services to beneficiaries

5.6 Creating a social protection trust-fund to generate resources needed for sustainable provision of social protection interventions.

5.7 Establishing coordination mechanisms for the delivery of SP services to avoid unhelpful duplication of activities by various actors.

5.8 Establishing the Kaduna State Social Protection Information Management System (KSPIMS). The system will be a centralised database for all categories of beneficiaries of SP supports in the State to enhance proper management of programmes and interventions



CHAPTER FOUR

POLICY IMPLEMENTATION FRAMEWORK

4.1 General Description of Policy Implementation Framework

To effectively and efficiently implement these policies in the best interest of the target beneficiaries, the Government will adopt a robust implementation framework. It is a policy delivery system that enables all relevant actors to play their expected roles as expected by Government and beneficiaries of SP project in the State.

Accordingly, the implementation system for this policy will include:

- Institutional arrangements that will establish SP in the State
- Coordination mechanisms
- Implementation strategy
- Monitoring, Evaluation and Learning (MEL) System
- Cost and financing arrangements
- Data and information management system
- Phased implementation

4.2 Institutional Arrangements

The Government will establish by law, an agency to coordinate the implementation of social protection initiatives in the State. Details on the name, powers, functions and responsibilities of the agency shall be as prescribed by the law establishing it. The law shall however take due cognisance of the objectives and measures of this policy in its prescriptions.

This policy recognises and appreciates the current roles of Federal Government, Kaduna State Government, 23 LGAs in the State, IDPs, CSOs, private sector, religious and traditional institutions as well as individuals in the existing SP delivery activities and wishes to state that they and other actors not mentioned here will continue to support SP projects in the State but now as encapsulated in this policy.

The agency shall operate in such a way that all MDAs, IDPs, CSOs and individuals that have specific roles to play in the implementation of any measure in this policy as well as in any ongoing SP programme in the State, whether or not such programmes are mentioned here or not, are duly scrutinised, found fit and registered to play such role. Upon its establishment, therefore, it is the agency that will henceforth act within the purviews of extant law to coordinate and provide frameworks for engagement with stakeholders on their roles and activities. In SP programmes in the State regardless of whether such programmes are initiated by Government, private sector, development partners, CSOs or other actors.

Because most measures recommended in this policy are community-based, traditional, community and religious institutions will emerge as key actors in their implementation. Their specific roles will be defined as part of the policy implementation plan.

The agency will ensure that adequate mechanisms are put in place to ensure that traditional, religious and community institutions are actively involved in the implementation of measures recommended in this policy.



4.3 Partnerships

The Government will partner with relevant actors and stakeholders to achieve effective implementation of this policy. Such stakeholders include IDPs, CSOs, media, the private sector, individuals, relevant government agencies and research institutes, among others.

4.3.1 International Development Partners

The Government will continue to appreciate technical and financial supports from IDPs, especially in the areas of capacity building and system strengthening, sharing lessons from good global practices, helping with policy decisions and resource mobilisation. The Government expects them to continue with these invaluable supports and others, particularly those that will result in the successful implementation of social protection programmes in the State.

4.3.2 Civil Society Organisations

The Government recognises the crucial roles of CSOs in social protection, and such roles will be enhanced. They will:

- a. ensure that the needs of particularly vulnerable groups are adequately considered and addressed in the design and implementation of this policy;
- b. support transparency and accountability mechanisms in social protection programmes, improving communication and information sharing to citizens about their rights and obligations and continue to work towards enhancing beneficiaries targeting and grievance procedures;
- c. ensure that linkages exist for adequate access to essential services promised in this policy such as health, education, food, housing, safe environment, empowerment and training;
- d. inform policy and programme development through design and funding of evidence-based research;



e. develop and secure funding for their complementary programmes supporting poor and vulnerable groups that contribute to activities in the social protection framework; and

f. assist in mobilising sustained public support for social protection.

4.3.3 Private Sector

The Government will partner with the private sector and banks to facilitate the delivery of cash payments and other financial services to the poor and vulnerable without encumbrance. This is imminent as Government is no longer satisfied with current practices of cash transfers and is considering contracting such financial service to private providers based on competitive tender arrangements and MOUs governing service agreements. The Government will facilitate financial service providers, including microfinance institutions, to collaborate in the provision of financial products tailored to the needs of poor and vulnerable households and other potential microinsurance products. Importantly, the Government expects the private sector to contribute financially to the funding of social protection programmes in the State. Such support may come in cash or kind.

4.4 SP Coordination Mechanisms

One of the significant factors identified by situational analysis to be hindering the effectiveness of SP programmes in the State is poor coordination of programmes. SP programmes come from various quarters (Federal/State/Local Governments, IDPs, CSOs, private sector and individuals) but are uncoordinated.

This results in duplicated efforts and lopsidedness in programmes focus and effects. To bring this to an end, the Government has approved the following arrangements for the coordination of SP interventions and programmes in the State.

i. All SP programmes, projects and activities regardless of who initiate and fund them shall be coordinated by the Kaduna State Agency on SP to be established as part of the process of implementing this policy. The diagram representing this coordination arrangement is presented in Figure3.

ii. The SP agency shall put in place mechanisms for developing and reviewing yearly. State unified operational plan for SP where planned actions or initiatives or programmes of all active SP actors listed in the diagram will be articulated and performance target sets for each actor.

4.5 Implementation Strategy

In the very first instance, the Kaduna State Steering Committee on SP will lead the development of a four - year implementation strategy for Kaduna State. After that, it shall be the responsibility of the SP agency to develop subsequent plans with the active participation of stakeholders and see to their implementation.



Figure 3: Kaduna State Social Protection Coordination Structure

4.6 Monitoring, Evaluation and Learning System

Kaduna State Steering Committee on SP will take the lead in the development of a suitable MEL system for the SP implementation strategy. The system will establish progress markers, performance milestones and results' tree for each objective in this policy. The MEL system will not only map out strategy for rigorous and dispassionate monitoring and evaluation of all performance indicators but will be such that will generate evidence of programmes efficiency, effectiveness and impact to enable Government to learn and reform its delivery strategies.

4.7 Cost and Financing Arrangements

Implementation of SP project encapsulated in this policy is capital intensive and therefore requires funding from several sources to complement government funding. To ensure that the project is adequately funded sustainably, the Government will take the following steps:

- i. Place social protection on the first-line charge in the state's budget, with a caveat for a minimum of 1% of the consolidated revenue allocated for SP yearly. A fiscal space analysis will be conducted to identify appropriate and realistic financing options for SP in the State
- ii. Establish an SP trust fund targeting contributions from the private sector and philanthropic groups and individuals
- iii. Promote the injection of Federal financial incentives into the State
- iv. Partner IDPs for their continuous sponsorship of planned SP initiatives in the State.
- v. Promote CSOs interventions in SP initiatives

4.8 Data and Kaduna Social Protection Information Management System (KSPIMS)

The dearth of data on the various categories of citizens of the State that needs or will need SP supports at some points in their life is a significant planning handicap for SP supports in the State.

The Government currently does not know the number of households, children, women, students, youth, farmers, PWD, among others in the State. It cannot authoritatively identify how many of these individuals/households can be categorised as poor and vulnerable as defined in this document. The absence of such crucial data makes planning for SP interventions ineffective. Therefore, the Government will establish a central data portal for capturing and auto-updating data on SP beneficiaries across the State. This portal will be an integral part of the State Central Data and Information Management System.

The system would have the state-wide capability of creating, maintaining, retrieving and making immediately available the right information on social protection in the State in the right place, at the right time, in the hands of the right people, at the lowest cost, in the best media, for use in decision making[22]. The system would be built on the three groupings, and this policy document advocates not only a single view management information system based on the SP System but also a one-stop-shop of all issues relating to social protection in Kaduna state. This will improve the ease of accessing the various SP programmes by stakeholders. The structure of the KSPIMS is presented in Figure 4 below.

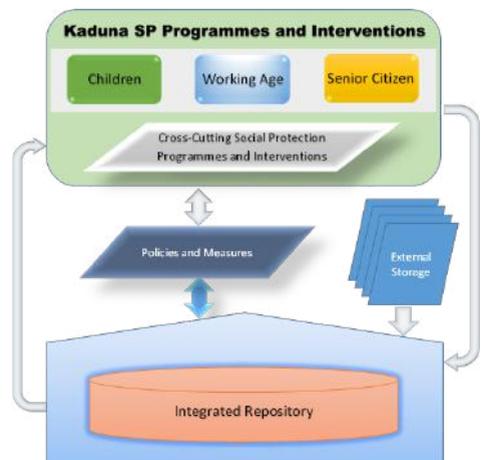


Figure 4: Diagram of KSPIMS

[22]Langemo, M. (1980). "Records management/word processing – a needed team effort", RecordsManagement Quarterly, Vol. 14 No. 4, pp. 10-14.

4.9 Phased Implementation

Measures recommended in this policy are futuristic. Many of them may not materialise within this decade while some are ongoing already. Generally, strategic planning will be every four years, and strategic plans will be phased into immediate, medium and long-term interventions within the four year planning period.

4.10 Risks and Mitigations

This policy may run into several risks, including those presented in Table 3 below. Steps that may be taken to mitigate them are also recommended.

Table 3: Possible Risks and recommended mitigations

S/N	RISKS	MITIGATIONS
1	Insufficient funding could hinder effective implementation of the policy	<ol style="list-style-type: none"> 1.Social Protection should be made a first-line charge in the annual state budget. 2.Improve coordination between State and Local Government spending on Social Protection. 3.Encourage Private sector and philanthropic support to Social Protection. 4.Ensure adequate allocation, release and cash backing of funds for the implementation of social protection programmes
2	Poor coordination among MDAs implementing Social Protection interventions in the State could have spillover effects on the implementation of this policy and result in unnecessary duplications	Establish a Social Protection Agency to coordinate all SP interventions domiciled in MDAs.
3	Lack of Political Will: Despite the strong will of current Government to use social protection interventions as a means of putting the people first, the chances are that successive Government may not have the same level of concerns for the poor and vulnerable. This may hinder the sustainability of the SP project in the State and results in the erratic implementation of the policy	Back up policy by law and put it on the first-line charge on State budget.
4	Misapplication of SP Resources: Information from beneficiaries of SP interventions in the State points out that Political Party loyalists take advantage of the programmes by diverting SP resources for personal gains. This is a severe misuse of the good intention of Government and portends a significant threat to the successful implementation of SP programmes. SP may fail to reach targeted persons if this risk is not checked. The practice will hinder adequate coverage of the target beneficiaries and will eventually truncate the purpose of SP programmes	Remove implementation and disbursement of SP resources from politicians and put them in the hands of professionals under contractual laws of the State.

S/N	RISKS	MITIGATIONS
5	Lack of accurate data on targeted beneficiaries of SP programmes may result in leaving out those who are really in need of SP interventions, especially those in the hard to reach communities.	<ol style="list-style-type: none"> 1. Accelerate actions on central data capturing of beneficiaries on the state social register. 2. Regular review and update of the database of beneficiaries. 3. Establish a single view of data within the proposed SP Coordinating Agency 4. Strengthen the MIS and communication
6	Citizens' apathy towards the SP programme could result in misinformation and heighten distrust for the project	<ol style="list-style-type: none"> 1. Sensitisation and awareness through a permanent dialogue mechanism for a citizen to take ownership of the programmes. 2. Encourage the active participation of citizens 3. Establish a grievance mechanism that gives the citizens the avenue to have their grievances resolved.
7	Deficit of social services: The available infrastructure, facilities and services cannot adequately cater for the increasing number of target beneficiaries thereby leading to the low impact of the intervention on target beneficiaries	Increase funding and accelerate the execution of infrastructure, facilities and services.

4.11 Policy Analysis and Review

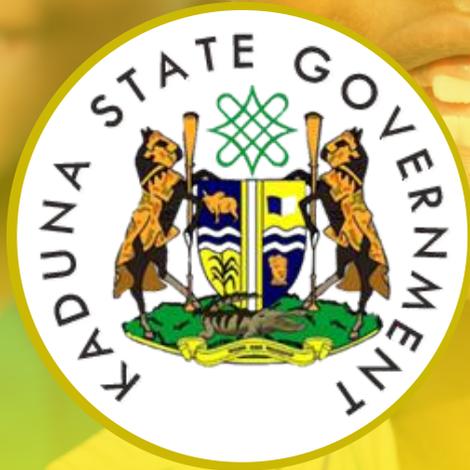
This policy will be subjected to analysis and review once every three years. The study will be a broad-based and multi-sectoral engagement with critical stakeholders such as MDAs, CSOs, IDPs, Private Donors, individuals, traditional and religious actors to:

- Review policy progress and achievements generally;
- Determine the extent to which social protection is addressing the needs of poor and vulnerable people in the State;
- Assess the feasibility of social protection interventions such as social pensions and child, unemployment and disability benefits.

iv. Ascertain the synergies between social assistance transfers and small enterprise development;

v. Examine the contribution of policy to economic growth, among others.

The outcomes of such reviews shall inform the necessary adjustments to further policy delivery mechanisms and programmes.



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