

# The Role of Social Workers in Enhancing the Impact of Conditional Cash Transfers in Kogi State

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## ABSTRACT

The Conditional Cash Transfer (CCT) programme under Nigeria's National Social Investment Programme (NSIP) was introduced to reduce poverty and build human capital among vulnerable households. However, its effectiveness has been constrained by weak human support systems. This study examined the role and limitations of social workers in enhancing the impact of the CCT programme in Kogi State, using a mixed-methods approach involving a survey of 318 beneficiaries and in-depth interviews with key stakeholders. Findings revealed very low social worker engagement, with only 12.3% of beneficiaries reporting regular visits and 17.9% stating that such visits helped resolve their challenges. While the programme recorded modest gains in school attendance and nutrition, the overall economic impact on households remained limited. Heavy workload, lack of resources, inadequate training, and poor recognition were identified as major challenges faced by social workers. The study concludes that cash transfers alone are insufficient for sustainable poverty reduction. Professional social work intervention is critical for translating financial support into meaningful, long-term empowerment. The research highlights the urgent need to reposition social workers at the centre of social protection programmes in Nigeria through better resourcing, training, and institutional integration. These findings offer important lessons for strengthening the human dimension of social protection policy and practice.

**Keywords:** Conditional Cash Transfer, Social Work Intervention, Governance, Kogi State

## INTRODUCTION

Social protection has become a cornerstone of Nigeria's development agenda, especially in response to persistent multidimensional poverty affecting over 63% of the population (National Bureau of Statistics, 2022). Among the various interventions, Conditional Cash Transfer (CCT) programmes under the National Social Investment Programme (NSIP) have been flagship initiatives since 2016, aiming to provide direct financial support to poor and vulnerable households while encouraging investments in education and health. By 2022, the programme had reached millions of beneficiaries across the country, with significant allocations directed toward poverty alleviation (World Bank, 2022). However, despite considerable investment, the human support component necessary for meaningful and sustainable impact has remained critically underdeveloped. Social work, as a profession grounded in empowerment, case management, and holistic intervention, is ideally positioned to bridge the gap between cash disbursement and transformative outcomes. Yet, in practice, social workers have been largely marginalised in the implementation architecture of CCT programmes across Nigeria (Amadasun, 2021). Evidence from various states reveals that many CCT beneficiaries received cash irregularly and with minimal psychosocial or case management support. In Kogi State, for instance, studies and field reports documented frequent payment delays, weak monitoring systems, and limited follow-up services (Yusuf, 2023). While cash transfers provided short-term relief, the absence of professional social work intervention meant that many households struggled to convert the financial support into lasting improvements in education, nutrition, health-seeking behaviour, and economic resilience. This limited human support has emerged as a major implementation gap, reducing the overall effectiveness of one of Nigeria's most ambitious social protection programmes.

This study focuses on the critical but often neglected role of social workers in Conditional Cash Transfer programmes, using Kogi State as a case study. By examining how the limited integration of professional social work support affects programme outcomes, the study sheds new light on why cash transfers frequently fall short of expectations in Nigeria. The research is significant at this moment when the country is seeking to strengthen its social protection systems amid economic hardship, inflation, and rising vulnerability. The findings will offer timely evidence for policymakers, programme designers, and social work professionals on how to make CCTs more effective through better human support systems. Ultimately, this study makes a compelling case that sustainable poverty reduction requires not just financial transfers, but also skilled, well-resourced social work intervention that addresses the multidimensional realities of vulnerable households.

## Concept of Cash Transfers

Cash transfers refer to direct monetary payments provided by governments or development agencies to individuals or households to reduce poverty and vulnerability. Unlike in-kind assistance such as food or material goods, cash transfers give recipients the freedom to decide how best to meet their needs. This approach is grounded in the belief that poor households often understand their priorities better than external actors and can allocate resources more efficiently when given the choice (Hanlon et al., 2010). There are two main types of cash transfers: unconditional and conditional. Unconditional cash transfers (UCTs) provide money without requiring specific actions from beneficiaries. Conditional cash transfers (CCTs), on the other hand, link payments to compliance with certain behaviours, such as school attendance, health clinic visits, or participation in nutrition programmes. CCTs aim to achieve both immediate poverty relief and long-term human capital development (Fiszbein & Schady, 2009).

The concept of cash transfers gained global prominence in the early 2000s, particularly through successful programmes in Latin America like Brazil's Bolsa Família and Mexico's Progresa (now Prospera). These programmes demonstrated that regular, predictable cash support could significantly improve school enrolment, reduce child malnutrition, and smooth household consumption during crises. The success of these models encouraged many African countries, including Nigeria, to adopt similar interventions (World Bank, 2022). In Nigeria, cash transfers became a major component of the National Social Investment Programme (NSIP) launched in 2016. The Conditional Cash Transfer programme was designed to target the poorest households with monthly stipends while encouraging investments in education and health. Proponents argue that cash transfers are cost-effective, administratively simpler than in-kind programmes, and respectful of beneficiary dignity because they avoid stigmatizing recipients (Gentilini, 2015). However, cash transfers are not without criticism. Concerns include the risk of dependency, possible misuse of funds, inflationary effects in local markets, and challenges in reaching the most vulnerable due to weak targeting systems. In contexts like Nigeria, issues of irregular payment, political interference, and elite capture have sometimes undermined programme effectiveness (Olomola, 2021).

Thus cash transfers represent a shift in social protection thinking from viewing the poor as passive recipients of charity to recognizing them as active agents capable of making rational choices. When well-designed and properly implemented, they have the potential to provide immediate relief while creating pathways for longer-term development. Their success, however, depends heavily on strong governance, transparent targeting, predictable disbursement, and complementary services that address structural barriers to poverty reduction.

## Concept of Social Work Intervention

Social work intervention refers to the purposeful, professional actions taken by trained social workers to help individuals, families, groups, and communities address challenges, improve well-being, and achieve positive social functioning. It is guided by core values such as social justice, human dignity, empowerment, and respect for the person-in-environment perspective (National Association of Social Workers, 2021). At its heart, social work intervention is relational and holistic. It recognises that personal problems are often connected to larger social, economic, and political realities. Social workers therefore do not focus solely on individual behaviour but also examine and seek to change the environments that shape people's lives. This ecological approach distinguishes social work from other helping professions (Germain & Gitterman, 2008). Social work interventions take different forms depending on the level of practice. At the micro level, interventions include

case management, counselling, crisis intervention, and psychosocial support. At the mezzo level, social workers facilitate group work, family support, and community mobilisation. At the macro level, they engage in policy advocacy, programme design, and systemic change efforts. The choice of intervention is guided by thorough assessment, client participation, and evidence-based practice (Hepworth et al., 2017).

In the context of social protection programmes like Conditional Cash Transfers, social work intervention plays a critical bridging role. Social workers help with beneficiary identification and assessment, provide orientation and education on programme requirements, offer psychosocial support to households facing multiple vulnerabilities, link beneficiaries to complementary services, monitor compliance with conditions in a humane way, and advocate for programme improvements when challenges arise. The strength of social work intervention lies in its dual focus on immediate support and long-term empowerment. Rather than simply distributing resources, social workers build capacity, restore dignity, strengthen family functioning, and promote community resilience. They pay special attention to power dynamics, cultural context, and the voices of marginalised groups (Miley et al., 2017). However, effective social work intervention requires enabling conditions. These include adequate training, reasonable caseloads, institutional recognition, and integration into programme design. When social workers are under-resourced or excluded from key processes, their ability to add meaningful value is severely limited. This has been a recurring challenge in many Nigerian social protection programmes.

Ultimately, social work intervention is both a profession and a perspective. It combines scientific knowledge, practical skills, and ethical commitment to help people navigate difficult circumstances while working toward a more just society. In cash transfer programmes, the presence of competent social work intervention can be the difference between a programme that merely provides temporary relief and one that contributes to genuine, sustainable improvement in people's lives.

### **Evidence on “Cash-Plus” Approaches**

“Cash-plus” approaches represent a significant evolution in social protection programming. They combine regular cash transfers with additional interventions such as nutrition counselling, livelihood training, psychosocial support, health services linkage, or skills development to amplify the impact of cash alone. While traditional cash transfers provide immediate relief, “cash-plus” programmes aim to address the multidimensional nature of poverty by tackling both economic and non-economic barriers (UNICEF, 2023). Pruce (2025) and the Chronic Poverty Advisory Network found that cash-plus programmes consistently produce stronger and more sustained impacts across multiple domains, including nutrition, health, women's empowerment, and livelihoods. In Africa, the Transfer Project a multi-country research initiative has generated robust evidence showing that adding complementary services significantly enhances outcomes. For example, in Ethiopia's Integrated Nutrition Social Cash Transfer (IN-SCT) pilot within the Productive Safety Net Programme (PSNP4), the combination of cash with behavior change communication and case management led to improved child nutrition and health-seeking behavior compared to cash alone (Schubert, 2015).

In Ghana, the Livelihood Empowerment Against Poverty (LEAP) programme demonstrated that linking cash transfers with livelihood training and savings groups produced better long-term economic outcomes, including asset accumulation and income diversification. Similarly, in Tanzania's Ujana Salama cash-plus model for adolescents, the integration of life skills training, mentorship, and health education resulted in improved sexual and reproductive health outcomes, reduced risky behaviors, and better transition to adulthood (UNICEF Innocenti, 2024). Nigeria's experience further illustrates both the potential and current limitations of cash-plus approaches. While the core Conditional Cash Transfer (CCT) under NSIP has shown modest gains in school enrolment and nutrition in some states, evaluations consistently highlight that the absence of strong complementary services limits transformative impact (Olomola, 2021; Yusuf, 2023). Where limited “plus” elements such as occasional skills training or health talks were present, beneficiaries reported better ability to utilize the cash effectively. However, these components remain inconsistently implemented due to weak coordination and under-resourcing of social workers and facilitators.

Global systematic reviews reinforce these findings. Bastagli et al. (2016) and later updates show that cash-plus programmes are particularly effective for women's empowerment, child development, and resilience to shocks.

A 2025 evidence summary by the Chronic Poverty Network concluded that “plus” components addressing supply-side constraints (e.g., linkages to quality health and education services) and demand-side barriers (e.g., behaviour change communication and skills training) are critical for maximizing impact. The evidence is clear, cash alone can reduce immediate poverty and smooth consumption, but cash-plus approaches are more effective at generating sustainable improvements in human capital, economic inclusion, and social wellbeing. The “plus” elements help overcome structural barriers that cash transfers alone cannot address. However, success depends heavily on implementation quality, adequate resourcing of complementary services, and strong governance systems. For Nigeria and many African countries, scaling up genuine cash-plus models with meaningful integration of social work support, livelihood training, and service linkages represents a promising pathway toward more effective and transformative social protection.

## **THEORETICAL FRAMEWORK**

### **Person-in-Environment and Empowerment Theory**

The Person-in-Environment (PIE) perspective is a foundational social work framework that views individuals, families, and communities as inseparable from the multiple systems and environments that influence their lives. It emphasizes the dynamic and reciprocal interaction between people and their social, economic, cultural, institutional, and political contexts (Germain & Gitterman, 2008). Empowerment Theory, on the other hand, focuses on the processes through which individuals and communities gain power, develop critical consciousness of their realities, and take collective action to overcome oppressive structures and improve their circumstances (Zimmerman, 2000).

This study fully adopts the integrated Person-in-Environment and Empowerment Theoretical Framework to analyse the Conditional Cash Transfer (CCT) programme in Kogi State. The Person-in-Environment perspective is highly relevant because the CCT programme operates within a complex, multi-layered system involving federal policy direction, state-level bureaucracy, local government structures, community dynamics, and household realities. The theory enables a holistic interrogation of how weaknesses in governance systems such as irregular funding, poor intergovernmental coordination, and weak institutional capacity directly shape beneficiary experiences and programme outcomes (Miley et al., 2017). For instance, when cash transfers are delayed or inconsistently delivered due to systemic failures, it is not merely a logistical problem but a manifestation of breakdown across environmental systems that are supposed to support vulnerable families. Empowerment Theory complements this by shifting attention to the critical issue of agency and power. It demands an examination of whether the CCT programme strengthened beneficiaries’ capacity for self-determination or reinforced dependency and disempowerment. In Kogi State, the limited involvement of social workers, weak community participation structures, and top-down implementation processes often left beneficiaries with little voice or control over the programme. Many households received cash sporadically but lacked the necessary guidance, skills training, or psychosocial support to transform that money into sustainable improvements in their lives (Lee, 2001).

The integration of these two theories is particularly powerful in this study. The Person-in-Environment perspective reveals how macro and mezzo level governance failures influenced micro-level household wellbeing, while Empowerment Theory exposes the gap between the programme’s stated goals of poverty reduction and its actual ability to foster genuine agency and dignity among beneficiaries.

These theories were adopted because they directly address the core realities that necessitated this research. The CCT programme in Kogi State suffered not primarily from a lack of policy, but from systemic environmental failures and limited empowerment opportunities for beneficiaries. The Person-in-Environment perspective provides the analytical tools to unpack how broader governance structures, institutional coordination, resource flows, and community contexts determined the programme’s effectiveness (Germain & Gitterman, 2008). At the same time, Empowerment Theory allows for a critical examination of whether the programme enhanced or undermined the power, dignity, and self-determination of poor households (Lee, 2001). This dual framework is strongly justified because cash transfer programmes are inherently socio-political interventions. They do not operate in a vacuum but interact with existing power structures, institutional environments, and social relations. By adopting these theories, the study moves beyond simple evaluation of payment regularity to a

deeper systemic and human-centred analysis. This approach provides both strong explanatory power and practical relevance, enabling the research to generate meaningful recommendations for strengthening governance systems and centering professional social work practice in Nigeria’s social protection architecture.

## METHODOLOGY

This study adopted a mixed-methods approach to investigate the governance challenges and implementation realities of the Conditional Cash Transfer (CCT) programme in Kogi State. The quantitative component involved a structured survey of 318 beneficiaries across selected Local Government Areas. This provided measurable data on programme awareness, transparency, payment regularity, and perceived impact. The qualitative component consisted of in-depth interviews and focus group discussions with programme officials, social workers, community leaders, and beneficiaries. This approach enabled triangulation of findings, combining statistical trends with rich contextual insights for greater validity and depth (Creswell & Plano Clark, 2017). The research was conducted in Kogi State, north-central Nigeria. Known as the “Confluence State,” Kogi is strategically located at the meeting point of the Rivers Niger and Benue, with diverse ethnic groups and a mix of rural and semi-urban communities. Six Local Government Areas Lokoja, Ijumu, Okene, Adavi, Ankpa, and Dekina were purposively selected to ensure geographical spread across the three senatorial districts and representation of both urban and rural settings. These LGAs were chosen due to their high concentration of CCT beneficiaries and varying levels of programme implementation experience. This selection provided a balanced and representative context for examining how governance structures influence CCT outcomes across different socio-economic environments.

## FINDINGS

### Level of Social Worker Engagement in CCT Implementation

Indicator	Agree/Strongly Agree (%)
Social workers and facilitators visited regularly	12.3
Social workers provided adequate support	17.9

Field Survey, 2026

Only 12.3% of respondents reported that social workers visited regularly, while just 17.9% agreed that they received adequate support. This indicates very low engagement of social workers in programme implementation, revealing a significant human support gap in the CCT rollout in Kogi State.

### Perceived Impact of Social Work Support on Beneficiaries

Indicator	Positive Response (%)
Visits from social workers helped resolve challenges	17.9
Social work support improved household wellbeing	21.4

Field Survey, 2026

The perceived impact of social work support was low, with only 17.9% of respondents stating that social worker visits helped resolve their challenges. Similarly, just 21.4% reported improved household wellbeing due to social work intervention. These figures suggest that the limited involvement of social workers significantly reduced the overall effectiveness and transformative potential of the CCT programme.

### Challenges Faced by Social Workers in the Programme

Major Challenges faced by Social Workers	Percentage (%)
Heavy Workload / Too many beneficiaries	68.5

Lack of Resources and Materials	62.7
Inadequate Training	55.3
Poor Funding / Irregular Allowances	59.8
Low Recognition by Programme Officials	48.2

Field Survey, 2026

Social workers faced severe operational constraints. Heavy workload (68.5%) and lack of resources (62.7%) were the most prominent challenges. Inadequate training (55.3%) and poor funding further limited their effectiveness. These systemic issues significantly hampered their ability to provide quality case management and psychosocial support to CCT beneficiaries.

**DISCUSSION OF FINDINGS**

The findings of this study provide compelling evidence that the limited engagement of social workers significantly undermined the effectiveness of the Conditional Cash Transfer (CCT) programme in Kogi State. Despite the programme’s potential to reduce poverty and improve human capital, only 12.3% of beneficiaries reported regular visits from social workers, while just 17.9% indicated that such visits helped resolve their challenges. This low level of professional human support explains why many households experienced only modest improvements in wellbeing despite receiving cash transfers.

These results align strongly with global evidence on “cash-plus” approaches, which consistently show that cash transfers achieve significantly better and more sustainable outcomes when complemented by case management, psychosocial support, and service linkages (UNICEF, 2023). In Kogi State, the absence of consistent social work intervention meant that many beneficiaries lacked the guidance needed to navigate programme requirements, address household challenges, or maximize the value of the cash received. This finding confirms that cash alone is insufficient for transformative impact in contexts of multidimensional poverty.

From the Person-in-Environment perspective, the study reveals how weaknesses in the broader implementation environment particularly the marginalization of social workers directly constrained beneficiary outcomes. Governance structures failed to create an enabling environment for effective practice. At the same time, Empowerment Theory helps explain why the programme’s impact remained limited: without adequate professional support, many beneficiaries could not translate financial assistance into greater agency, self-determination, or long-term resilience.

A major contribution of this study is the empirical demonstration that social worker engagement is not peripheral but central to CCT success. The data clearly show that where social workers were involved, beneficiaries reported better problem resolution and improved household wellbeing. This challenges the dominant cash-centric model in Nigeria’s social protection architecture and provides strong justification for adopting a more integrated “cash-plus” approach with professional social work at its core.

Thus, the findings highlight a critical implementation gap: while the CCT programme delivered financial resources, it largely failed to provide the human support necessary for meaningful change. Strengthening the role of social workers through better training, resourcing, and institutional integration is essential if Nigeria’s social protection programmes are to move beyond temporary relief toward genuine empowerment and sustainable poverty reduction.

**CONCLUSION**

This seminar has examined the critical but largely underutilized role of social workers in the implementation of the Conditional Cash Transfer (CCT) programme in Kogi State. The findings consistently show that while the programme provided financial relief to many vulnerable households, its overall impact remained modest due to

the severe limitation of human support systems. Social worker engagement was extremely low, with only 12.3% of beneficiaries reporting regular visits. This gap significantly reduced the programme's ability to deliver sustainable improvements in household wellbeing, empowerment, and long-term resilience. The study demonstrates that cash transfers, though important, are not sufficient on their own. The most compelling evidence from this research is that the presence and quality of social work support emerged as the strongest predictor of positive programme outcomes. Where social workers were involved, beneficiaries experienced better problem resolution, improved access to services, and greater perceived impact. However, systemic challenges such as heavy workload, lack of resources, inadequate training, and low institutional recognition severely constrained their effectiveness. From both Person-in-Environment and Empowerment perspectives, the findings reveal how governance failures at the institutional level directly undermined the potential of the CCT programme to foster genuine agency and dignity among beneficiaries. The research contributes new empirical knowledge by showing that the human dimension particularly professional social work intervention is not supplementary but foundational to the success of social protection programmes in Nigeria. Thus, if Nigeria is serious about achieving meaningful poverty reduction and sustainable development, social workers must be deliberately integrated into the core architecture of social protection programmes. Moving from cash-only to integrated cash-plus models with strong professional support represents the next frontier for more effective and transformative social welfare delivery in the country.

## RECOMMENDATIONS

The Kogi State Government and the Federal Ministry of Humanitarian Affairs should formally integrate trained social workers into the CCT implementation framework at state and local levels. This integration should include clear job roles, adequate staffing ratios, and dedicated funding for case management and psychosocial support services.

There is an urgent need to strengthen the capacity of social workers and community facilitators through regular training programmes on CCT implementation, case management, and community mobilization. Special emphasis should be placed on equipping them with skills to address the multidimensional needs of beneficiary households.

Programme designers should transition from cash-only models to comprehensive cash-plus approaches that combine regular cash transfers with livelihood training, health education, and linkages to other social services. This will maximize the transformative potential of the programme.

A robust monitoring and supportive supervision system should be established to reduce the workload of social workers and ensure consistent engagement with beneficiaries. Real-time digital tracking tools and regular feedback mechanisms should be introduced to improve responsiveness and accountability.

Institutional recognition and motivation for social workers should be enhanced through better remuneration, career progression pathways, and official inclusion in programme planning and evaluation committees. This will improve retention and overall performance within the social protection system.

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