



PLIGHTS AND PANACEAS OF CASH TRANSFER PROGRAMME AMONG WOMEN VULNERABLE TO POVERTY IN OYO STATE

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ABSTRACT

Cash transfer programmes are vital for alleviating poverty and fostering social inclusion, particularly among vulnerable women. This study employed a qualitative approach, specifically a descriptive phenomenological design, to explore the barriers to effective implementation and strategies for improving cash transfer programmes for women in Oyo State, Nigeria. The design was chosen to understand participants' lived experiences and the essence of their interactions with the programme. Data were collected through Key Informant Interviews (KII) with 18 purposively selected participants from six local government areas (LGAs) across Oyo State's three senatorial districts: Oyo North, Oyo Central, and Oyo South. The participants were selected based on their expertise and experience with social protection programmes, and open-ended questions guided the interviews to allow for detailed and nuanced responses. Findings highlighted key barriers, including irregular payments, logistical inefficiencies, network disruptions, crowded collection centres, and cultural constraints limiting women's financial autonomy. Despite these challenges, participants acknowledged the programme's positive impact on household stability, education, and overall well-being. To enhance effectiveness, the study recommended ensuring consistent and timely payments, improving targeting mechanisms, integrating financial literacy training, and addressing structural inequalities. These measures can transform cash transfer programmes from short-term relief efforts into sustainable tools for poverty alleviation and women's empowerment. This study contributed actionable insights for policymakers and programme implementers, advancing the discourse on social protection and its role in promoting gender equality and sustainable development in Nigeria.

Keywords: Cash transfer, Poverty alleviation, Women empowerment, Social protection, Barriers to implementation, Sustainable development, Gender equality, Targeting mechanisms, and Structural inequalities.

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INTRODUCTION

Cash transfer programmes have become a cornerstone of social protection policies globally, particularly in addressing poverty and inequality among vulnerable populations. These initiatives, which involve direct financial assistance to individuals or households, aim to provide immediate relief while fostering long-term economic resilience (de Hoop et al., 2021). In sub-Saharan Africa, where poverty disproportionately affects women due to systemic socio-economic inequalities, cash transfers have emerged as a critical tool for empowering women and improving their livelihoods (Chopra & Zambelli, 2022). Oyo State, Nigeria, with its significant population of impoverished women, has adopted cash transfer schemes as part of its strategy to combat poverty and enhance social inclusion.

The evolution of cash transfer programmes in Nigeria reflects a broader global shift towards evidence-based poverty alleviation strategies. Conditional and unconditional cash transfers have been implemented in various contexts, demonstrating significant impacts on education, health, and economic outcomes (Fiszbein et al., 2021). For example, the Conditional Cash Transfer (CCT) programme in Mexico, known as Oportunidades, has been widely lauded for improving school attendance and reducing poverty (Skoufias et al., 2022). Similarly, Brazil's Bolsa Familia programme has achieved notable success in reducing income inequality and improving health indicators (Lindert et al., 2020). These international examples underscore the transformative potential of well-designed cash transfer initiatives.

In Nigeria, the government's Social Investment Programmes (SIPs) have sought to replicate these successes, with cash transfers targeting the most vulnerable populations, including women, children, and the elderly. The National Cash Transfer Programme (NCTP) aims to provide financial assistance to low-income households, enabling them to meet basic needs and invest in productive activities. However, the implementation of these programmes has been fraught with challenges, particularly at the sub-national level (Garcia & Moore, 2021). Oyo State presents a microcosm of these challenges, with varying degrees of success and failure in reaching intended beneficiaries.

Existing literature highlights several barriers to effective cash transfer implementation. For instance, poor targeting mechanisms often result in the exclusion of eligible participants while including ineligible ones, undermining the programme's credibility and impact (Abdulkareem & Ajayi, 2022). Additionally, systemic inefficiencies, such as delays in fund disbursement and lack of monitoring, have been documented in similar programmes across Africa (Bastagli et al., 2022). Women, in particular, face unique challenges, including limited financial literacy, societal restrictions on economic participation, and the burden of unpaid care work (Chopra & Zambelli, 2022). These barriers not only reduce the programme's efficacy but also perpetuate cycles of poverty among its intended beneficiaries.

Moreover, cash transfer programmes often fail to address the structural inequalities that underpin women's vulnerability. Research by Holmes and Jones (2022) indicated that without complementary interventions such as access to education, healthcare, and employment opportunities, the benefits of cash transfers are likely to be short-lived. Studies also suggest that integrating financial literacy training and community engagement initiatives into these programmes can significantly enhance their impact (Sabates-Wheeler & Devereux, 2021). Such insights are particularly relevant in the Nigerian context, where systemic gender biases continue to limit women's access to resources and decision-making platforms.

The socio-cultural dynamics in Oyo State further complicate the delivery and impact of cash transfer programmes. Traditional norms often prioritise male economic roles, leaving women dependent on their spouses or other male relatives (Adesina, 2023). These dynamics can hinder women's ability to make autonomous financial decisions, even when they are direct beneficiaries of such programmes. Additionally, rural and urban disparities within the state create inequities in access to programme benefits, with women in rural areas often excluded due to logistical challenges and poor communication infrastructure (Adepoju et al., 2021).

Recent studies have highlighted the psychological and social dimensions of cash transfer programmes, particularly in relation to stigma and community backlash. For instance, beneficiaries of such programmes often face resentment or hostility from non-beneficiaries, as these programmes can unintentionally exacerbate feelings of exclusion and inequality within communities (Devereux & Sabates-Wheeler, 2004). Research conducted in Malawi revealed that cash transfer recipients were sometimes accused of unfairly benefiting from government aid, leading to strained relationships within their social networks (Miller et al., 2011). Such dynamics can hinder the effectiveness of these programmes by creating divisions that discourage participation or limit their social acceptance.

Similarly, a study by Evans et al. (2019) in Kenya found that women receiving cash transfers often experienced challenges related to traditional power structures, as men in some households or communities viewed their financial autonomy as a threat. This aligns with findings from Ethiopia, where beneficiaries reported both positive economic outcomes and increased domestic tensions due to shifts in perceived household authority (Berhane et al., 2014). These findings underscored the need for a holistic approach that extends beyond financial support to address the social and psychological barriers to economic empowerment. Incorporating community sensitisation campaigns, as demonstrated in Tanzania, has been shown to improve programme acceptability and reduce stigma by fostering dialogue and inclusivity among all community members (Owusu-Addo et al., 2020). Such campaigns can create an enabling environment for women beneficiaries, enhancing the overall impact and sustainability of cash transfer programmes.

Finally, technological advancements offer promising avenues for improving cash transfer programmes in Oyo State. The adoption of mobile money and digital payment systems can reduce delays and enhance transparency, ensuring that funds reach the intended recipients promptly (Eze & Nwachukwu, 2022). However, digital literacy remains a significant challenge, particularly among older women and those in rural areas. Tailored interventions, such as training programmes and accessible digital platforms, could bridge this gap, maximising the benefits of technology-driven solutions.

Addressing these challenges requires a comprehensive understanding of the factors influencing the success and limitations of cash transfer programmes. This study explores the barriers to effective cash transfer implementation among women vulnerable to poverty in Oyo State and proposes actionable solutions to enhance the programme's reach and impact. The study aims to contribute to the growing body of knowledge on sustainable poverty alleviation strategies in Nigeria and beyond and situating the discussion within the broader context of social protection and gender equality.

Statement of the Problem

Poverty remains a pervasive challenge in Nigeria, with women disproportionately affected due to entrenched socio-economic and cultural inequalities (World Bank, 2023). In Oyo State, cash transfer programmes have been introduced as a pivotal intervention to mitigate poverty and empower women. These programmes aim to provide financial relief and improve access to essential services, thereby reducing vulnerability and promoting economic independence. However, the effectiveness of these interventions has been inconsistent, with significant gaps in reaching the most vulnerable women.

One critical issue lies in the identification and targeting of beneficiaries. Poor data management and lack of transparency often result in the exclusion of deserving individuals and the inclusion of ineligible participants (Abdulkareem & Ajayi, 2022). Furthermore, logistical challenges, such as delays in disbursements and inadequate communication, exacerbate the struggles of beneficiaries, leaving many women unable to fully utilise the support provided (Adepoju et al., 2021). Cultural norms and societal expectations also play a significant role, as women in some communities' face restrictions on financial independence and decision-making, limiting the impact of cash transfers on their lives.

In addition to these barriers, the absence of complementary support services, such as financial literacy training and access to savings or credit facilities, diminishes the sustainability of the programme's benefits (Bastagli et al., 2022). Without such support, cash transfers risk becoming short-term palliatives rather than catalysts for long-term empowerment.

Given these challenges, it is imperative to examine the underlying barriers to effective cash transfer implementation in Oyo State and explore strategies for improvement. This study seeks to provide insights into the lived experiences of women beneficiaries and to propose practical solutions to optimise the programme's outcomes, thereby contributing to the broader discourse on poverty alleviation and gender equality in Nigeria.

Research Questions

- What are the barriers to effective cash transfer among women vulnerable to poverty in Oyo state?
- What are the strategies/ ways of improving cash transfer among women vulnerable to poverty in Oyo State?

METHODOLOGY

This study employed a qualitative research approach, specifically a descriptive phenomenological design, to explore the barriers to effective cash transfer programmes and strategies for improvement among women vulnerable to poverty. The phenomenological design was chosen to gain a deeper understanding of participants' lived experiences and perceptions (Creswell & Creswell, 2017). This approach enables the researcher to uncover the meaning and essence of participants' experiences through rich, detailed descriptions of the phenomenon under investigation.

Population and Sampling Technique

The study targeted women beneficiaries of cash transfer programmes in Oyo State, Nigeria, as well as key informants with expertise and experience in social protection programmes. Oyo State is divided into three senatorial districts: Oyo North, Oyo Central, and Oyo South. From these districts, six local government areas (LGAs) were randomly selected (two LGAs per district).

A purposive sampling technique was employed to select a total of 18 key informants, with three participants chosen from each LGA. Participants were purposefully selected based on their direct involvement in or knowledge of cash transfer programmes, ensuring that the study captured relevant and insightful perspectives. This sampling strategy ensured the inclusion of individuals with firsthand experiences and expertise critical to understanding the barriers and opportunities in cash transfer implementation.

Reliability of the Instrument

The Key Informant Interview (KII) guide was developed based on the research questions and objectives, ensuring alignment with the study's aims. Open-ended questions were carefully crafted to encourage participants to share detailed and meaningful responses. To enhance the reliability of the instrument, the KII guide was piloted with a small group of informants prior to the main data collection. This process allowed for the refinement of questions to ensure clarity, relevance, and depth. Additionally, triangulation was employed by cross-referencing data from multiple participants and sources to validate the findings.

The reliability of the qualitative instrument was further strengthened through rigorous adherence to Creswell and Creswell's (2017) qualitative research guidelines. Interviews were audio-recorded and transcribed verbatim, and the analysis was carried out using MAXQDA 2020 software to ensure systematic coding and theme development. This meticulous process ensured that the data collection and analysis maintained a high level of reliability and methodological rigour. The KII guide was developed based on the research questions and objectives, and it consisted of open-ended questions that allowed participants to share their experiences and insights in detail.

The collected data were analysed using a phenomenological analysis approach. The analysis involved several stages, including transcription, coding, and theme identification. The transcripts were read and re-read to identify patterns and themes, and the data were coded using MAXQDA 2020 coding software. The codes were then organised into themes, which were further refined and interpreted. The qualitative analysis began with verbatim transcription of participant interviews, followed by familiarisation with the data through immersive reading and initial notations. Using Braun and Clarke's (2006) thematic analysis framework, initial codes were generated and systematically applied across the dataset to identify patterns and themes. These codes were iteratively refined to ensure they accurately captured significant data features. Themes were then reviewed and revised to ensure they aligned with the research questions. MAXQDA 2020 analytical software facilitated this process. This rigorous approach ensured a comprehensive and systematic thematic analysis, adhering to Braun and Clarke's guidelines for transparency and methodological rigour. The researcher provided a detailed description of the research context, participants, and methods to facilitate transferability.

Ethical Considerations

The principles of ethical research conducted in this study. Participants provided informed consent before participating in the study, and all data were anonymised to protect participant confidentiality. This study used a phenomenological design and KII to provide a rich and detailed understanding of the barriers to effective cash transfer and strategies of improving cash transfer among women vulnerable to poverty. Its findings contribute to the existing literature on plights and panaceas of cash transfer programme among women vulnerable to poverty in Oyo State and provide implications for practice/policy.

RESULTS

What are the barriers to effective cash transfer received among beneficiaries?

This research describes the challenges encountered by cash transfer beneficiaries in Oyo state. Analysis of participants responses revealed the problems that militate against the smooth running of cash transfers. Two sub-themes emerged from the data which are coded as challenges experienced by the participants and no challenges encountered by the participants. The challenges experienced by the participants are unstable network, irregular payment, long queues, introduction of ATM mode of payment, as well as aggrieved non-beneficiary.

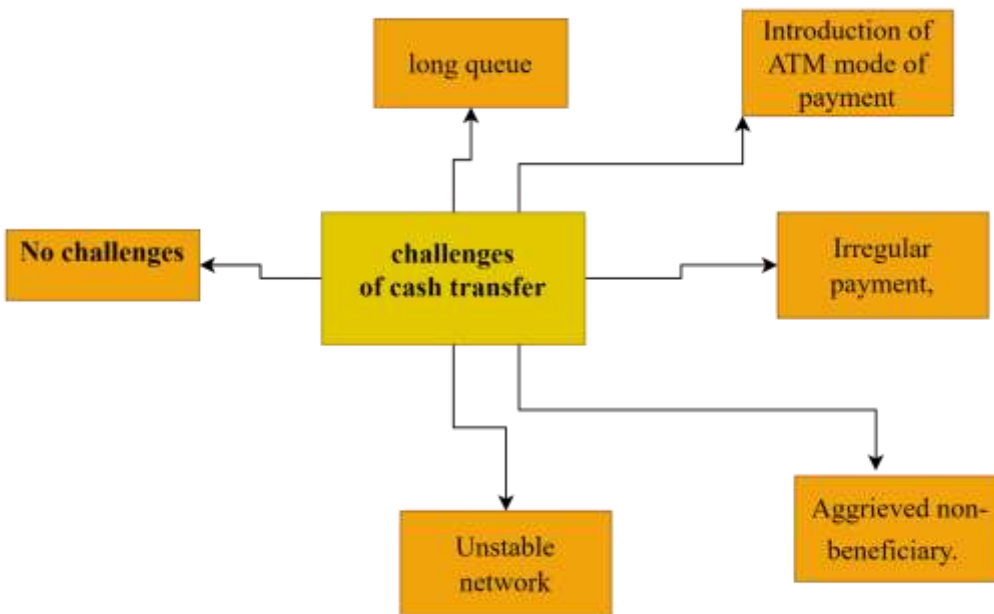


Figure 1: Challenges cash transfer beneficiaries faced in Oyo state

Challenges

This sub-theme describes the challenges that militate against the cash transfer programme in Oyo state. Nine of the Participants acknowledged the various challenges faced regarding cash transfer

programme in Oyo state. Nonbeneficiary of cash transfer accused coordinators of being partial. For instance, Participant 8, a 39-year-old petty trader expressed that non-beneficiary of the programme in the neighbourhood accused them of favouritism. The participant stated *“We were accused of favouritism and corruption by the non-beneficiary.”* Non-beneficiary publicly embarrassed the coordinator by flogging him. A participant expressed: *“The non-beneficiary frustrated our lives to the extent they embarrassed and flogged our coordinator, it is obvious, the progress we were making through the cash transfer programme intimidated the non-beneficiaries.”*

The introduction of the Automated Teller machine in the collection of cash transfers was challenging to the participants. For instance, Participant 10, a 49 years old trader expressed: *“When I was receiving the cash by hand, it was seamless but when the ATM card was introduced it was challenging.”* Three of the participants see the irregular payment as a challenge of the cash transfer programme. At times, the government delay the payment of the cash transfer for the beneficiaries for five months which adversely affected their standard of living. For instance, participant 4, a 55 years old Provision vendor expressed: *“If they owe us five months, the backlogs will be paid at once. During the time we were not paid for months, it affected me in catering for my children in school and whenever we received the money, I would use it to settle my children.”*

Furthermore, participant 17, a 39-year-old housewife thought that cash transfer would have alleviated poverty to a large extent if the payment was regular:

“Had it been the money is regular; it would have gone a long way in poverty alleviation. At times, we received it in the first and the third month. However, when it was received, it helped us a lot. My prayer is that God will help the government to do more and elevate them.”

There was a network problem when the beneficiary wanted to receive their money. Substantiating this hitch, participant 9, a 56-year-old woman expressed that there is usually network issue during the programme. The Participant stated: *“At times they may complain about the network, however, I used to receive my own on the first day.”* There was a long queue at the centre during the cash transfer. Three of the Participants indicated that long queues and crowded centres are one of the problems encountered by cash transfer beneficiaries. For instance, participant 1, a 43-year-old soft drink dealer stated: *“it takes time to receive the money because there was a queue, our centre will be jam-packed.* In the same way, participant 12, who sells Malt and Coca-Cola expressed that the overwhelming population of the beneficiaries caused long queues, making some beneficiaries receive their money in the evening. The participant stated: *“The beneficiaries are many, at times, it will be in the evening until you will receive your money.”* Similarly, participant 13 who sells soft drinks indicated:

“We usually come earlier to the centre and when we are at the centre, there will be a crowd and sometimes, we do not eat our breakfast so that we can get to the centre earlier; as a result, some beneficiaries are hungry and we have money to eat at the centre.”

On the other hand, thirteen of the participants expressed that there were no challenges during the cash transfer programme. For instance, Participant 14, a 58-year-old trader believed that the cash transfer programme was seamless: *“There were no challenges at all, there was no inconvenience, I received an ATM card.”* Likewise, participant 4, a 55 years old provisions vendor lived in a place that was not far from the cash transfer centre: *“There were no challenges, our centre is not far.”* In the same vein, participant 6, a 46-year-old small-scale business owner stated that there was no challenge at all during the programme. The participant stated: *“there were no challenges at all. It was easy for us.”* Participant 7 also stated: *“I did not face any challenges during the programme.”* Also, participant 11, a 52-year-old pepper grinder faced no challenges during the cash transfer programme: *“There were no challenges.”* Similarly, participant 15, a 51-year-old farmer stated that there was no problem during the cash transfer programme: *“There was no problem encountered during the programme.”*

What are the suggestions to improve the accessibility of the benefits of social protection cash transfer?

This research question highlighted various suggestions that the beneficiaries of the cash transfer programme made for governments to improve the programme in Oyo state. Three suggestions were coded into five sub-themes which are continuity of the programme, increment in the amount given to the beneficiaries, inclusion of other non-beneficiary, beneficiary should be paid in cash as well as Government should give loan to the beneficiary.

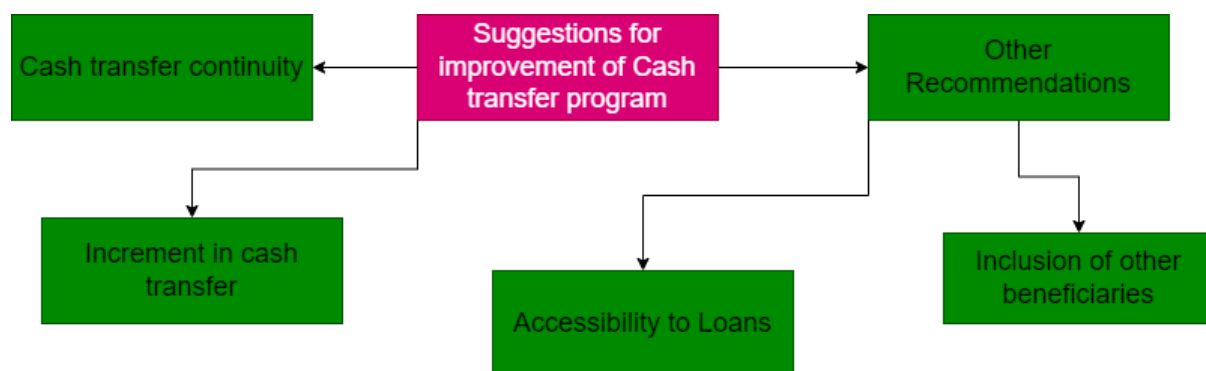


Figure 2: Suggestions to Improve Cash Transfer Programme

Cash Transfer Continuity

This sub-theme describes how participants recommended that the government should continue the programme. Twelve of the participants expressed that the government should continue the cash transfer programme. For instance, participant 4, a 55-year-old provisions vendor expressed that cash transfers relieved the burden of school fees. The participant stated: *“The government should continue the payment of the money because we were relieved of burden in terms of my children's school fees, house maintenance, and daily feeding.”* In tandem, participant 1, a 43-year-old soft drink dealer expressed:

“I appreciate the government; however, I implore them to continue the programme because Nigeria has a lot of poor citizens, as for me, I graduated from school 15 years ago, I bagged NCE, I worked in a private school for 10 years, I left teaching for business when there was no improvement in my standard of living. The government should continue the programme.”

Similarly, participant 6, a 46-year-old small-scale business owner expressed that the government should continue the programme as the price of commodities is skyrocketing daily: *“I want to beg the government that they should not forget us. Due to the increase in the price of foods in the market, little money is not enough again. The government should continue the programme and improve on what they were doing before.”* Similarly, Participant 16, a scale business woman added *“Government should continue the programme because the price of commodities is skyrocketing daily.”*

Furthermore, Participant 12 who sells Malt and Coca-Cola indicated that the programme was helpful: *“The government should continue the case transfer programme because the money helped me a lot. "Oti dun ma wa lenu, pose mewa ninu ayewa (We are used to it; I don't wish for discontinuation of it as it is helping my productivity) " I have a lot of children to sponsor. God will bless the government.”* Similarly, participant 17, a 39-year-old housewife added: *“The government should continue the programme because it helps us a lot when we are receiving it in terms of eating, drinking, and sponsoring my children.”*

In the same vein, participant 15, a 51-year-old farmer has relied on the programme for survival; thereby the participant implores the government to continue the programme. *“I am imploring the government to be merciful and continue the programme because I have children. When they have not given us the money, there is no help,”* Participant 5 who is a 61-year-old business woman and participant 3, who is 49-year-old housewife also implore the government to continue the programme. According to the words of the participants: *“The government should continue the programme.”*

Increment in Cash Transfer

Twelve of the participants expressed that the government should increase the amount given to beneficiaries. For instance, participant 4, a 55 years old provisions vendor stated *“my suggestion is that they should increase the money”* in the same vein, Participant 7 stated *“They should increase the money and should not reduce the money.”* Cash transfer was used to cater to the aged mother. Participant 10, a 49-year-old trader used cash transfer to buy medication for loved ones. The participant added: *“when the programme stopped, it affected me financially. My mother had stroke and I had to use the money to buy drugs to take care of her, but when they stopped, it affected my care for my mother. I will plead with the government to increase the money.”*

Again, participant 13, who sells soft drinks beckoned on the government that the amount been paid cannot cater for family needs any longer: *“We implore the government to increase the money because in Nigeria small money cannot cater for our needs, we will be happy if the*

government increases the money.” Participant 15, a 51-year-old farmer added: *“They should continue the programme and increase the money because things are costly presently.”*

In the same vein, Participant 16, a small-scale businesswoman expressed *they should increase the amount given to the beneficiary*. Beneficiaries would appreciate the government if the money could be increased: *“we will appreciate if the money can be increased.”* Participant 5, who is a 61-year-old businesswoman who is a Muslim always remembers government in her prayers that the money should be increased. The Participant added: *I used to pray for the government during my early morning prayer in the mosque that they should not forget us. Due to the increase in the price of foods in the market, little money is not enough gain.* Cash transfer money was too small to provide basic needs in the home. Participant 8 a 39-year-old petty trader sharply said *“The cash transfer money is too small”*

Beneficiaries of cash transfers were still expecting the government to continue and increase the amount given to participants. Participant 9, a 56-year-old woman who is an a, she could not do any business or farming any longer, called upon the government to continue and increase the money: *“Government should continue the programme because we are expecting that we would be called back, because of my age I cannot farm or do business so the government should continue the programme.”* The participant further added; *“The government should continue the programme and improve on it. If they increase it, we will thank God and if not, will also appreciate it.”*

Other Suggestions

This sub-theme highlighted other suggestions that cash transfer beneficiaries made to improve the effectiveness of the programme in poverty alleviation and improvement in high standards of living among participants. The suggestions are the inclusion of other women and accessibility to loans for the beneficiary. The government should include other citizens who have not benefited from the programme. One of the participants advised that the government should have an inclusive plan for other women who have not benefited from the programme. Participant 17, a 39-year-old housewife, advised the government to include other women in the programme. The participant stated: *“They should also include other women in the programme.”* On the other hand, two of the participants suggested that loans should be given to the beneficiaries. For instance, participant 14, a 58-year-old trader expressed that *“they can even give us loan so that we can use it to do business, we will be faithful with the money.”* In the same vein, participant 2, a 52-year-old herbal mixture seller expressed that government should give beneficiary loans: *“if they can give us loan, we will be grateful so that we will be great in life.”*

DISCUSSION ON PLIGHTS IN RECEIVING CASH TRANSFERS: ANALYSIS AND DISCUSSION

Research question 1 investigates the plights faced by beneficiaries in receiving their portion of the cash transfer in Oyo State. The analysis revealed various obstacles that hinder the smooth execution of the cash transfer programme. These challenges are categorised into two sub-themes: those experienced by the participants and those who reported no challenges. The experienced challenges include unstable networks, irregular payments, long queues, the introduction of ATM

mode of payment, and aggrieved non-beneficiaries. Network instability was a significant issue reported by the participants. For instance, Participant 9, a 56-year-old woman, mentioned, "*At times they may complain about the network, however, I used to receive my own on the first day.*" This corroborates findings by Aker and Mbiti (2010) which note that connectivity issues are prevalent in many parts of Africa, affecting the delivery of essential services. Such network problems can cause delays and frustration, impacting the overall efficiency of the programme.

Irregular payments were another major challenge, with several participants noting the negative impact on their financial stability. This aligns with Gentilini et al. (2014) that consistent and predictable cash flows are crucial for the financial planning of low-income households. Irregular payments undermine beneficiaries' ability to manage their finances effectively, reducing the programme's overall impact. Long queues at the collection centres were frequently cited as a challenge. This agrees with the observations of Grosh et al. (2008) that those logistical inefficiencies, including long wait times, can discourage participation and reduce the effectiveness of social protection programmes. Long waiting times can discourage beneficiaries and create additional burdens, especially for those with other responsibilities.

The switch to using Automated Teller Machines (ATMs) for cash transfers posed difficulties for some participants. This is in line with the World Bank (2016), which notes that digital payment systems can exclude beneficiaries who lack the necessary skills or access to technology, exacerbating existing inequalities. This transition requires beneficiaries to be familiar with ATM operations, which may not be the case for all recipients, especially those in rural areas. Non-beneficiaries of the programme sometimes expressed their frustrations in disruptive ways. This observation corroborates Devereux and Sabates-Wheeler (2004) that targeting errors and the exclusion of eligible individuals can lead to social tensions and undermine the programme's legitimacy.

Contrary to the above experiences, some participants reported no challenges in receiving their cash transfers. This variation in experiences suggests that the programme's effectiveness can be inconsistent, likely influenced by geographic and infrastructural differences. This finding aligns with the observation of Gentilini et al. (2014) that the success of social protection programmes can vary significantly based on local implementation contexts. Network issues are common in developing countries, where infrastructure can be underdeveloped. According to Aker and Mbiti (2010), mobile phones and related technologies face significant connectivity challenges in many parts of Africa, impacting the delivery of services like cash transfers. This finding is in line with the experiences of the participants in Oyo State, where network instability was a recurrent issue.

The impact of irregular payments on poverty alleviation programmes has been widely documented. Consistent and predictable cash flows are critical for the financial planning of low-income households (Gentilini et al., 2014). Irregular payments undermine the ability of beneficiaries to manage their finances effectively, reducing the programme's overall impact. This agrees with the participants' experiences, where delays in payments caused significant financial strain. Long queues and crowded collection centres are indicative of logistical inefficiencies. Studies such as those by Grosh et al. (2008) highlighted that the physical distribution of benefits in social protection programmes often faces challenges, including long wait times, which can discourage participation and reduce programme efficacy. The participants' accounts of long queues and crowded centres in Oyo State corroborate these findings.

The introduction of ATMs represents a move towards digitisation in cash transfer programmes. However, the World Bank (2016) noted that digital payment systems can exclude

beneficiaries who lack the necessary skills or access to technology, exacerbating existing inequalities. This observation is in line with the difficulties expressed by participants in Oyo State, where the introduction of ATMs was challenging for many. The social dynamics between beneficiaries and non-beneficiaries can significantly affect the perceived fairness and acceptance of cash transfer programmes. As Devereux and Sabates-Wheeler (2004) suggested targeting errors and the exclusion of eligible individuals can lead to social tensions and undermine the programme's legitimacy. The experiences of beneficiaries in Oyo State, who faced accusations of favouritism and corruption, align with this observation.

The challenges faced by beneficiaries in receiving cash transfers in Oyo State highlight several critical areas for improvement. Addressing network issues, ensuring regular payments, managing queues efficiently, facilitating the transition to digital payments, and mitigating conflicts with non-beneficiaries are essential for enhancing the programme's effectiveness. These findings underscore the need for a comprehensive approach to social protection that considers the varied experiences of beneficiaries to ensure equitable and efficient delivery of support.

CONCLUSION

The findings of this study illuminated the pivotal role that cash transfer programmes play in alleviating poverty among women in Oyo State. While these programmes have undeniably offered financial relief and improved access to essential services, their potential remains hampered by systemic challenges. Issues such as irregular payments, logistical inefficiencies, and the introduction of technology without adequate training have constrained the programme's reach and effectiveness. Additionally, cultural and societal barriers continue to impede women's economic empowerment, limiting the transformative impact of these initiatives.

Nevertheless, the testimonies of beneficiaries highlighted the programme's value in enhancing household stability and fostering resilience, particularly in meeting immediate needs such as food, education, and healthcare. These programmes, when thoughtfully implemented, can be a powerful tool in reducing vulnerability and promoting gender equality. However, for these benefits to be sustained and amplified, deliberate efforts must be made to address the structural and operational gaps identified.

Recommendations

- To enhance the reliability and impact of cash transfers, the government should prioritise the regular and timely disbursement of funds. This would enable beneficiaries to better plan and manage their financial responsibilities, reducing the financial strain caused by delays.
- The government should ensure robust data management and transparent selection processes essential to ensure that cash transfers reach the most deserving beneficiaries. This would minimise inclusion errors and reduce social tensions between beneficiaries and non-beneficiaries.
- The government should put in measures such as decentralising payment centres and utilising mobile outreach programmes which could mitigate challenges related to long queues and overcrowding. This approach would also improve accessibility for rural beneficiaries.

- The government should incorporate financial literacy training and digital skills workshops into the programme which would empower women to make better financial decisions and adapt to digital payment systems. Special attention should be given to older women and those in rural areas who may lack access to such resources.
- Given the rising cost of living, the amount allocated to beneficiaries should be periodically reviewed by the government and adjusted to ensure that it remains adequate for addressing their basic needs.
- Community sensitisation and participatory approaches should be employed to foster trust and reduce stigma associated with cash transfers. Engaging beneficiaries in the design and implementation of the programme would ensure that it aligns more closely with their needs and realities.

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