PULSE SUMMIT 2026 | Public Finance: Unlocking Last Mile Services

International Budget Partnership NIGERIA

SUMMIT OUTCOMES REPORT

From Approved Budgets to the Last Mile

Examining Budget Implementation in Nigeria

FINDINGS, REFORM PRIORITIES AND NEXT STEPS

3 September 2026 | Abuja, Nigeria












2026 NIGERIA BUDGET
TOTAL BUDGET SIZE
₦68.32 TRILLION
Development Fund for Capital Expenditure N32.20tn
Recurrent Expenditure N15.40tn
Debt Service N15.80tn
Statutory Transfers
22.5%
47.1%
23.1%
7.0%
100%
Approved under the 2026 appropriatio Act
Effective from 1 April, 2026
om choices to law
4
BUDGET BECOMES LAW
President assents. The approved budget becomes the law of the land.
GET CAN BREAK
A BUDGET IS THE PLAN.
Approval does not yet mean cash is available.
for everyone.
03 RELEASE
DOES THE APPROVED MONEY ACTUALLY BECOME AVAILABLE ?
The budget authorises spending. Release makes money available to spend.
THREE DIFFERENT THINGS - THREE DIFFERENT MOMENTS
₦100 APPROVED
The National Assembly approves the budget Government has authority to spend
N? RELEASE
Funds are approved for release and become available to MDAs
N? SPENT
APPROVAL IS NOT CASH. RELEASE IS NOT SPENDING.
THE RELEASE JOURNEY From approval to funds available
1 BUDGET IS APPROVED National Assembly approves the budget. Government has authority to spend.
2 CASH IS PLANNED Government assesses available revenue and cash needs.
3 RELEASE IS AUTHORISED Funds are approved for release to MDAs
4 FUNDS BECOME AVAILABLE MDAs can now begin using the approved funds.
APPROVED ≠ RE ≠ SPENT ≠ DELIVERED
An Approved budget money available to soend.
WHERE THE CHAIN CAN BREAK AT THE RELE
CASH SHORTFALLS Not enough money is available in the treasury when needed.
L RELEASES portion of the ed amount is eleased.
COMPETING OBLIGATIONS Other payment pressures crowd out releases to priority areas.
WHEN MONEY ARRIVES MATTERS
EARLIER RELEASE More time to plan, procure and implement
RELEASE TURNS THE BUDGET FROM A PROMISE INTO MONEY THAT CAN BE USED. But having the money is only the next step
TIMELY AN TO DELIVE
THE TIME AND RESOURCES THEY NEED
04 PROCUREMENT
HOW DOES GOVERNMENT BUY WHAT PEOPLE NEED ?
Procurement turns released funds into goods, works & services for people.
WHAT WE BUY
THE PROCUREMENT JOURNEY
01 NEED IDENTIFIED
02 PROCUREMENT PLANNED
03 SPEC & BID
05 BIDS EVALUATED
06 APPROVAL/ NO-OBJECTION (WHERE APPLICABLE)
07 CONTR AWARI
GOOD PROCUREMENT GETS THE..
RIGHT THING What people actually need.
RIGHT QUALITY Standards are met and last longer
RIGHT PRICE Fair price, no overpayment
RIGHT TIME Delivered on time, when needed.
PROCUREMENT IS WH MEETS THE MARKET
Getting it right means governmer
HUMAN CONSEQUENCE
Money can be available and still fail to become medicines, functioning classrooms, equipment, roads or water systems.
The Budget is the Plan. Let's make








BALLROOM
3
A clean audit opinion proves every funded service reached the intended community.






responsibilities unclear, and what still needs to be




FOLLOW
THE
MONEY
TO THE
PULSE

INSIDE THE REPORT

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EXECUTIVE SUMMARY

From public money to public value

Every year, public budgets set out what government intends to fund and deliver. But an approved budget is only one point in a longer implementation process. Funds must be released and cash made available. Procurement and contracting must be completed. Programmes and projects must be implemented. Services must reach people, function as intended and, where problems arise, be corrected.

The inaugural PULSE Summit, convened by the International Budget Partnership Nigeria on 3 September 2026 in Abuja, examined what happens along that journey. Under the theme "From Approved Budgets to the Last Mile: Examining Budget Implementation in Nigeria," PULSE brought together government institutions, legislators and oversight actors, civil society organisations, development partners, practitioners, community representatives and media around one public-finance question: when resources are approved, what determines whether they become services and public value that people can experience?

Each Lab used the evidence as a starting point and then brought institutional, frontline and community experience into the discussion. Participants examined where implementation slowed or broke, why it happened and what practical changes could improve delivery.

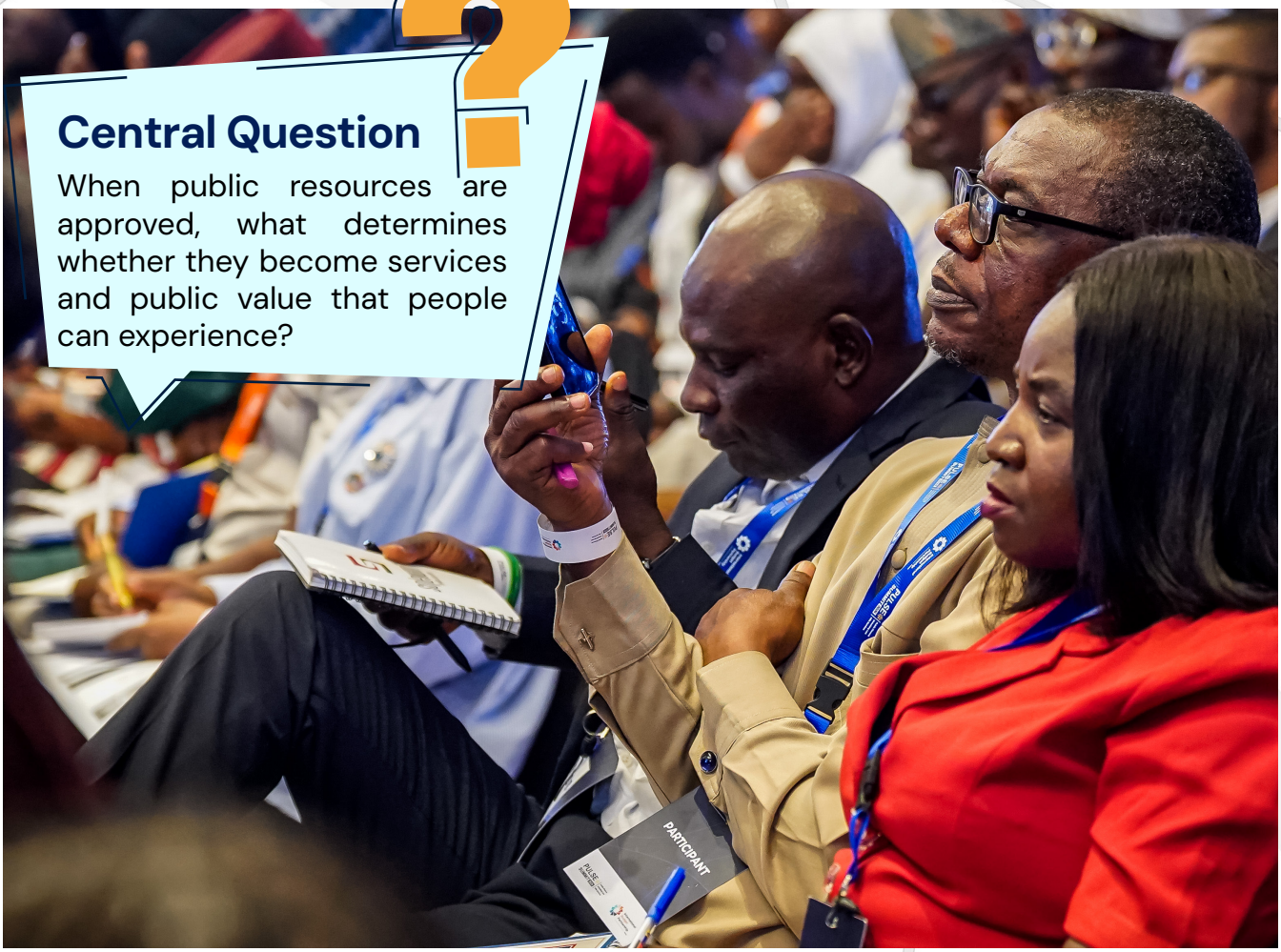
A delayed project may reflect inadequate financing, late release, procurement timing, incomplete documentation, a legitimate expenditure control, weak project preparation, poor coordination or limited implementation capacity. Similar symptoms can therefore require very different responses.

PULSE 2026 identified sector findings, reform priorities and questions requiring further work, and created a basis for public follow-through via the PULSE Reform Tracker.



PULSE 2026 IN BRIEF

Five working Labs - Health, Education, Water, Sanitation and Hygiene (WASH), Social Protection, and Public Debt and Accountability - each began with a sector evidence package drawn from budgets, implementation reports, programme records, monitoring and service-delivery evidence, and research. Participants combined that evidence with institutional experience, frontline experience and community perspectives to identify implementation bottlenecks and practical reform priorities. The Summit focused on whether approved resources ultimately become functioning services and public value.



Central Question

When public resources are approved, what determines whether they become services and public value that people can experience?

What emerged across the five Labs

1 **People should be able to follow public money from what was approved to what was delivered.**
Across the Labs, the recurring problem was the gap between plans, budgets and financing decisions and what was later released, implemented and delivered.

2 **An approved budget is not the same as money available to spend.**
Approval, release and cash availability are different stages. An approved budget does not necessarily mean that funds have been released or that cash is available to spend.

3 **Late release or late delivery can make a programme less useful.**
For time-sensitive services, a resource that arrives months late may no longer meet the need it was intended to address.

4 **Services need running costs after they are built or launched.**
Facilities, schools, WASH systems and social-protection programmes need staff, supplies, maintenance, administration and other operating costs to keep working.

5 **Spending figures should be checked against what was delivered.**
Financial records show what was recorded as spent. They do not, by themselves, show what was built or supplied, whether it functions, or whether people can use it.

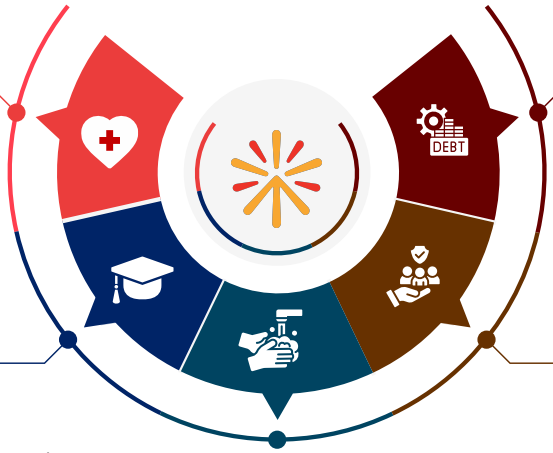
6 **Implementation can stall when responsibility moves between institutions.**
Money, approvals, information and decisions often pass from one actor to another. A weak hand-off can stop delivery even when individual institutions have completed their own tasks.

7 **A service can exist and still be inaccessible or unusable.**
A school may be inaccessible, records on a social register may be difficult to correct, or a water scheme may be completed but no longer function. Availability on paper is not the same as access in practice.

8 **Reporting a problem is not enough; someone must respond and correct it.**
Monitoring, complaints, audits and citizen feedback matter when the finding reaches the responsible institution and leads to a documented response or corrective action.

EXECUTIVE SUMMARY

Five sectors, one implementation challenge



01 HEALTH

Plans, approvals, routine operating finance and staffing need to connect more clearly to facility-level delivery.

02 EDUCATION

Education budgets and implementation should connect policy priorities to learners, schools, teachers, reliable data and actual delivery.

03 WASH

Financing and responsibility must continue beyond construction so WASH services remain safe, functional and maintained.

04 SOCIAL PROTECTION

Registration, identity, payment and grievance systems must work together so eligible people receive support.

05 PUBLIC DEBT

Borrowing should be traceable from purpose and terms to use, results, oversight, repayment and the effect on future budgets.

From Findings to Public Follow-Through

Across the five Labs, the Summit identified reform priorities around traceability, timing, functionality, access, institutional responsibility and public accountability. The next stage is to work with relevant institutions and partners to turn selected priorities into practical actions that can be followed over time.

The PULSE Reform Tracker will make that follow-through visible. For each tracked priority, it will show the issue, the change sought, the next action, the responsible institution or actor once agreed, the first milestone and the evidence available on progress. The purpose is to keep public attention on what has moved, where progress has stalled and what further work is needed.

FINDING → PRIORITY → ACTION → MILESTONE → PUBLIC UPDATE

PULSE follow-through will focus on whether sector priorities move from discussion to action and whether evidence of progress is visible to the public. The Tracker provides continuity between the Summit and the work that follows.

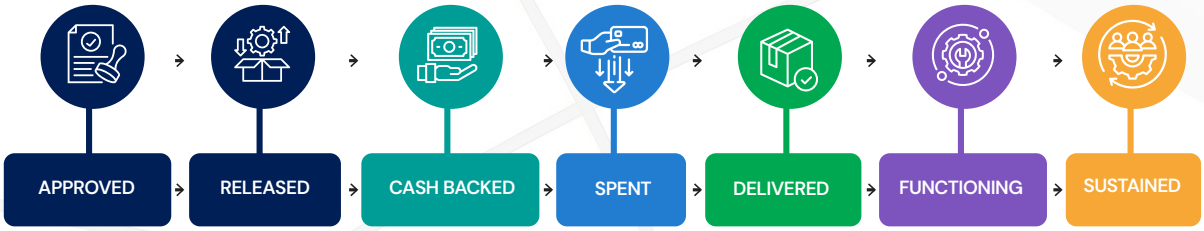


1 PURPOSE AND APPROACH

Why PULSE focused on implementation

The PULSE Summit was created to focus attention on a part of public finance that often receives less scrutiny than budget formulation: implementation.

Why approval is only the start



An approved budget authorises spending; it does not show whether funds were released, whether cash was available to spend, whether spending occurred, or whether the intended service was delivered and sustained. Budget implementation and monitoring reports provide important information on what happens after approval, but they are not always published in time or at a level of detail that allows citizens to follow individual projects through the delivery chain. PULSE therefore looks beyond approval to ask where implementation slowed, changed or stopped.

What was the PULSE Evidence Compendium?

A sector evidence package prepared ahead of the Summit. It brought together approved budgets and appropriations, Budget Implementation and Performance Reports, sector and programme records, financial and audited statements, oversight information, monitoring and service-delivery evidence, and relevant research. The cases gave each Lab a common starting point for examining where implementation was slowing, changing or breaking.

The Summit asked what happened after approval - where implementation slowed, changed or stopped, who held responsibility at that point, and what evidence would show that the public experienced a better result.

1 PURPOSE AND APPROACH

Five Labs, one implementation question

The Summit applied that framework to five different sectors. Health asked whether public resources become care people can access and use. Education examined whether financing results in the teachers, learning materials and facilities children need to learn. WASH considered whether public resources become safe services that reach people and continue to operate reliably. Social Protection examined whether support reaches intended people when they need it. Debt asked whether borrowing can be followed from purpose and approval to use, public value and repayment.

The Labs were structured as working conversations rather than conventional conference panels. Each began with selected cases from the Evidence Compendium, followed by discussion of the implementation bottlenecks, institutional and frontline experience, practical reform priorities and areas requiring further work.

Bringing these perspectives together allowed participants to move beyond the question of whether money had been approved or spent and ask what happened next: what was delivered or achieved, what worked, what did not, and who was responsible.



01 HEALTH
Do resources become care people can access and use?

02 EDUCATION
Do resources become teachers, learning materials and functioning schools?

03 WASH
Do resources become safe services that work and keep working?

04 SOCIAL PROTECTION
Does support reach intended people when they need it?

05 PUBLIC DEBT
Can borrowing be followed from purpose and approval to use, public value and repayment?

A COMMON QUESTION



Across all five Labs, the same question guided the discussion: where does the chain from approved resources to services and public value break and what practical change could improve the result?

2 OPENING THE SUMMIT

From approval to delivery

TAIWO OYEDELE
Honourable Minister of Finance and Coordinating Minister of the Economy

The Minister framed the last-mile problem as the distance between a budget that is approved and the outcome actually experienced by people. He described that distance through three connected bridges: fiscal, institutional and accountability.

Three bridges between approval and delivery

THE FISCAL BRIDGE

Budgets are approved against expected revenues and financing conditions. When revenue performance, releases or cash availability differ from those expectations, implementation changes.



THE INSTITUTIONAL BRIDGE

Even where financing exists, public resources still have to move through administrative systems, procurement, implementing institutions and, in many cases, different tiers of government before becoming a service.



THE ACCOUNTABILITY BRIDGE

Citizens may be able to see what government promised while finding it much harder to see, in timely and usable ways, what was eventually delivered and what happened when implementation fell short.



The Minister also located implementation within Nigeria's federal system. His description of fiscal federalism as an unbroken chain of responsibility from Abuja to the ward captured a central PULSE insight: implementation can fail at the hand-offs between institutions and levels of government, rather than inside one institution alone.

FROM DISCUSSION TO FOLLOW-THROUGH

The Minister closed by challenging government participants to make Lab commitments costed, owned and reportable, while calling on civil society and development partners to hold institutions to their commitments. He also stated that the Ministry of Finance would engage constructively with the Reform Tracker.

"To my colleagues across government: treat every commitment you make in your Lab today as if it were a budget line — costed, owned, and reportable. The Ministry of Finance will engage constructively with the Reform Tracker, because a credible tracking mechanism run in partnership with civil society strengthens, rather than threatens, the very essence of the investment in these sectors.

To our development partners and representatives of civil society: hold us to what we sign up to today. And to everyone in this room: let us be precise about what success looks like a year from now. It will not be a bigger budget line. It will be a functioning clinic, a teacher present, a tap that runs, a payment that reaches a vulnerable household on schedule."

- TAIWO OYEDELE





"When the delivery chain breaks, citizens often pay twice . . . The last mile is therefore not simply the end of the public-finance chain. It is the reason the chain exists."

– Dr Joe Abah, OON

2 OPENING THE SUMMIT

Start with the citizen and work backwards

DR JOE ABAH, OON
Regional Director for Africa, DAI

Dr Abah approached the implementation challenge from the experience of the citizen. He urged participants to start with the service problem and work backwards through delivery, procurement, cash availability, releases, budgeting and planning until the actual break becomes clearer.

He cautioned against assuming that every implementation problem has the same explanation. Revenue constraints, legitimate expenditure controls, weak planning, procurement timing, institutional fragmentation, limited capacity, waste and accountability failures require different remedies.



DIAGNOSE THE ACTUAL BREAK
Similar symptoms can have different causes and require different remedies.

SPENDING IS NOT SUCCESS
Execution rates need to be read alongside physical and service performance.

END-TO-END RESPONSIBILITY
Each actor can complete a formal task while the overall public result still fails.

CLOSE THE ACCOUNTABILITY LOOP
Transparency matters, but accountability requires response and corrective action.

Together, the opening address and keynote shifted the Summit away from the question of how much government spends and toward a more demanding question: where exactly does implementation break, why does it break there, and what would need to change for people to experience a different result?

3.1 HEALTH

Linking financing to functioning care



BOTTLENECKS AND LAB FINDINGS

KEY IMPLEMENTATION BOTTLENECKS

- Health plans and budgets are not always built from the same realistic funding limits.
- Approved budgets and completed requests do not always translate into timely releases and cash for implementation.
- Funding can be delayed by incomplete facility documentation or by slow approvals after a complete submission.
- Government and partner plans and funding can run in parallel, making the full financing picture and real gaps difficult to see.
- Capital investment can move without enough financing for staff, medicines, utilities, transport, maintenance and routine operating costs.
- Health facilities do not always have the right number, skills mix or distribution of workers for the services they are expected to provide.
- Weak forecasting, procurement and distribution can leave facilities without essential medicines and commodities when services expand.
- Patients can still face high out-of-pocket costs when publicly financed medicines, diagnostics or other essential services are unavailable at the point of care.
- Weak monitoring, limited data and a lack of safe, confidential reporting channels can make it difficult to see where delivery is stuck and who should act.

WHAT THE LAB FINDINGS HIGHLIGHT

Plans can be prepared before the realistic funding ceiling is known.
Health teams may develop Annual Operational Plan activities before they know the amount likely to be financed. A technically sound plan can therefore cost more than the approved budget or available cash can support.

A complete funding request can still be delayed at later stages.
Some delays arise because business plans, accounts or supporting documents are incomplete. Others occur after a complete request has been submitted, while it awaits approval, sign-off, release or cash availability. These are different bottlenecks and require different responses.

A new or upgraded facility can still fail to provide care.
Infrastructure does not deliver services on its own. Facilities also need the right workers, medicines, equipment, utilities, transport, maintenance and day-to-day operating funds.

Development partner funding can keep services running while making underlying gaps in public financing less visible.
When partners pay for commodities or operating costs, government budget records alone can understate the full cost of the service and make it harder to see what would stop if partner support falls.

Poor forecasting and distribution can create stock-outs even when supplies exist elsewhere.
Commodity planning and procurement should reflect expected demand and consumption data, while distribution should be tracked all the way to the facility rather than stopping at central purchase.

A facility can be open and still be unaffordable to use.
When medicines, tests or other essential inputs are unavailable through the public service, patients may have to pay out of pocket to obtain them elsewhere or go without care. Last-mile performance therefore includes what people can obtain at the facility and what costs are shifted to households.



REFORM PRIORITIES AND PULSE FOLLOW-THROUGH

PRIORITY REFORMS FOR FOLLOW-UP

1. Align annual health plans with realistic financing ceilings and identifiable budget lines.
2. Track every approval, release and cash step, including who holds the next action and how long it has been pending.
3. Separate facility documentation problems from downstream approval or release delays and address each bottleneck differently.
4. Report government and development partner operating cost contributions.
5. Match staffing, recruitment and retention plans to the cadres, geography and services facilities need.
6. Link service expansion to realistic commodity forecasting, procurement and distribution.
7. Strengthen monitoring and safe, confidential reporting channels so financing and service-delivery problems can be raised and receive a documented response.

HOW PULSE WILL FOLLOW THROUGH

- Share the Health diagnosis and reform priorities with relevant health and primary health care (PHC) institutions, as well as the responsible finance, budget and economic planning institutions, and invite a formal response.
- Use targeted advocacy and technical meetings to agree a small number of 90- and 180-day actions on plan-budget alignment, approval/release delays, facility financing, staffing and commodities.
- Move agreed actions to the Reform Tracker with a responsible institution, first milestone and the evidence needed to show progress; publish updates and institutional responses.

3.2 EDUCATION

Connecting resources to learners and schools



BOTTLENECKS AND LAB FINDINGS

KEY IMPLEMENTATION BOTTLENECKS

- Where available public financing does not match the scale of need, weak prioritisation or poor execution can further constrain learning and access.
- Education budgets are often too broad to show which learners, locations or learning problems public money is meant to address.
- Allocations do not always become timely releases, cash backing and delivery to schools.
- Financial performance is not always checked against what was actually built, supplied, taught or functioning at school level.
- School, teacher and learner data can be incomplete or unreliable, weakening planning and resource allocation.
- Teacher shortages, uneven deployment, training gaps, remuneration and delayed career progression affect classroom delivery.
- Teachers are not always involved or prepared before major policy and curriculum changes reach the classroom.
- New construction can receive attention while maintenance, safety, accessibility, materials and rehabilitation of existing schools remain weak.
- States can fail to access matching grants when counterpart funding, action plans or reporting on previous disbursements are incomplete.

WHAT THE LAB FINDINGS HIGHLIGHT

A budget line can exist without showing the education problem it is supposed to solve.
Generic items such as classrooms, training or enrolment programmes are difficult to track when the budget does not identify the target learners, location, service gap and expected result.

Money can be recorded as spent without the expected school-level result being visible.
Financial execution needs to be checked against physical delivery, school functionality and, where relevant, learning outcomes. Spending alone does not show whether children received a better education.

Incomplete data can send money to the wrong places or hide where need is greatest.
Weak school reporting, incomplete teacher information and unreliable learner data affect decisions on classrooms, teachers, materials, grants and support for out-of-school children.

Teachers can be expected to deliver reforms without adequate staffing, preparation or incentives.
Policy changes can be difficult to implement when classroom teachers are consulted late, training is inadequate, deployment does not match need, or working conditions and career progression undermine retention and morale.

A new classroom does not improve learning on its own. If a school remains unsafe, inaccessible, understaffed or poorly maintained, new construction alone will not improve the learning environment.
Investment choices should also consider the condition of existing schools, disability access, safety, teaching materials and the recurrent costs needed to keep schools functioning.

Federal matching funds can be available while states remain unable to access them.
Counterpart funding, approved action plans and reporting on previous disbursements can become practical barriers between available funding and the school-level investment it is intended to support.



REFORM PRIORITIES AND PULSE FOLLOW-THROUGH

PRIORITY REFORMS FOR FOLLOW-UP

1. Link selected education allocations to specific learners, locations, intended outcomes, releases and delivery.
2. Compare financial execution with physical delivery, school functionality and the result the spending was meant to achieve.
3. Use school needs, maintenance, safety and accessibility evidence to decide what should be repaired, equipped, staffed or built.
4. Strengthen teacher deployment, consultation, professional development and implementation readiness for major policy changes.
5. Fund and verify the school, teacher and learner data used for planning and allocation, including whether reporting is complete.
6. Make matching-grant readiness, counterpart funding and the next barrier to access visible.
7. Clarify budget and project-preparation responsibilities so each intervention has a clearly responsible institution from planning to delivery.

HOW PULSE WILL FOLLOW THROUGH

- Share the Education diagnosis and reform priorities with relevant Education Ministries, Departments and Agencies and the responsible Finance and Budget/Economic Planning institutions, and invite corrections and responses.
- Use follow-up and advocacy meetings to agree 90- and 180-day actions on allocation-to-delivery tracking, teacher readiness, data quality, school functionality and matching-grant access.
- Move sufficiently clear actions to the Reform Tracker, while keeping broader teacher-workforce and project-delivery issues visible until the responsible institution, next action and evidence needed to show progress are clear.

3.3 WATER, SANITATION AND HYGIENE (WASH)

From infrastructure to services that keep working



BOTTLENECKS AND LAB FINDINGS

KEY IMPLEMENTATION BOTTLENECKS

- WASH financing is spread across institutions and budget lines, making the full funding picture difficult to see.
- Approved WASH budgets do not always translate into timely releases and cash for implementation.
- Funds released late can lose purchasing power to inflation, forcing cost reviews, reduced scope, delays or abandonment.
- Projects can be planned or delivered without enough coordination between federal, state and local institutions and the communities expected to use and sustain them.
- Infrastructure can be completed without predictable funding for operation, maintenance, spare parts and repairs.
- Local WASH institutions, technicians and community structures do not always have the mandate, skills or resources to keep services working; women can also be underrepresented in technical and maintenance roles.
- Designs and specifications do not always reflect population needs, source conditions, affordability, water quality or climate risk.
- Where user fees or maintenance revenue are collected, the link between collections and actual service upkeep is not always clear.
- Communities do not always know who is responsible when a service fails, how to report a fault or whether anyone responded.
- Sanitation and hygiene financing can be hard to identify, while sanitation investment can stop before emptying, transport, treatment and safe disposal or reuse are financed.

WHAT THE LAB FINDINGS HIGHLIGHT

A late release can arrive after the project budget has already lost value.
When prices rise between approval and release, the original allocation may no longer buy the works or materials that were planned. Cost reviews, reduced scope, delay or abandonment can follow.

A project can reach a community without the institutions that must sustain it being properly involved.
Weak coordination across federal, state and local actors can leave the responsible local institution or community with too little information about project location, design, contractor, oversight or maintenance responsibility.

Small faults can become long outages when maintenance is not planned before handover.
A functioning service needs an Operations and Maintenance (O&M) budget, local technical skills, spare parts and a clear responsible office. Building local capacity - including women and community-based technicians - can shorten the time between failure and repair.

Community ownership is stronger when people help shape and oversee the service.
Consultation before and during design, local participation in oversight and clear public responsibility matter more than simply asking communities to inherit costs or responsibilities after construction.

Money collected for a public WASH service does not automatically fund maintenance.
Where public toilets or other services charge fees, accountability also requires knowing whether collections are sufficient, where they go and whether they are reinvested in cleaning, repairs and continued service.

A technically compliant design can still fail if it does not match the real service need.
Population, source yield, water quality, terrain, affordability and climate conditions can make a design unsuitable even when procurement follows the specification exactly.

Sanitation systems remain incomplete when investment stops at the toilet.
Sustainable sanitation needs visible financing for hygiene and the full chain from containment through emptying, transport and treatment to safe disposal or reuse.



REFORM PRIORITIES AND PULSE FOLLOW-THROUGH

PRIORITY REFORMS FOR FOLLOW-UP

1. Track WASH allocations, release timing and material cost changes through implementation to functionality, safety and continued service.
2. Coordinate project selection, design and implementation across federal, state and local institutions and affected communities before procurement and handover.
3. Fund operation and maintenance and identify the responsible public institution before handover, including accountability for maintenance revenue where applicable.
4. Build local maintenance capacity - including women and community-based technicians - and put spare-parts and technical-support arrangements in place.
5. Check population need, source conditions, water quality, affordability and climate risk in designs, specifications and bills of quantities before procurement.
6. Give communities usable project information, participation, fault-reporting and response routes that are accessible to women and persons with disabilities.
7. Make sanitation and hygiene financing clearly visible and trackable in budgets and implementation reports, and plan and finance the full sanitation chain from containment through emptying, transport and treatment to safe disposal or reuse.

HOW PULSE WILL FOLLOW THROUGH

- Share the WASH diagnosis and reform priorities with relevant water, sanitation, finance, local-government, legislative and oversight institutions and partners, and invite a formal response.
- Use targeted advocacy visits and technical meetings to agree practical 90- and 180-day actions on timely release and the effects of late release and rising costs, project coordination, O&M, local maintenance capacity, maintenance-revenue accountability and sanitation/hygiene financing.
- Select specific schemes or processes for follow-up, add agreed actions to the Reform Tracker, and publish institutional responses and progress updates.

3.4 SOCIAL PROTECTION

From registration to support that works



BOTTLENECKS AND LAB FINDINGS

KEY IMPLEMENTATION BOTTLENECKS

- Many eligible people remain outside social-protection programmes, reflecting gaps in coverage relative to the scale of poverty and vulnerability.
- Multiple registers and programme databases are not always well connected, which can create duplication, outdated records and gaps in coverage.
- Eligible people can be excluded when registration, identity and payment requirements are inconsistent across different stages or difficult to meet in practice.
- Registration, correction and grievance routes are not always accessible to persons with disabilities, remote communities, informal workers or people who cannot repeatedly travel to an office.
- Payments can be delayed, unpredictable or difficult to access because payment channels do not match local conditions.
- Monitoring does not always make it easy to confirm whether the intended person received the correct amount while protecting personal data.
- Social-protection budgets, releases and spending can be difficult to identify and follow across programmes and levels of government.
- Benefit values can lose purchasing power before they reach households, reducing the protection they provide.
- Social-protection systems designed for routine programmes can be too slow to expand when conflict, floods, price shocks or displacement suddenly increase need.

WHAT THE LAB FINDINGS HIGHLIGHT

Being on a social register does not guarantee enrolment, payment or support.
A household can be correctly identified as vulnerable and still fail to receive support at a later stage because a programme has limited slots, the record is outdated, or another eligibility or payment requirement is introduced.

A person can qualify at registration and be excluded later because payment requires different identity information.
When National Identification Number (NIN), Bank Verification Number (BVN) or other verification requirements are introduced at different points, people can fall out of the delivery chain unless there is an accessible correction or exception process.

A grievance channel can exist and still be unusable.
People need to know the channel exists, be able to reach it without unreasonable cost or travel, receive a response and see a correction when the complaint is valid.

Multiple programme databases can duplicate some households and miss others.
Better interoperability and routine updating are needed so different programmes can use credible information without creating parallel lists that are difficult to reconcile.

A payment can arrive too late or lose value before it arrives.
Timeliness and benefit adequacy are part of delivery. Support that arrives after a crisis or has been eroded by rising prices may no longer meet the need it was designed for.

Office-based delivery can exclude the people who are hardest to reach.
Persons with disabilities, remote households and informal workers may need mobile registration, local partners, representative organisations and payment options that reflect how people live.

A system built for routine support can be too slow when a shock suddenly increases need.
Registers, financing and payment systems need to be able to scale or adapt quickly during conflict, flooding, displacement or sharp increases in household hardship.



REFORM PRIORITIES AND PULSE FOLLOW-THROUGH

PRIORITY REFORMS FOR FOLLOW-UP

1. Reconcile, update and connect register and identity records across programmes without excluding eligible people.
2. Create accessible correction and exception routes across registration, identity and payment requirements.
3. Make complaints about registration and payments lead to a documented response and correction.
4. Coordinate authorised, privacy-safe monitoring of payment delivery and discrepancies.
5. Make social-protection budget provision, releases and spending clearly visible and easier to track in public budget and spending records.
6. Make payments more timely and predictable and design payment channels around local access conditions.
7. Review whether benefit values remain meaningful and whether systems can expand quickly when shocks increase need.
8. Use trusted grassroots organisations and representative groups to improve outreach, feedback and access where roles and safeguards are clear.

HOW PULSE WILL FOLLOW THROUGH

- Share the Social Protection diagnosis and reform priorities with relevant social protection programme, social register, identity-management, payment, Finance/Budget and Economic Planning institutions, as well as disability and community stakeholders, and invite formal responses.
- Use targeted follow-up to agree 90- and 180-day actions on registration and identity barriers, grievance response, payment timing, budget visibility, underserved groups and the ability to respond to shocks.
- Use the Reform Tracker to publish agreed actions, aggregate privacy-safe evidence of progress, institutional responses and unresolved delivery problems.

3.5 PUBLIC DEBT AND ACCOUNTABILITY

Connecting borrowing to public value



BOTTLENECKS AND LAB FINDINGS

KEY IMPLEMENTATION BOTTLENECKS

- The purpose, terms, cost and repayment obligations of borrowing are not always easy to see together when decisions are made.
- Information on borrowing, use of funds, implementation results and repayment is spread across different documents and institutions.
- Published debt-stock and debt-service data do not always show what borrowing financed or what public result it produced.
- Complex financing instruments, guarantees and other fiscal obligations can be difficult to understand from headline debt figures alone.
- Debt, budget and wider fiscal reporting do not always present obligations, arrears and fiscal risks together in one clear public picture.
- Oversight findings, compliance questions and corrective action are not consistently visible in one public trail.
- Regular, structured opportunities for citizens to understand borrowing proposals and participate meaningfully in scrutiny are limited.
- High interest and repayment obligations can reduce the fiscal room available for services and new investment.
- Implementation and performance oversight of debt-financed interventions is not consistently published.

WHAT THE LAB FINDINGS HIGHLIGHT

A debt-stock figure can be public while the purpose and result of a specific borrowing decision remain hard to trace.
Citizens may be able to see how much government owes without being able to follow a selected loan or financing decision from approval to use, implementation and the result it was meant to produce.

Borrowing approval, project implementation and repayment records sit in different institutions and documents.
Without a connected public trail, responsibility becomes difficult to follow when a debt-financed project is delayed, changes scope or fails to deliver the expected result.

Complex financing arrangements can create obligations that are not obvious from headline debt numbers.
Costs, collateral, guarantees, exchange-rate exposure or other contingent obligations may matter for future budgets and should be understandable alongside the financing decision.

Debt can be sustainable in aggregate while interest and repayments still compete with annual spending priorities.
Debt accountability therefore needs to examine both overall sustainability and the fiscal room left for health, education, infrastructure and other public priorities.

Oversight can occur without a regular public account of whether debt-financed interventions delivered.
Parliamentary, fiscal and project oversight is more useful when findings, institutional responses and corrective action are published in a form that can be followed over time.

Different borrowing instruments require different disclosure and tracking approaches.
Project loans, budget support, refinancing, bonds and other instruments do not all fit a single project-tracking template, but each should have a clear disclosure and accountability route.



REFORM PRIORITIES AND PULSE FOLLOW-THROUGH

PRIORITY REFORMS FOR FOLLOW-UP

1. Disclose the purpose, terms, cost, repayment obligations and material risks of selected borrowing at the relevant decision stage.
2. Link selected borrowing to its use, implementation results, repayment and implications for future budgets.
3. Make complex or contingent obligations visible in accessible fiscal and debt reporting where they are material.
4. Publish documented compliance findings, institutional responses and any corrective action required under applicable law.
5. Give citizens accessible information and clear routes to scrutinise borrowing plans and participate in hearings or oversight.
6. Publish periodic implementation and performance oversight of selected debt-financed interventions.

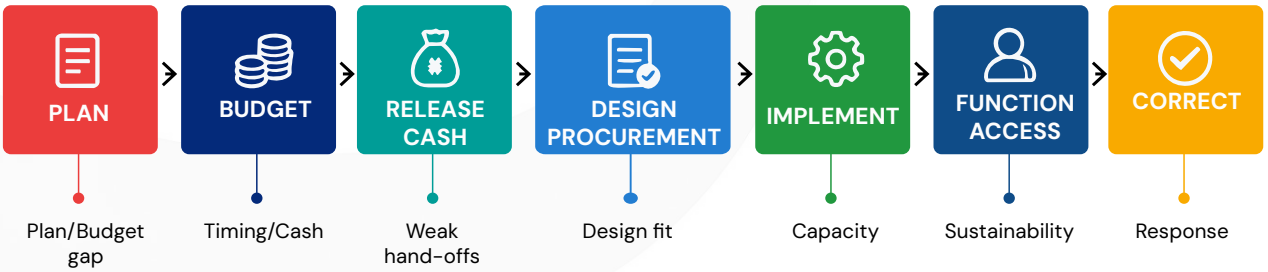
HOW PULSE WILL FOLLOW THROUGH

- Share the Public Debt and Accountability diagnosis and reform priorities with the Debt Management Office (DMO), Federal Ministry of Finance, Budget Office of the Federation, Fiscal Responsibility Commission (FRC), relevant National Assembly committees and the National Assembly Budget and Research Office (NABRO), and invite technical review and formal responses.
- Use targeted follow-up to select specific borrowing instruments or processes and agree 90- and 180-day actions on disclosure, implementation tracking, visibility of fiscal risks and citizen scrutiny.
- Use the Reform Tracker to publish agreed actions, responsible institutions, supporting evidence, institutional responses and progress updates.

4 CROSS-LAB SYNTHESIS

Where budget implementation breaks

When the five Labs returned to plenary, the sector discussions revealed recurring breakpoints across different sectors and public-finance processes. The central conclusion was clear: budget implementation can break at multiple points. Planning, release, procurement, institutional hand-offs, frontline capacity, functionality, access and corrective action can each determine whether approved resources become public value.



RECURRING BREAKPOINT	WHAT IT MEANS IN PRACTICE
Plans and budgets do not line up	Activities can be planned before realistic funding limits are known, leaving plans and budgets out of sync.
Approved money is not the same as money available to spend	Approval, release and cash availability are different stages and should be tracked separately.
Late delivery can undermine the result	Funding or services delivered too late may have much less value.
Poor design can create failure before procurement	Specifications, costing and project design should be tested against the actual service need.
Responsibility can get lost between institutions	Follow who is responsible for the next action when money, approvals, data or responsibility move between actors.
Missing skills or incomplete documentation can delay frontline implementation	Training or coaching can help when staff lack the skills to complete required documentation. It does not fix delays caused by approvals, releases or decisions elsewhere in the chain.

4 CROSS-LAB SYNTHESIS

Further recurring breakpoints

Services need operating finance to keep working	Staff, supplies, maintenance, utilities and other operating costs determine whether services keep working.
Check spending against what was delivered	Financial records should be compared with physical outputs, service quality and functionality.
Test whether people can use the service	A school, clinic, water scheme or social-protection programme may exist but still be inaccessible, unaffordable, broken or difficult to use.
Problems need a responsible actor and a response	Monitoring, complaints and audits matter when they reach the institution that can act and lead to correction.
Borrowing should be judged by both the public value it produces and the fiscal obligations it creates.	Debt accountability should show both what financing achieved and the obligations it leaves for future budgets.

5 FROM FINDINGS TO REFORM

From Summit findings to public follow-through

The Summit identified practical reform priorities across the five Labs. The purpose of the follow-through phase is to connect those priorities to actions that can be taken forward with the institutions and actors responsible for the next step.

Public follow-through should make four things clear:

CLARIFY THE PRIORITY

State the implementation problem and the practical change being pursued.

CONFIRM WHO ACTS

Identify the institution or actor responsible for the next action.



SET A MILESTONE

Agree the first observable step and a realistic timeframe for checking progress.

PUBLISH UPDATES

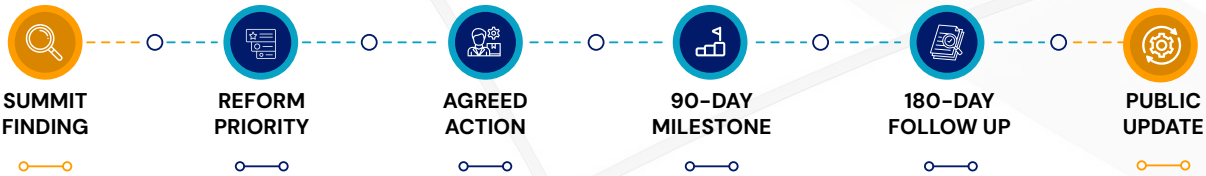
Use the Reform Tracker to show progress, barriers and supporting evidence.

Not every priority will move at the same pace. Some will require further evidence or dialogue before a specific action can be agreed. PULSE will keep those issues visible while following the priorities that are ready for action.

6 THE PULSE REFORM TRACKER

The PULSE Reform Tracker

The PULSE Reform Tracker is the public follow-through platform for the Summit. It turns selected reform priorities into a transparent record of what is expected to change, what action comes next and what evidence shows progress.



For each tracked priority, the Tracker will show the sector and issue, the change sought, the next action, the responsible institution or actor once agreed, the milestone and the evidence available on progress.

90- AND 180-DAY FOLLOW-THROUGH

The first 90 days focus on the first verifiable sign of progress — for example, a published disclosure, process map, agreed protocol, completed review, verified baseline or another concrete step appropriate to the reform.

At 180 days, where relevant, follow-up looks for further implementation and identifies what additional evidence, engagement or corrective action is needed.

Updates will be added as evidence becomes available, allowing readers to see what has moved, where barriers remain and what further work is required.

7. THE ACCOUNTABILITY CYCLE

What happens next

PULSE Summit 2026 established the starting point. The next phase is to carry selected sector priorities into structured follow-through and make progress visible to the public.

01	**Engage relevant institutions** Share sector priorities with the institutions and actors connected to each issue.
02	**Agree practical actions** Clarify the specific change that can be taken forward and who is responsible for the next step.
03	**Set a 90-day milestone** Identify the first verifiable sign of progress for the selected priority.
04	**Check 180-day progress** Where appropriate, assess whether the action has advanced and what barriers remain.
05	**Publish updates** Record evidence, progress, delays and unresolved barriers on the Reform Tracker.
06	**Carry the learning forward** Use follow-up evidence to inform continued engagement, future Labs and the next PULSE Summit.

The Tracker connects the Summit to continued public accountability. It will show where actions have moved, where barriers remain and where further engagement is required.

FOLLOW-THROUGH PATHWAY

Evidence > Reform priority > Action > 90-day milestone > 180-day follow-up > Public update

PULSE will use that evidence to inform continued engagement, future sector conversations and the next Summit. The aim is to keep attention on whether approved resources are becoming services and public value.

HOW YOU CAN ENGAGE

PULSE is an ongoing accountability process. Government institutions, civil society, communities, researchers, development partners, media and citizens can contribute to the follow-through by:

- Follow the Reform Tracker and review progress on reform priorities.
- Share evidence, corrections or implementation updates that can strengthen the public record.
- Participate in sector dialogues and follow-up engagements on identified reform priorities.
- Use PULSE evidence and findings to support oversight, advocacy, research, media and community accountability.

ACKNOWLEDGEMENTS

Acknowledgements

PULSE Summit 2026 was made possible by the institutions, organisations and individuals who contributed evidence, experience, facilitation and public-service perspectives to the Summit.

PUBLIC INSTITUTIONS AND OVERSIGHT ACTORS

Thank you to the federal and state institutions, legislators and oversight actors that participated in the plenary and sector Labs and shared their experience of how implementation works in practice.

CIVIL SOCIETY, COMMUNITIES AND PRACTITIONERS

We acknowledge the civil society organisations, community representatives, researchers, practitioners, media and frontline actors who brought evidence and citizen experience into the discussions.

DEVELOPMENT PARTNERS, FACILITATORS AND CONTRIBUTORS

We also thank the development partners, facilitators, rapporteurs and organisations that contributed to the PULSE Evidence Compendium, supported the five sector Labs and helped make the Summit possible.

IBP Nigeria is grateful to everyone who contributed to the inaugural PULSE Summit and to the follow-through that will continue beyond the event.

SOURCES AND PUBLICATION INFORMATION

Sources and publication information

PRINCIPAL SOURCES

1. PULSE Evidence Compendium 2026, International Budget Partnership Nigeria.
2. Taiwo Oyedele, "From Approved Budgets to the Last Mile," Opening Address, PULSE Summit 2026, 3 September 2026.
3. Dr Joe Abah, OON, "Making Public Finance Deliver," Keynote Address, PULSE Summit 2026, 3 September 2026.
4. PULSE Lab discussions and rapporteur materials for Health, Education, WASH, Social Protection, and Public Debt and Accountability, 3 September 2026.

FURTHER READING

The PULSE Evidence Compendium provides the detailed evidence base. The PULSE Reform Tracker provides the public record of follow-through and progress updates: www.thepulsesummit.org

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