

Mechanism For Contingency Management In Cluster-Based Grant Disbursement System

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Abstract— In this paper, mechanism for contingency management in cluster-based grant disbursement system is presented. Specifically, contingencies are concerned with issues that most often arise in the course grant registration and disbursement. Although, there are myriad of possible concerns and complaints that may arise from the grant beneficiaries and the clusters in respect of grant disbursement. However, in this paper, some of the issues disused are grant disbursement options for no-bank-account beneficiaries, issues regarding disqualified and non-responsive beneficiaries, as well as omitted or wrongly paid beneficiaries. Two options are presented for the management of the beneficiaries that do not have bank account as at the time of disbursement. One option is the use of phone number-based bank account and a second option is the use of the zero balance bank account option. In addition, some strategies are presented for managing disqualified and non-responsive beneficiaries. Furthermore, a more robust approach for addressing all the listed issues is presented. The approach is referred to as three steps grant disbursement mechanism which requires that grant should be disbursed in three instalments of increasing percentages. The first instalment which is about ten percent of the total grant worth will enable the grant management organization to get feedbacks and complaints from the beneficiaries, the cluster heads and other stakeholders. The grant management organization can then address all the identified issues and update the grant payment schedule to reflect the issues raised. At this point the second instalment is disbursed and further feedback is collected. About 70 % of the total grant worth is paid at the third instalment. At this point majority of the issues have been addressed. The ideas presented in this paper will help grant management organisation to effectively address the listed contingency issues associated with cluster-based grant management system.

Keywords— Grant, Disbursement, Contingency Management, Phone-Based Bank Account, Duplicate Record Detection Cluster-Based Grant

1. Introduction

Over the years, there has been growing number of empowerment grants distribution among various categories of beneficiaries across Nigeria [1,2,3,4,5,6,7]. While some of the grants are given to individuals, some are meant for families, some are for students, some for fresh graduates, some are for small and medium scale enterprises while some are for agro-based business. In a similar fashion, some grants released in the last two years are for COVID-19 palliative. Some of the COVID-19 related grants are targeted at some business outfits that are most affected by the lockdown that was prevalent during the pick period of the COVID-19 outbreak [8,9,10,11,12,13,14]. In all these, some organisations were assigned to register and screen the beneficiaries and to disburse the grants to the accredited beneficiaries.

Apart from the special purpose grants that are targeted to specific categories of beneficiaries, there are many general purpose grants that have attracted millions of beneficiaries and organisations across Nigeria. Most of such grants are usually managed by nongovernmental and charitable organisations which use cluster-based approach to manage the beneficiaries [15,16,17,18,19,20,21,22,23,24]. Some of the general purpose grants have minimal restrictions such as age limit and duplicate or multiple registration. Also, most of the grants require bank account details while few of them do not require bank account detail.

In any case, the cluster-based approach allow each cluster to register a certain number of beneficiaries per cluster and send the registration details to the central grant management organization. At the cluster level, duplicate and multiple registrations are discouraged. However, some beneficiaries device some other ways to outsmart the system. As such, when robust duplicate entry checker is implemented by the central grant management organization, many of the duplicate entries are detected and deleted from the database. As such, at the disbursement time, some clusters will have a deficit or shortfall in the number of beneficiaries that are validated for the grant disbursement.

Apart from multiple registration, some beneficiaries with incomplete details and others with suspicious data are also disqualified. As such, when the disbursement is made, some beneficiaries may not be paid and they are required to register their complaints through the grant management

portal and through their cluster heads. In addition, some beneficiaries that registered for the grant do not have functional bank account. As such, in order to accommodate such beneficiaries, the grant management organisation has to devise a means to address such problem. In essence, contingency management mechanism need to be developed to handle different issues that are likely to arise in the course of grant registration and disbursement. Accordingly, in this paper, different contingency concerns pertaining to cluster-based grant management are presented and the mechanism that can be used to handle the concerns is presented. The algorithms that pertain to different components of the contingency management mechanism are also presented.

2. Methodology

Generally, mechanism for complaint management is required in grant disbursement management system. The complaint mechanism enables beneficiaries to present and discuss their complaints and issues concerning the grant [25,26,27,28,29,30,31,32]. Also, the cluster heads or cluster leaders can use the complaint mechanism to present the issues relating to their clusters and their cluster members. There are myriad of possible concerns and complaints that may arise from the beneficiaries and the clusters in respect of grant disbursement. Accordingly, in this section, some of the contingency issues are discussed and the solution is developed. Specifically, some of the issues discussed are grant disbursement options for no-bank-account beneficiaries, issues regarding disqualified and non-responsive beneficiaries, as well as omitted or wrongly paid beneficiaries.

Particularly, grant disbursement options for no-bank-account beneficiaries can be addressed by using phone-based option or zero account option. The details of the two options are presented in the preceding section. In addition, grant disbursement options to replace disqualified and non-responsive beneficiaries is further discussed. In this case, issues that may warrant disqualification of beneficiaries are presented along with issues that may lead to ascribing non-responsive status to the beneficiary. Also, approaches for replacement of disqualified and non-responsive beneficiaries are presented. Furthermore, grant disbursement options for omitted or wrongly paid beneficiaries is presented. Importantly, a more effective mechanism for addressing all the listed contingencies for cluster-based grant management system is presented.

2.1 Grant disbursement options for no-bank-account beneficiaries

In Nigeria, most grant funds are disbursed through bank transfers to beneficiary's bank account. As such, grant registration, in most cases requires beneficiaries to provide their valid bank account details. However, some people do not have bank account. As such registering such people as beneficiaries require special approach. In this paper, there are two options that can be used to manage the beneficiaries that do not have bank account as at the time of disbursement. One option is to use phone number-based

account and a second option is to use the zero account option.

2.1.1 The phone-based option

In this option, the beneficiaries are required to provide their own phone numbers. The phone number is sent to the designated bank and the bank are requested to open account for the beneficiary with the phone number. The beneficiary is notified of the account through SMS sent to his phone.

The limitation of the phone-based account is that it can only be used to hold a limited amount of money. In some cases, the grant money is above what can be deposited into the phone-based account. In that case, the beneficiary is notified to go to the nearest branch of the bank to upgrade the phone-based account to a conventional account which can be used to deposit the grant. In this case, the beneficiary will supply the bank with the requisite bank opening information which will be used to effect the upgrade. At this point, the account can be used to receive any amount of money from the grant donors.

Upon completion of the phone-based account or the zero-account opening, the beneficiary is required to send the account detail to the grant disbursement platform or to their cluster coordinator who will upload the beneficiary bank account update to the grant disbursement platform. At this point, the platform will crosscheck for duplicate account details to avoid multiple registration. If duplicate registration is noticed, the beneficiary account is rejected and the beneficiary is notified. If there is no duplicate registration, the new account record is retained and the beneficiary will be paid using the updated bank account detail. The beneficiary is notified of the updated record and the assurance that the grant will be disbursed through the updated account detail.

2.1.2 The zero account option

In this case, the bank is given the list of the affected beneficiaries without account and is requested to allow the beneficiaries to open zero-account with the bank. The beneficiaries are notified of the agreement with the bank and the beneficiaries are required to approach any of the bank branch nearest to them to complete the account opening process by providing the requisite account opening details and documents.

2. Grant disbursement options to replace disqualified (and non-responsive) beneficiaries

2.2.1 Issues that may warrant disqualification of beneficiaries

Some rules that guide the eligibility for the grant and that also guide the grant disbursement can be used to determine who can benefit from the grant and how much the beneficiary can obtain. For instance, some grants are not open to people that are less than 18 years whereas some grants are for young people of a certain age bracket, say 18 years to 40 years. In such case, the date of birth entry is monitored to quickly drop names that do not satisfy the age requirement. Further validation of date of birth documents may warrant disqualification of beneficiaries who lied about their date of birth.

In some cases, the grant is meant for people with operating business outfits or for agro-based businesses. Some beneficiaries may register with fictitious information which upon site visit will invalidate such claims and hence warrant disqualification of the beneficiary.

In addition, in many grant management systems, duplicate and multiple registration by beneficiaries are not allowed. In that case, procedure is provided to verify duplicate and multiple registration by beneficiaries at the registration point. In cluster-based grant management scheme, the duplicate and multiple registration verification is done at the cluster level. However, some beneficiaries that have access to other clusters can register in two or more clusters thereby committing the duplicate and multiple registration fraud through cross-cluster registration. Such cross-cluster-based duplicate and multiple registration can be eliminated at the central point where all the cluster registration information are collated and processed. Notably, a centralised database management system can be used to capture and eliminate all forms of duplicate and multiple registration. Hence, when such duplicate and multiple registration is located, only one instance of registration is retained for the beneficiary while the other instances of registration from the same beneficiary are dropped from the validated list of grant beneficiaries.

2.2.2 Issues that may lead to non-responsive beneficiaries

Over the years, it has been noted that between the registration and disbursement dates of grants, some of the beneficiaries die, fall sick or relocate to places that will not permit them to follow up the grant disbursement process. As such, when grant is disbursed without checking on the beneficiary's readiness and availability, some of the grant funds are wasted. Particularly, if feedback or some repayment is required from the beneficiaries, such beneficiaries may not be able to respond as required.

As such, close to the disbursement date, revalidation of active beneficiaries, to ascertain their readiness to receive

and respond to the grant disbursement processes is essential. In that case, a time window may be given for all active beneficiaries to indicate their readiness to receive the grant within a specified time frame and to update any of their records that might have changes. The updated information is again revalidated and duplicate and multiple entries are also identified and handled as presented earlier. The beneficiaries that failed to respond within the time frame are considered 'no responsive' and are dropped from the validated beneficiaries for immediate disbursement.

2.2.3 How duplicate, disqualified and non-responsive beneficiaries are handled in the database

When duplicate, disqualified and non-responsive beneficiaries are detected in the beneficiary records, there are flags that are used to indicate status of the beneficiary. There is the single bit pay or not pay (PoNP) status flag which is used to indicate whether the beneficiary will be paid or not paid. The PoNP status flag is set to '0' if beneficiary will be paid and it is '1' if the beneficiary will not be paid. In addition, there is multiple bit (MPoNP) status flag which is used to capture the specific reasons for the PoNP status. The MPoNP is a 2 Byte flag where each bit is used to represent a specific status such as duplicate entry, underage/overage, incorrect data (phone, account number), non-responsive, etc. So, the 16 bits in the MPoNP flag represent 16 different status. Each bit is set to '1' if the issue occurred and the bit is set to '0' if the issue does not occur. So, if the MPoNP bits are all '0' the PoNP will be '0' but if any of the MPoNP bits is '1' the PoNP will be '1'. In this way, the PoNP flag is used to determine whether a beneficiary will be paid or not while the MPoNP flag is used to determine the specific reason that was used to determine the payment status of the beneficiary.

In actual implementation, the PoNP flag is used as the first bit in the MPoNP flag (as shown in Table 1) whereby if the bit 2 to bit 16 in the MPoNP flag are all '0', then the first bit which is regarded as the PoNP is set to '0'. However, if any of the bit 2 to bit 16 in the MPoNP flag is '1', then the first bit which is regarded as the PoNP is set to '1'. By default value

Table 1 The MPoNP and PoNP Flags

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
PoNP	Duplicate	Age Limit	Phone Number	Account Number	Responsive										
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

2.2.4 Replacement of disqualified and non-responsive beneficiaries

In cluster-based grant registration, each cluster is given a specific number of beneficiaries per cluster. For instance, 1000 beneficiaries per cluster is quite common. Among the 1000 beneficiaries in a cluster, about five or ten of the beneficiaries are regarded as the directors or leaders of the cluster. If for any reason some beneficiaries in a cluster are dropped or disqualified, the cluster directors are allowed to

fill the list with new beneficiaries. This will warrant fresh registrations and validation of beneficiaries. This process can occur before disbursement or immediately after disbursement. In any case, the actual implementation depends on the laid down rules by the grant management organization.

In the implementation, the central database will filter all the beneficiaries with PoNP value of '0' and the list represents the beneficiaries that are qualified to be paid. Also, the list

of the beneficiaries with PoNP value of '1' are filtered from the database along with their corresponding MPoNP and PoNP flags and legend to define the flags. The qualified beneficiary list and the disqualified beneficiary list are sent to the cluster heads so that they can notify the beneficiaries concerned. From the qualified beneficiary list, the cluster head will know the shortfall in their quota of beneficiaries. The cluster head can register new beneficiaries to make up the list. They can also allow the disqualified beneficiaries to examine the MPoNP flag and then re-register as new beneficiary after taking note of the reason for their disqualification as was pointed out in the MPoNP status flag.

2.4 Grant disbursement options for omitted and wrongly paid beneficiaries

Some beneficiaries may be omitted by mistake while some beneficiaries may be paid wrong amounts. The omission of beneficiaries can occur if for instance a beneficiary is mistakenly marked as duplicate or multiple entry and hence dropped. It can also occur if the beneficiary is marked non-responsive whereas the beneficiary actually responded during the revalidation of beneficiaries for disbursement. In any case, omitted beneficiaries need to be handled and the approach adopted depends on the grant management organization.

As regards wrongly paid beneficiaries, in many grants, there are different amount for different category of beneficiaries. As such, a beneficiary may have a wrong category assigned to him and hence is paid a wrong amount based on the category assigned to him. In that case, some beneficiaries may be paid wrong amount, either they are paid less than what is due to them or they are paid more than what is due to them.

The issue of omitted or wrongly paid beneficiaries can be quite difficult to handle, especially if the disbursement is implemented using a one-time disbursement approach. In that case, the only solution is for the grant management organization to reserve some funds to address the issues of omitted or wrongly paid beneficiaries. However, while omitted and underpaid beneficiaries can be compensated by updating their payments from the reserved funds, it will be very difficult to retract the fund from the overpaid beneficiaries. In that case, a better approach to effectively identify and address the grant disbursement contingencies is the use of three step disbursement approach.

3. The three step grant disbursement mechanism

The three step grant disbursement mechanism requires that grant should be disbursed in three instalments of increasing percentages. This will minimise the overall mistakes and concerns regarding the grant disbursement. The mechanism works by first disbursing to all the validated active or responsive beneficiaries the first instalment of the grant, noted as grant instalment 1 (GInst_1). The GInst_1 can be about 10 % of the total worth of the grant. Upon disbursement of GInst_1, the beneficiaries and cluster leaders are expected to send in their concerns. Also, the

expected amount to be received by each beneficiary is published along with the details of the beneficiary category. Each beneficiary and cluster leader are expected to crosscheck their details and raise any concern that need to be addressed.

In addition, the cluster leaders need to check for shortfalls in their beneficiary population. If the number of beneficiaries in a cluster is less than the required quota for the cluster, the cluster head can draw the attention of the grant management organization and hence take steps to register new beneficiaries to make up their cluster quota.

The grant management organization will at this time check for overpaid beneficiaries based on the payment schedule sent to the banks and the actual transaction tables returned by the banks. In this case, the correct amount is recomputed for the second and subsequent instalment. Beneficiaries and cluster leaders with information on underpayments are also noted and corrected for the second and subsequent instalment.

Since the clusters are given original quota, the disbursement figures are computed based on the stipulated cluster quota. In that case, any cluster with shortfall in the number of beneficiaries can register new beneficiaries to fill their quota. The grant management organization will update the payment schedule to include the new beneficiaries and assign their first and second instalments together.

Those beneficiaries that do not have bank account in the initial instalment are enabled to obtain their account be the grant management organization liaising with the bank through the use of the GInst_1 to open account that will enable the second and third instalments to be disbursed directly into their accounts. So, after the GInst_1 is disbursed and those without bank account are enabled to create their bank account and update their records on the grant database the payment schedule is updated to accommodate the new account details.

All the beneficiaries whose records are affected after the GInst_1 disbursement are noted so that after the disbursement of the second instalment (denoted as GInst_2) the affected beneficiary records are crosschecked to ascertain that the corrections are effectively implemented in the second instalment. Similarly, further issues raised at the end of GInst_2 disbursement are corrected before the disbursement of the third instalment (denoted as GInst_3). The value of GInst_1, GInst_2 and GInst_3 can be 10 %, 20% and 70 % of the total grant worth. This will enable the grant management organization to address majority of the problems before the greater part of the grant is paid to the beneficiaries.

In order to implement the three step grant disbursement mechanism a disbursement instalment record flag (DIRF) is included where the default value is '0' indicating no update and the value is changed to '1' if an update is made. The first bit is used to indicate the update at the end of first disbursement and the second bit is used to indicate update at the end of second disbursement. The other bits in the DIRF byte are reserved for future applications. At the end of the first disbursement, the beneficiaries that their records are updated will have the first bit of the DIRF changed to

'1' while the second bit remains '0'. At the end of the second disbursement the beneficiaries that their records are updated will have the second bit of the DIRF changed to '1'.

Table 2 The DIRF Flags

1	2	3	4	5	6	7	8
1 st update	2 nd Update						
0	0	0	0	0	0	0	0

So, at the end of the update after the first disbursement, the DIRF flags are updated and the updated pay schedule is

used to make the second instalment of the disbursement. After the second instalment is disbursed, the beneficiary list is sorted using the 1st update flag in the DIRF byte. The disbursement records are examined to ensure that the updates are implemented in the second instalment disbursement. Also, feedback from the beneficiaries and cluster leaders are noted. Any error is noted and the 2nd update flag is set to '1' where there is any update after the second instalment.

The procedure for the three step grant disbursement mechanism is presented in respect of the various issues raised and the solution options discussed. The procedure consists of four algorithms. The main procedure, which is referred here as algorithm 1 is used to call the other three algorithms. The main procedure has a segment of steps that are repeated two times to accomplish the three step grant disbursement mechanism.

The main procedure for three step grant disbursement mechanism.

Algorithm 1 The main procedure for three step grant disbursement mechanism.

- 1: Beneficiaries provide their details at registration
 - 2: GMO (GMO) use the GMS (GMS) to initialise the MPoNP and PoNP flags.
 - 3: GMO use the GMS to initialise the DIRF flags.
 - 4: GMO use the GMS to initialise the disbursement bank transaction records for each beneficiary
 - 5: GMO use the central database to filter all the beneficiaries with PoNP value of '1' and the list represents the beneficiaries that are not qualified to be paid.
 - 6: Call up *Algorithm 2: The Procedure For Handling Beneficiaries That Are Dropped From Disbursement List*
 - 7: Call up *Algorithm 3: The Procedure For Handling Beneficiaries That Have No Bank Account*
 - 8: GMO use the central database to filter all the beneficiaries with PoNP value of '0' and the list represents the beneficiaries that are qualified to be paid.
 - 9: The payment schedule is prepared using the list of beneficiaries with PoNP value of '0'. The payment schedule is sent to the bank and the disbursement procedure is implemented
 - 10: Call up *Algorithm 4: The Disbursement Procedure*
 - 11: Repeat step 5 to Step 10 for the second and the third instalment disbursement
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Where

GMO is Grant management organization

GMS is Grant management system

PoNP is pay or not pay status flag

MPoNP is multiple bit pay or not pay status flag

DIRF is disbursement instalment record flag

Procedure for handling beneficiaries that are dropped from disbursement list

Algorithm 2 Procedure for handling beneficiaries that are dropped from disbursement list

- 1: The central database is used to filter all the beneficiaries with PoNP value of '1' from the database along with their corresponding MPoNP and PoNP flags and legend to define the flags.
 - 2: The qualified beneficiary list and the disqualified beneficiary list are sent to the cluster heads so that they can notify the beneficiaries concerned.
 - 3: The cluster head takes note of the shortfall in their quota of beneficiaries.
 - 4: The cluster head can register new beneficiaries to make up the list. They can also allow the disqualified beneficiaries to examine the MPoNP flag and then re-register as new beneficiary after taking note of the reason for their disqualification as was pointed out in the MPoNP status flag.
 - 5: GMO use the GMS to check the beneficiary's records and updates the MPoNP and PoNP flags for the beneficiary.
 - 6: GMO use the GMS to update the DIRF flags.
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Where

GMO is Grant management organization

GMS is Grant management system

PoNP is pay or not pay status flag

MPoNP is multiple bit pay or not pay status flag

DIRF is disbursement instalment record flag

Procedure for handling beneficiaries that have no bank account

Algorithm 3 Procedure for handling beneficiaries that have no bank account

- 1: GMO compiles list of beneficiaries with phone number and no bank account number
 - 2: GMO sends the list of the names and phone numbers to bank with instruction to open zero account (that is bank account with no start balance or start balance of N 0)
 - 3: GMO sends notification of zero account opening to the beneficiaries' phones
 - 4: Beneficiary goes to the nearest branch of the bank to open zero account (that is bank account with no start balance or start balance of N 0)
 - 5: Beneficiary update grant registration with the newly opened bank account details
 - 6: GMO checks duplicate entry; if duplicate entry is detected, the new entry is discarded and the beneficiary is notified of duplicate entry otherwise the new entry is retained and the beneficiary is notified of successful registration update
 - 7: GMO use the GMS to check the beneficiary's records and updates the MPoNP and PoNP flags for the beneficiary. The MPoNP is used to capture and handle duplicates entries, disqualified beneficiary, non-responsive beneficiary, etc.
 - 8: GMO use the GMS to update the DIRF flags.
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Where

GMO is Grant management organization

GMS is Grant management system

PoNP is pay or not pay status flag

MPoNP is multiple bit pay or not pay status flag

DIRF is disbursement instalment record flag

The Disbursement Procedure

Algorithm 4 The Disbursement Procedure

- 1: Bank receives the payment schedule
- 2: Bank disburses funds to beneficiaries based on the pay schedule
- 3: Bank sends transaction details for each beneficiary to the GMO
- 4: The disbursement bank transaction records are uploaded to the central database and used to populate the disbursement record for each beneficiary
- 5: GMO use the GMS to examine the disbursement bank transaction records and update the DIRF flags for each beneficiary

Where

GMO is Grant management organization

GMS is Grant management system

PoNP is pay or not pay status flag

MPoNP is multiple bit pay or not pay status flag

DIRF is disbursement instalment record flag

4 Conclusion

The components of the mechanism for managing contingencies in cluster-based grant management system is presented. The aspect of the contingencies addressed include grant disbursement options for non-bank account holders, issues regarding disqualified and non-responsive beneficiaries, as well as omitted or wrongly paid beneficiaries. The details of how each of these issues are identified and addressed are presented. Also, a more robust approach for addressing all the listed issues is presented. The approach is referred to as three step grant disbursement mechanism which requires that grant should be disbursed in three instalments of increasing percentages. The first instalment which is about ten percent of the total grant worth will enable the grant management organization to get feedbacks and complaints from the beneficiaries, the cluster heads and other stakeholders. The grant management organization can then address all the identified issues and update the grant payment schedule to reflect the issues raised. At this point the second instalment is disbursed and further feedback is collected. About 70 % of the total grant worth is paid at the third instalment. At this point majority of the issues have been addressed.

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