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EFFECT OF DEVELOPMENT CHALLENGES ON POLICY GAPS IN NIGERIA

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Abstract

Nigeria has produced a steady succession of national plans, sector reforms and social programmes since the return to civilian rule in 1999, yet the distance between policy intent and development outcomes remains a central puzzle. This article examines how persistent development challenges contribute to policy gaps in Nigeria's Fourth Republic (1999–2025), positioning the inquiry around implementation gaps, institutional weakness, governance deficiencies and state capacity. It distinguishes policy formulation, implementation and outcome gaps and draws principally on state capacity theory and public policy implementation theory, with institutional and political economy perspectives as supporting lenses. The study uses qualitative documentary research and comparative case analysis, applying thematic content analysis to government plans, legislation, institutional reports and peer-reviewed scholarship. It compares four initiatives, namely the National Economic Empowerment and Development Strategy, the power sector reforms, health insurance and universal health coverage reforms and the National Social Investment Programme. The analysis suggests that development challenges operate less as direct causes of policy failure than as conditions that shape institutional and governance constraints. These constraints, which include fragmented mandates, weak budget execution, political discontinuity, federal coordination problems and thin monitoring, are the channels through which gaps emerge, although the cases also show partial policy learning. The article proposes an analytical framework linking development challenges, institutional and governance constraints, formulation and implementation deficiencies, policy gaps and development outcomes and derives reform implications that target specific mechanisms.

Keywords:

Policy implementation gaps, state capacity, institutional weakness, governance, development policy, Fourth Republic, Nigeria.

1. Introduction

Across the developing world, the distance between what governments adopt and what they deliver has become a central concern of development scholarship. The *World Development Report 2017* asks why carefully designed policies are so often not adopted or implemented and why, when they are, they frequently fail to generate security, growth and equity (World Bank, 2017). Pritchett et al. (2013) argue that many states adopt the outward forms of functional

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institutions without their function and Andrews et al. (2017) develop this argument into the idea of capability traps.

Comparative evidence suggests that the problem is also shaped by the political context in which policy is made. Booth and Golooba-Mutebi (2012) show, for Rwanda, that the way rents are organised matters for developmental performance. Lewis (2007) attributes the divergence between Nigeria and Indonesia, two populous oil exporters that began with similar political economies, to differences in how each confronted policy reform and built institutions for growth.

Nigeria is a demanding test of these questions because it has never lacked policy documents. Development planning their dates to the colonial Ten-Year Plan of Development and Welfare for 1946–1956 and it continued through four national development plans between 1962 and 1985 before being reshaped by structural adjustment, rolling plans and a succession of long-term visions (Iwuagwu, 2020; Osabuohien et al., 2012). Since civilian rule resumed in May 1999, the Fourth Republic has added further layers of policy. These include the National Economic Empowerment and Development Strategy (NEEDS) of the early 2000s (Okonjo-Iweala & Osafo-Kwaako, 2007) and the Electric Power Sector Reform Act 2005 (Idowu et al., 2019). They also include health insurance legislation that culminated in the National Health Insurance Authority (NHIA) Act 2022 (Ipinnimo et al., 2023) and the National Social Investment Programme (NSIP) from 2016 (Osondu-Oti, 2024). The National Development Plan (NDP) 2021–2025 then succeeded earlier medium-term frameworks (Federal Republic of Nigeria, 2021).

These policy efforts have unfolded against a background of acute development challenges, which this article defines as persistent structural conditions that constrain welfare, productive capacity and the state's ability to act. They include poverty and human-capital deficits, infrastructure shortfalls, fiscal and financing constraints and insecurity. The National Bureau of Statistics' 2022 multidimensional poverty survey, as reported by Osondu-Oti (2024), counted 133 million Nigerians (63 per cent) as multidimensionally poor. Okonjo-Iweala and Osafo-Kwaako (2007) described severe infrastructure bottlenecks, notably in power, before the NEEDS reforms and the World Bank (2022) found that inefficient use of resources, including large and partly unbudgeted subsidies, constrained social spending. Such challenges are not only the outcomes that policy seeks to change, since they also form part of the environment in which policy is made and carried out. The conditions that policy is meant to remedy may therefore weaken the capacity to remedy them, which is a reciprocal relationship that design alone cannot explain.

The puzzle that motivates this article is therefore not an absence of policy but the persistent distance between formally adopted intentions and what they deliver. Against this background, this study examines how persistent development challenges contribute to the gap between policy intention, implementation and outcome in Nigeria's Fourth Republic (1999–2025).

Successive governments have formulated numerous policies, strategies and programmes but continue to experience implementation deficiencies and shortfalls in outcomes. Existing explanations tend to point to a single sector, a single constraint (most often corruption or political will) or a single administration. It remains unclear whether development challenges, understood as including institutional weakness, administrative inefficiency, political interest, governance problems and limited state capacity, contribute to policy gaps individually or jointly

and through what mechanisms. Without that clarity, reform prescriptions risk repeating what Pritchett et al. (2013) call the adoption of the outward forms of functional institutions without their function.

The study matters for three reasons. Analytically, it separates three kinds of gap (formulation, implementation and outcome) that are often run together under the label of policy failure. Theoretically, it joins state capacity and implementation theory, which tend to be read separately and adds a political economy account of why capacity is not always deployed. Practically, it links reform recommendations to named mechanisms rather than to general calls for better governance.

The study covers Nigeria's Fourth Republic, 1999–2025, with earlier planning history used only as background. It examines four initiatives from different sectors and is a qualitative documentary study whose findings are analytical inferences from published evidence. The NDP 2021–2025 is treated as a planning and institutional context.

The article makes three contributions. First, it applies a common three-gap diagnostic (formulation, implementation, outcome) across four sectors, which allows constraints to be compared across cases instead of described within a single sector. Second, it proposes an analytical framework in which institutional and governance constraints mediate between development challenges and policy gaps, with named intervening mechanisms. Third, it derives recommendations tied to specific findings and to the institutional mechanisms through which they would operate.

2. Conceptual and Theoretical Review

2.1 Conceptual clarification

The study uses the operational definitions in Table 1. They are chosen to be observable in documents, so each can be identified in a plan, statute, audit, evaluation or scholarly assessment.

Table 1. Operational definitions of key concepts

Concept	Operational definition in this study	Illustrative Nigerian relevance
Development challenges	Persistent structural conditions that constrain welfare, productive capacity and the state's ability to act, including poverty, infrastructure deficits, fiscal constraints, insecurity and human-capital gaps	Infrastructure bottlenecks (Okonjo-Iweala & Osafo-Kwaako, 2007), inefficient resource use (World Bank, 2022)
Public policy	A purposive course of action by government to address a public problem, expressed in plans, statutes and programmes	NDP 2021–2025, Electric Power Sector Reform Act 2005, NHIA Act 2022
Policy formulation	Problem definition, design, costing and legal-institutional specification of a policy, including its alignment with identified needs	Plan documents and enabling legislation

Concept	Operational definition in this study	Illustrative Nigerian relevance
Policy implementation	The translation of authorised policy into organisational action by multiple actors across several decision points (Pressman & Wildavsky, 1973; Sabatier & Mazmanian, 1980)	Federal–state agreements, agency set-up, payment and procurement chains
Policy implementation gap	A documented divergence between approved policy objectives or instruments and what implementing organisations actually do or deliver (coverage, timeliness, targeting, fidelity)	Delayed enrolment, partial coverage, incomplete payments
Institutional capacity	The ability of specific organisations (ministries, agencies, units) to perform assigned functions, given skills, resources, procedures and authority	Civil service skills and payroll integrity (Okonjo-Iweala & Osafo-Kwaako, 2007)
State capacity	The aggregate ability of the state to formulate, coordinate, finance and implement policy, commonly analysed through extractive, coercive and administrative dimensions (Hanson & Sigman, 2021; Savoia & Sen, 2015)	Fiscal reach, administrative reach, territorial control
Governance and accountability	Governance is a government's ability to make and enforce rules and deliver services (Fukuyama, 2013) and accountability is answerability for decisions and conduct, backed by the possibility of sanction. Impartial treatment by implementing institutions is treated as a marker of quality (Rothstein & Teorell, 2008)	Enumeration and targeting disputes, procurement oversight
Policy discontinuity	The abandonment, truncation, rebranding or redesign of a policy or its institutions before its designed horizon, associated with changes of leadership or administration rather than documented evaluation	Plans truncated in 1985 (Osabuohien et al., 2012), long-term visions not implemented (Iwuagwu, 2020)
Development outcomes	Welfare and capability changes that a policy intends (coverage, supply reliability, exit from poverty), distinguished from	Insurance coverage, electricity supply, poverty exit

Concept	Operational definition in this study	Illustrative Nigerian relevance
	outputs such as offices opened or payments made	

Source: Author's compilation (2026)

Two choices in these definitions matter for what follows. State capacity, a property of the state as a whole and the usual unit in cross-national work, is separated from institutional capacity, a property of a particular organisation and the unit at which most Nigerian documents report. Governance is defined by what government can do, not by whether it is democratic (Fukuyama, 2013), so that accountability can be examined as a separate mechanism. Grindle's (2004) warning that the good-governance agenda is too long supports this narrower use.

2.2 Three kinds of policy gap

The study distinguishes three gaps, which can occur independently. Policy formulation gaps are deficiencies in design, planning and alignment with development needs, such as an inadequate causal theory, unrealistic targets, missing costing, or institutional arrangements that the policy cannot sustain. Sabatier and Mazmanian (1980) treat the soundness of the causal theory and the ability of the statute to structure implementation as properties of the policy itself and Pritchett et al. (2013) describe "premature load bearing", where new mechanisms are asked to do more than existing capacity allows.

Policy implementation gaps are differences between approved objectives and actual implementation. Pressman and Wildavsky (1973) showed that even a favourable policy can be weakened by the number of decision points and clearances through which it must pass. Policy outcome gaps, by contrast, are differences between intended results and outcomes achieved. A policy can be implemented as designed and still miss its outcome targets if the underlying theory was wrong and it can approach its outcome targets despite uneven implementation if other forces help.

The distinction matters because each gap implies a different remedy. Redesign addresses formulation gaps, organisational and incentive reform address implementation gaps and revisiting the causal theory addresses outcome gaps. The *World Development Report 2017* makes a similar separation when it asks why policies are not adopted or implemented and why they fail to generate outcomes when they are (World Bank, 2017).

2.3 Theoretical foundations

Four perspectives are considered, of which two are selected as principal theories and two are used as supporting perspectives.

State capacity theory, the first principal lens, asks whether government institutions can formulate, coordinate, finance and implement public policy. Besley and Persson (2011) emphasise fiscal and legal capacity as pillars of prosperity and show that development clusters combine effective state institutions, the absence of political violence and high incomes. Hanson and Sigman (2021) identify extractive, coercive and administrative capacity as core dimensions that are mutually supporting. Fukuyama (2013) adds that the quality of an executive branch depends on capacity and on bureaucratic autonomy, which helps explain why advice to reduce autonomy in low-income settings and to increase it in high-income ones can appear contradictory.

The theory assumes that capacity can be decomposed into dimensions, is partly cumulative and is a precondition for delivery and it is relevant here because it addresses the supply side of implementation, which is whether the state has the revenue, personnel, legal authority and territorial reach to act. Its limitations are that cross-national measures rely on formal indicators with short temporal coverage (Savoia & Sen, 2015) and may capture the form of institutions rather than their function, the distinction at the centre of the capability-trap argument (Pritchett et al., 2013; Andrews et al., 2017) and that it says little about why available capacity is or is not used. The study therefore treats capacity as observable through documented skills, resources, payment systems, legal authority and territorial reach and checks whether formal structures correspond to function.

Public policy implementation theory is the second principal lens. Pressman and Wildavsky (1973) founded the field by showing how great expectations are dashed when implementation is separated from policy design and passes through many decision points. Sabatier and Mazmanian (1980) offered a top-down framework grouping the determinants of implementation into the tractability of the problem, the ability of the statute to structure the process and political variables that shift the balance of support. Lipsky (1980) shifted attention to street-level bureaucrats, whose discretion under heavy caseloads, ambiguous goals and scarce resources makes them de facto policymakers. Matland (1995) synthesised these traditions through the dimensions of ambiguity and conflict, producing four implementation types, which are administrative, political, symbolic and experimental.

The theory assumes that policies have identifiable objectives against which implementation can be judged and that the path from decision to delivery can be traced through actors and decision points and it addresses the process side of the gap, which is where along the chain from statute to beneficiary the policy is diluted. Its main limitation is that the founding study examined a United States federal programme (Pressman & Wildavsky, 1973), so its assumptions about administrative stability and legal enforceability may not travel unchanged to settings where formal rules are contested. The study therefore traces each case through its decision points, assigns discretion to the organisations and individuals who exercise it and asks whether Matland's conflict and ambiguity conditions help explain observed outcomes.

The two theories are complementary, since state capacity explains what the state can do and implementation theory explains how a policy travels through the state to its beneficiaries. Together they cover the supply and process dimensions of the gap. Both, however, treat incentives and power thinly, so two further perspectives serve as supporting lenses.

Institutional theory is the first supporting perspective. North (1990) defines institutions as constraints that structure human interaction and create the incentive structure of an economy, with formal rules and informal constraints interacting. Applied to implementation, the lens directs attention to whether formal rules (statutes, procedures, mandates) are matched by informal practices that support or subvert them. Its limitation is that it can become an after-the-fact label for any failure unless specific rules and incentives are identified.

Political economy theory is the second supporting perspective. Khan (2018) argues that the distribution of organisational power determines which institutions and policies persist and which are resisted or distorted, because organisations support or undermine rules according to their interests and capabilities. Joseph (1987) described Nigerian politics as the struggle to control and exploit public office, which he termed prebendalism. Lewis (2007) located Nigeria's

divergence from Indonesia in the political foundations of policy reform and institution building. Booth and Golooba-Mutebi (2012) show that centralised management of rents can be developmental under some conditions, which implies that the mere presence of rents does not explain outcomes. The limitation of political economy accounts is that they can imply that outcomes are fixed by elite interests, which understates the cases where reform did progress. The study therefore uses the lens to explain why capacity is unevenly deployed.

3. Empirical Literature Review

The review is organised by scale (international, African, Nigerian) and, within the Nigerian literature, by the themes of the research objectives. It compares approaches, methods and findings instead of summarising studies one by one and it closes with a critical synthesis.

3.1 International and African literature

The international literature is divided between conceptual-qualitative accounts of why capacity fails to materialise and cross-national work that measures capacity and its correlates. On the first side, Pritchett et al. (2013) argue that, in many countries, states adopt the outward forms of functional organisations ("isomorphic mimicry") and place unrealistic expectations on weak systems ("premature load bearing"), which masks non-accomplishment for long periods. Andrews et al. (2017) develop the argument into the idea of capability traps, supported by evidence that many governments lack basic capacities after decades of reform effort. Grindle (2004) contends that the good-governance agenda is unrealistically long and that sequencing and prioritisation are needed and Fukuyama (2013) shows that governance indicators measure the checks on power more readily than the capacity to use it. Rothstein and Teorell (2008) define quality of government as the impartiality of the institutions that exercise authority, which links the quality of implementation to how even-handedly rules are applied.

On the second side, Savoia and Sen (2015) review the measurement, determinants and consequences of state capacity, noting short temporal coverage of available measures and insufficient scrutiny of how capacity affects outcomes such as health and education. Hanson and Sigman (2021) estimate a latent measure of capacity from indicators of extractive, coercive and administrative capacity and find that the dimensions are closely interlinked. The *World Development Report 2017* locates the drivers of effective policy in commitment, coordination and cooperation and treats elite bargains as shaping uneven state capacity (World Bank, 2017).

The two strands differ in method and in what they can say about Nigeria. The conceptual-qualitative strand explains why formal reforms may not change function, but is rarely tied to systematic comparisons across sectors. The measurement strand permits cross-country comparison, but its indicators are national, aggregate and thin on the organisational chain along which a particular policy travels.

The African literature supplies two contributions that matter here. Khan's (2018) political settlements framework argues that the distribution of organisational power shapes which institutions and policies persist and that the same formal institution may have very different effects depending on who can resist or distort it. Booth and Golooba-Mutebi (2012) examine Rwanda as a case of "developmental patrimonialism", in which a ruling elite centralises the management of rents and uses them with a long-term horizon. The Rwandan case is useful as a contrast because it suggests that the presence of patronage does not by itself predict poor implementation and that the way rents are organised matters. For Nigeria, the implication is that explanations built on corruption alone are underspecified.

3.2 Nigerian literature

The Nigerian literature begins with development planning, where historical studies describe a long record of plans that were abandoned, truncated or reinvented. Iwuagwu (2020), using historical methodology, argues that the rapid turnover of administrations produced new plans each time. Two attempts at long-term visions (Vision 2010 and Vision 20:2020) were not implemented and the author concludes that planning should be protected by legislation and supervised by dedicated institutions. Osabuohien et al. (2012) compare Nigeria with Botswana and South Korea, note that Nigeria's fixed-term plans were truncated in 1985 with the Structural Adjustment Programme while South Korea's continued and attribute the difference to institutional weakness among other factors. Akanle and Shittu (2022) review past failed development policy and the factors held responsible for it.

Explanations of why plans lapse often turn to politics and corruption. Joseph's (1987) analysis of prebendal politics frames public office as an object of competitive appropriation, so that state resources are allocated through access and not rule. Smith's (2007) ethnography of everyday deception in south-eastern Nigeria shows how corruption is embedded in social obligation and popular ambivalence, although its evidence is regional and generalisation to the whole federation requires care. Lewis (2007) places corruption within a wider political economy of oil-based distribution and Okonjo-Iweala and Osafo-Kwaako (2007), writing as participants in the NEEDS reforms, report that transparency and procurement reforms met resistance from vested interests and were among the most contested measures.

A further strand concerns financing and infrastructure, which determine whether intentions can be funded and carried out. In health, Uzochukwu et al. (2015) review financing sources (taxation, out-of-pocket payment, donor funding and insurance) and conclude that achieving the right blend is a persistent challenge, while Onwujekwe et al. (2019) find that health financing mechanisms do not operate optimally and that allocation and use of resources are neither evidence-based nor results-driven. The World Bank (2022) finds more broadly that inefficient resource use, including regressive and partly unbudgeted subsidies that exceeded combined spending on education, health and social protection in 2021, constrained development outcomes. The power-sector literature shows how infrastructure policy depends on administrative and financial conditions. Ikeme and Ebohon (2005) argued, as reform began, that restructuring would need to address corporatisation, access, costs and efficiency of a poorly performing public utility. Idowu et al. (2019), drawing on descriptive analysis of secondary data, report that reform was embraced with high expectations but find that capital investment, technical losses, the grid, the enabling environment, a high debt profile and politicisation of the sector limited results and Adelowo and Fadare (2023) examine stakeholders' views on reform awareness and implementation.

Federalism adds a final layer of difficulty, because most Nigerian policies must pass through more than one tier of government. Suberu (2001) traces Nigerian federalism through successive constitutional experiments and administrative redesigns. Okpani and Abimbola (2015) show that the sharing of health responsibilities among three tiers of government complicates the extension of social insurance and that states were slow to adopt federally regulated insurance because they felt excluded from it. The Supreme Court's 2024 ruling on local government allocations (discussed in Section 6) shows that constitutional arrangements for fiscal transfers have themselves become an implementation issue. Recent assessments of reform are mostly sector-specific. Ipinnimo et al. (2022, 2023) assess the NHIA Act 2022 through a narrative review and a structured comparison with the 2004 NHIS Act, concluding that the new Act

addresses earlier shortcomings but faces funding, workforce and enforcement challenges. Osondu-Oti (2024) studies the cash transfer component of the NSIP through qualitative case studies in six states and Adebajo et al. (2024) review poverty alleviation programmes through a desk study informed by elite theory.

3.3 Critical synthesis

The studies converge on four points. Implementation deficits recur across sectors and administrations and weak or fragmented institutions and limited capacity are central. Political interest and discontinuity disrupt continuity and coordination across tiers of government is a recurring difficulty.

The studies disagree in three respects. First, they differ in whether failure is primarily a problem of design and ownership or of conditions for implementation. Power-sector commentary at the start of reform stressed objectives and restructuring (Ikeme & Ebohon, 2005), while later assessment stresses investment, grid, debt and politicisation (Idowu et al., 2019). Second, accounts differ on the role of elites and Adebajo et al. (2024) attribute programme performance to elite interests but acknowledge that elite theory does not explain challenges that arise even when policies serve public interest. Third, insider and outsider accounts weigh reform achievements differently. Okonjo-Iweala and Osafo-Kwaako (2007) were closely associated with the reform team and present the reforms as largely successful in several areas while identifying challenges, a positionality that requires triangulation with other sources.

Methodologically, most Nigerian studies reviewed are single-sector and desk-based (for example Ipinnimo et al., 2022; Idowu et al., 2019; Adebajo et al., 2024), with fewer field-based cases (Osondu-Oti, 2024).

Several questions remain unresolved. The literature does not yet settle how the identified constraints interact or whether their relative weights differ across sectors. It also leaves open whether the same constraints recur across administrations in different forms and whether policy learning occurs from one reform to the next.

4. Research Gap and Analytical Framework

4.1 Gaps in the existing literature

The gaps below are stated relative to the literature reviewed in Section 3. They describe what that body of work leaves unexplained.

The first gap is conceptual. Existing studies have examined why particular plans and programmes underperform (Iwuagwu, 2020; Osondu-Oti, 2024). They have established a strong and consistent narrative of implementation difficulty. What they explain less well is how broad development challenges relate to different kinds of policy gap. Terms such as "failed development policy" (Akanle & Shittu, 2022) and "perceived failure" of plans (Iwuagwu, 2020) cover formulation, implementation and outcome problems at once. The distinction matters because each calls for a different remedy (Section 2.2). This study addresses the gap by coding every item of evidence to one or more of the three gap types.

The second gap is theoretical. State capacity research (Savoia & Sen, 2015; Hanson & Sigman, 2021), implementation theory (Pressman & Wildavsky, 1973; Sabatier & Mazmanian, 1980) and political settlements analysis (Khan, 2018) are developed largely in separate literatures.

The Nigerian studies reviewed typically rely on a single explanatory lens, whether an institutional account of planning (Osabuohien et al., 2012), an elite-theory account of poverty programmes (Adebajo et al., 2024), or a descriptive account of sector reform (Idowu et al., 2019). Single lenses tend to produce single remedies, so this study combines capacity and implementation theory as principal lenses and uses institutional and political economy perspectives to explain why capacity is unevenly deployed.

The third gap is methodological. Cross-national work on state capacity is quantitative and aggregate (Savoia & Sen, 2015; Hanson & Sigman, 2021), while Nigerian studies in the corpus are mostly single-sector and rely on narrative review, descriptive secondary-data analysis, desk study or historical method, with fewer field-based cases. A qualitative documentary approach can contribute a traceable, cross-sector comparison that uses a common coding frame and triangulates across document types, including government plans, legislation, institutional reports and scholarship. Documentary analysis is well suited to case studies that require evidence from several sources (Bowen, 2009).

The fourth gap is empirical. Existing studies establish that each sector faces recurring constraints, including financing blends and allocation in health (Uzochukwu et al., 2015; Onwujekwe et al., 2019), investment, grid and politicisation in power (Idowu et al., 2019) and targeting, payment and monitoring in cash transfers (Osondu-Oti, 2024). What remains insufficiently explained is which constraints recur across sectors and administrations, how they interact and whether reforms learn from earlier failures. The 2022 NHIA Act, for example, redesigned the insurance system after documented weaknesses in the earlier scheme (Ipinnimo et al., 2023), yet the literature offers little cross-sector evidence on whether such learning is typical.

The fifth gap is contextual. Nigeria has distinctive features that shape implementation chains, although comparative evidence on how distinctive they are is limited. These include oil-based rents and a history of prebendal politics (Joseph, 1987; Lewis, 2007), a federal structure with shared responsibilities across federal, state and local tiers (Suberu, 2001; Okpani & Abimbola, 2015) and persistent insecurity (Ezedinachi & Ezinwa, 2023). Comparison with Rwanda shows that centralised rent management can coexist with developmental performance (Booth & Golooba-Mutebi, 2012), which implies that rents alone do not determine outcomes. What the literature leaves open is how these features operate jointly along the chain from policy decision to beneficiary. The framework below places these features within explicit mechanisms.

4.2 Proposed analytical framework

The framework is a proposed analytical device. It organises the expected relationship as a chain with feedback. Development challenges, namely poverty, infrastructure deficits, fiscal constraints, insecurity and human-capital gaps, form the context in which policy is made and carried out. Institutional and governance constraints mediate that context through five intervening mechanisms, namely state capacity, accountability and impartiality, bureaucratic effectiveness, political incentives and intergovernmental coordination. Policy formulation and implementation deficiencies arise where these constraints meet policy design and the implementation chain and they produce policy gaps, which are the observable divergence between intention, action and result. Development outcomes then follow and feed back into development challenges, for example through fiscal capacity and public trust.

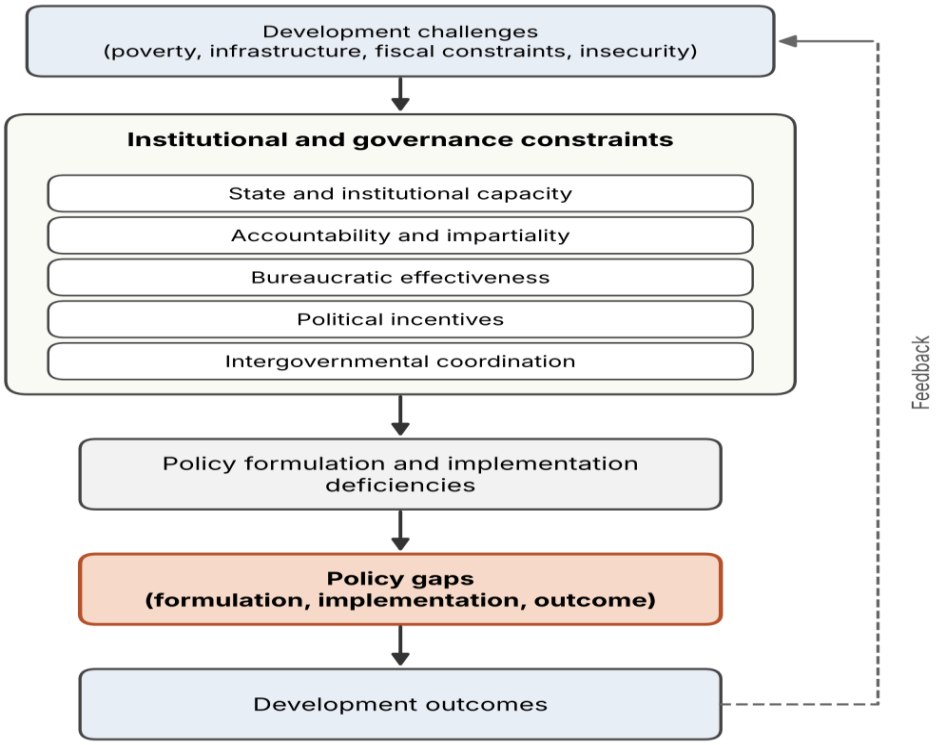

Figure 1. Proposed analytical framework.

Each mechanism is anchored in the theory reviewed in Section 2 and is identified in the documents through observable indicators. State and institutional capacity draws on state capacity theory (Besley & Persson, 2011; Hanson & Sigman, 2021) and the capability-trap argument (Pritchett et al., 2013) and it is indicated by staffing and skills, payroll and data integrity, legal authority, territorial reach and formal offices that lack functioning systems. Accountability and impartiality draw on the quality-of-government and political economy literatures (Joseph, 1987; Khan, 2018; Rothstein & Teorell, 2008) and it is indicated by audit and oversight findings, grievance records, targeting disputes, sanctions and procurement controls. Bureaucratic effectiveness draws on implementation theory (Lipsky, 1980; Pressman & Wildavsky, 1973) and it is indicated by the number of clearance points, processing delays and the discretion exercised by front-line actors. Political incentives draw on Khan (2018) and Matland (1995) and they are indicated by the abandonment, renaming or relocation of programmes and agencies and by timing around changes of administration. Intergovernmental coordination draws on implementation theory and federalism studies (Suberu, 2001) and it is indicated by federal–state agreements, counterpart funding, joint accounts and the division of responsibilities.

Five analytical propositions, framed as expectations that the documentary evidence can support or qualify, guide the analysis. The first (P1) is that development challenges affect policy gaps mainly by shaping institutional and governance constraints and less through direct effects. The second (P2) is that where capacity is weak, formal structures can multiply without corresponding function, widening implementation gaps. The third (P3) is that where political incentives reward new initiatives over continuation, discontinuity widens outcome gaps. The fourth (P4) is that where implementation chains cross tiers of government without aligned

funding and incentives, delay and uneven coverage follow and the fifth (P5) is that weak monitoring and evaluation leaves formulation errors uncorrected, so outcome gaps persist.

5. Methodology

5.1 Research design

The study adopts a qualitative, interpretive approach. Its aim is to trace how constraints are documented as operating along the chain from policy decision to delivery and to compare those traces across sectors. The design is qualitative documentary research supported by comparative case study analysis. Documents are the principal evidence and four policy initiatives are compared using a common template. Where field evidence appears (for example, in Osondu-Oti, 2024), it is the published evidence of the cited authors and is treated as documentary data. The study area is Nigeria and the study period is the Fourth Republic, 1999–2025. Evidence published up to 2025 is included where it could be verified.

5.2 Documentary sources and selection criteria

The evidence base comprises six types of document. National plans and policy documents (Federal Republic of Nigeria, 2021; Federal Ministry of Budget and Economic Planning, 2022) show the planning architecture and the intended arrangements for implementation and monitoring. Legislation and judicial decisions, namely Section 162 of the Constitution, the Electric Power Sector Reform Act 2005, the NHIA Act 2022 and the Supreme Court judgment of 11 July 2024, establish formal mandates and the allocation of responsibilities between tiers and they are used as described in the cited scholarship and reports. Institutional and multilateral reports (World Bank, 2017, 2022; Osabuohien et al., 2012; Okonjo-Iweala & Osafo-Kwaako, 2007) supply fiscal and institutional assessments and reform narratives.

Peer-reviewed journal articles (for example Idowu et al., 2019; Ipinnimo et al., 2022, 2023; Osondu-Oti, 2024; Uzochukwu et al., 2015) provide case evidence and scholarly books (Joseph, 1987; Lewis, 2007; Smith, 2007; Suberu, 2001) supply the political economy and federalism context. Press reports (allAfrica, 2024) are used only to confirm the occurrence and content of a judicial ruling.

Document selection followed explicit criteria. A document was included if it was authoritative and verifiable, meaning an official document, statute, peer-reviewed publication or publication of a recognised institution with traceable authorship. It also had to address the formulation, implementation or outcomes of the selected cases, or supply a foundational theoretical lens and to relate to Nigeria in 1999–2025 or be a foundational theoretical or comparative text. Finally, it needed a bibliographic record that could be confirmed against the publisher, a DOI record or an official repository and it had to report its method or its primary sources.

A document was included if it could be independently verified, contained evidence of its own and had identifiable authorship and method. Press reports were used only to confirm that an event occurred and what it decided.

Cases were selected from candidate policy initiatives in Nigeria according to five criteria, namely sector diversity, availability of documentary evidence, institutional characteristics (single-agency reform versus multi-tier programme, statute-based versus programme-based), coverage of different periods in the Fourth Republic and the ability to illustrate different implementation challenges. The four cases are the NEEDS reforms (2003–2007), the power

sector reforms (from 2005), health insurance and universal health coverage reforms (the 2004 NHIS Act to the 2022 NHIA Act) and the NSIP (from 2016). The NDP 2021–2025 is used as planning context. National poverty reduction initiatives are represented through the NSIP.

5.3 Analytical procedure

The procedure follows the phases of thematic analysis set out by Braun and Clarke (2006), adapted to documents. Each document was first read for its purpose, authorship, method and date and the objectives, institutional arrangements, implementation responsibilities, financing, constraints, documented progress, unintended outcomes and lessons of each case were then recorded. Codes were assigned to units of evidence using a codebook with four families, namely gap type (formulation, implementation, outcome), mechanism (the five described in Section 4.2), type of development challenge (for example financing, insecurity, infrastructure) and evidence status (documented fact, official claim, scholarly inference). The codes were then grouped into the eight themes reported in Section 6, the way each theme appears across the four cases was compared and the themes were related to the principal and supporting theories to refine the framework.

Themes were developed around institutional capacity, governance, political interference, financing, bureaucratic effectiveness, policy continuity and implementation accountability. Coding combined deductive codes from the five mechanisms in Section 4.2 with inductive codes that emerged from the documents. Throughout, a development challenge was linked to implementation only where a document described the connection. A causal inference was recorded only where a document described a pathway, for example a federal–state dispute over staffing that delayed enrolment and the strength of the link was coded as described, suggested or asserted.

6. Findings and Discussion

6.1 The four cases

Table 2 summarises each case against the template in Section 5.3, drawing on Okonjo-Iweala and Osafo-Kwaako (2007), Idowu et al. (2019), Adelowo and Fadare (2023), Okpani and Abimbola (2015), Onwujekwe et al. (2019), Ipinnimo et al. (2022, 2023) and Osondu-Oti (2024). The final row records the author's interpretive classification of the dominant gap in each case.

Table 2. Comparative case profiles

	NEEDS (2003–2007)	Power sector reform (from 2005)	Health insurance and UHC (2004–2022)	NSIP cash transfers (2016–2022)
Original intention	Home-grown strategy for private-sector-led growth and poverty reduction across four reform areas, mirrored by state strategies	Restructure and privatise the state power monopoly to improve supply (Electric Power Sector Reform Act 2005)	Insurance to widen access to care, from 2022, mandatory cover with a vulnerable group fund	Social safety nets, cash transfers to the poorest households with exit from poverty in three years

	NEEDS (2003–2007)	Power sector reform (from 2005)	Health insurance and UHC (2004–2022)	NSIP cash transfers (2016–2022)
Institutional arrangement	Presidential economic team, fiscal rule, Due Process certification, EFCC and ICPC, state strategies	Unbundled successor companies, regulator, privatisation process	Federal regulator, HMOs as purchasers (to 2022), state health insurance schemes (from 2022), three tiers share health responsibilities	National and state cash transfer offices under federal–state agreements, community targeting and proxy means test, payment service providers, line ministry from 2019
Documented progress or learning	Fiscal rule and debt relief, budget implementation reports, procurement savings reported by the authors, payroll clean-up	Unbundling and privatisation implemented	Redesigned law responding to documented weaknesses, states given a larger role	Nationwide coverage in phases, close to 2 million households reached against 1 million planned, some early enrollees formed savings groups
Documented shortcomings	Benefits not reaching citizens, reforms not extended to most states, resistance from vested interests	Low generating capacity, investment, grid, debt, politicization	Low coverage, state uptake slow, allocation not evidence-based, funding, workforce and enforcement challenges	Delayed state agreements, partial local coverage, targeting errors, reported fraud, inconsistent payments, transfer below poverty line, weak monitoring
Dominant gap (interpretive)	Outcome, implementation at sub-national level	Formulation (sequencing) and outcome	Implementation under NHIS, formulation revised in 2022, mandate implementation untested	Implementation and outcome

6.2 Thematic findings

Theme 1. Weak state capacity and institutional fragmentation

The NEEDS reforms found an oversized, under-skilled federal civil service with unreliable payroll records. Reform removed about 35,700 officials and some 8,000 ghost workers, yet the authors describe civil service reform as halting (Okonjo-Iweala & Osafo-Kwaako, 2007). All states prepared state strategies, but only a handful adopted far-reaching reforms (Okonjo-Iweala

& Osafo-Kwaako, 2007). In the cash transfer programme, each state had a monitoring officer, but the post appears to have been largely formal, because the same grievances recurred and one officer covered all local governments (Osondu-Oti, 2024). The mechanism is the one Pritchett et al. (2013) call isomorphic mimicry, in which structures exist without the function they were created for. In health, shared responsibilities across tiers and the role of HMOs as purchasers complicated delivery (Okpani & Abimbola, 2015; Onwujekwe et al., 2019). The implication is that capacity should be judged by function (payments made, grievances resolved) and not by the existence of offices.

Theme 2. Corruption and accountability deficiencies

NEEDS made anti-corruption part of the reform through Due Process certification in procurement, monthly publication of revenue allocations and the EFCC and ICPC, against resistance that the authors attribute to vested interests (Okonjo-Iweala & Osafo-Kwaako, 2007). In the cash transfer programme, fraud, bribery and extortion were reported in all six states studied. Some beneficiaries perceived enumeration as partisan, while a state office described one disputed case as coincidence and payments to four states were suspended for almost two years after a payment provider was accused of diverting funds (Osondu-Oti, 2024). Adebajo et al. (2024) attribute programme performance to elite interests but acknowledge that elite theory cannot explain every challenge. The mechanisms are weak impartiality in targeting and payment (Rothstein & Teorell, 2008) and rent-seeking access to public office (Joseph, 1987; Smith, 2007). Evidence is detailed for NEEDS and the NSIP and thinner for power and health, where corruption appears as a listed cause (Okpani & Abimbola, 2015). The implication is that accountability reforms are documented as effective where they change a specific control point, as Due Process did and ineffective where discretion goes unmonitored.

Theme 3. Political interference and policy discontinuity

Iwuagwu (2020) records that Vision 2010 was not implemented after a change of leadership and that Vision 20:2020 was set aside by successive administrations in favour of their own agendas. Osabuohien et al. (2012) note the truncation of fixed-term plans in 1985. Adebajo et al. (2024) describe poverty programmes that change name without changing strategy. In the NSIP, the cash transfer office was moved from the Office of the Vice President to a ministry in 2019 and payment delays followed (Osondu-Oti, 2024). The NHIA Act shows a different form, since the 2004 NHIS Act was replaced by a redesigned system that excluded HMOs from the governing council and moved funds management to state schemes (Ipinnimo et al., 2023). That is revision informed by documented weakness, not abandonment. The pattern is consistent with political incentives that reward new initiatives (Khan, 2018) and with symbolic implementation under high ambiguity and conflict (Matland, 1995). The implication is that the relevant distinction is between abandonment and evidence-based revision, so continuity rules should depend on evaluation and not be unconditional.

Theme 4. Inadequate financing and inefficient resource allocation

Before NEEDS, expenditure volatility left incomplete capital projects and arrears, including about N150 billion owed to domestic contractors by 2003. The reforms introduced an oil-price-based fiscal rule and annual budget implementation reports (Okonjo-Iweala & Osafo-Kwaako, 2007). The World Bank (2022) finds that subsidies, partly unbudgeted, exceeded combined spending on education, health and social protection in 2021. In health, allocation is neither evidence-based nor results-driven (Onwujekwe et al., 2019) and low government funding priority is expected to constrain the NHIA Act (Ipinnimo et al., 2022). The cash transfer paid a flat amount well below the national poverty line and the amount was not adjusted for inflation

over six years. Enrolment in some states was capped by quotas, in one case undisclosed to the state at the outset and some officials cited inadequate funds for the limited reach of the conditional component (Osondu-Oti, 2024). In power, capital investment and a high debt profile limit reform (Idowu et al., 2019). Fiscal capacity (Besley & Persson, 2011) and financial resources as an implementation variable (Sabatier & Mazmanian, 1980) explain the mechanism, since appropriation is not release and release is not well-targeted spending. The implication is that programme designs should be costed against the funds that are realistically released, not only against the amounts appropriated.

Theme 5. Bureaucratic inefficiency and administrative bottlenecks

In the NSIP, payment delays are attributed to bureaucratic bottlenecks after the transfer office moved to a ministry, to payment providers serving several states in sequence and to denial of missed payments (Osondu-Oti, 2024). NEEDS-era analysis notes that uncoordinated regulatory procedures hinder private activity (Okonjo-Iweala & Osafo-Kwaako, 2007) and power reform followed a utility described as grossly inefficient (Ikeme & Ebohon, 2005). Two mechanisms are at work here, namely multiple clearance points (Pressman & Wildavsky, 1973) and front-line discretion (Lipsky, 1980). Enumerators and community leaders shaped who enrolled and state staff working weekends without extra pay or hazard allowance, a condition the author suggests may have contributed to bribery and extortion (Osondu-Oti, 2024). The implication is that reform should reduce the number of clearance points a payment must pass and align the incentives of front-line staff with programme goals.

Theme 6. Insecurity and limited implementation capacity

Monitoring cash transfers was made difficult by insecurity and some state staff worked in volatile areas without hazard cover (Osondu-Oti, 2024). Okonjo-Iweala and Osafo-Kwaako (2007) argue that pipeline vandalism in the Niger Delta lowers revenue and thereby allocations to states and that kidnapping deters investment. Ezedinachi and Ezinwa (2023) argue that development cannot be attained in an atmosphere of insecurity. Coercive capacity (Hanson & Sigman, 2021) and political violence (Besley & Persson, 2011) frame the mechanism. The case documents link insecurity to monitoring and revenue, so insecurity is treated as a conditioning factor.

Theme 7. Weak monitoring and evaluation

Cash transfer monitoring posts were formal and reports were not acted on (Osondu-Oti, 2024). NEEDS introduced annual budget implementation reports and a mechanism to track pro-poor spending (Okonjo-Iweala & Osafo-Kwaako, 2007). Onwujekwe et al. (2019) call for spending to be tracked and Iwuagwu (2020) points to weak data and the absence of citizen monitoring. The NDP 2021–2025 sets out an implementation framework and a national monitoring and evaluation system (Federal Ministry of Budget and Economic Planning, 2022). The mechanism is the loss of feedback (P5), where errors in design or delivery are not detected and corrected. The evidence is mainly indirect and this is the weakest-documented theme.

Theme 8. Poor coordination between federal, state and local governments

Under NEEDS, states and local governments carried nearly half of consolidated expenditure but faced capacity and transparency constraints and the authors proposed state co-financing and matching grants (Okonjo-Iweala & Osafo-Kwaako, 2007). In the NSIP, state agreements were delayed (Jigawa signed in 2016, Lagos in 2021), partly over who would recruit state office staff, states were reluctant to fund offices and conditional transfers depended on state-provided clinics that were absent or ill-equipped (Osondu-Oti, 2024). In health, states were slow to adopt

federally regulated insurance because they felt excluded (Okpani & Abimbola, 2015) and the 2022 Act gave state schemes a central role (Ipinnimo et al., 2023). In July 2024 the Supreme Court found that routing local government allocations through states under the joint account in section 162 of the Constitution had not worked and ordered direct payment (Attorney General of the Federation v. Attorney General of Abia State, 2024; allAfrica, 2024). The mechanism is a multi-actor chain with misaligned incentives. The implication is that coordination instruments must carry money and enforcement, not only agreements.

6.3 Cross-case discussion

The same constraints recur across sectors, namely formal structures that outrun function, financing that does not match design, discretion at the front line, weak feedback and coordination across tiers. The cases also differ. NEEDS relied on a strong central team and struggled to extend reform downwards. Power reform shows a sequencing problem, with privatisation preceding enabling conditions such as generation capacity and the grid (Idowu et al., 2019). Health shows learning through legal redesign, while the NSIP shows how many clearance points a single payment must pass.

The findings fit capability-trap accounts (Pritchett et al., 2013; Andrews et al., 2017) and qualify single-cause accounts. Elite interests are visible in targeting disputes, but performance is also shaped by funding and design, which is consistent with Adebajo et al.'s (2024) own caveat. The Rwandan contrast (Booth & Golooba-Mutebi, 2012) suggests that the way rents are organised and not their mere presence, is the relevant feature.

Turning to the propositions, P1, P2 and P4 are supported by documentary evidence in at least two cases. P3 is supported for planning and the NSIP and is qualified by the NHIA case, where change was adaptive. P5 is supported only indirectly. These are assessments of documented association.

7. Policy Implications and Recommendations

The findings carry a common implication, namely that reform is more likely to narrow policy gaps when it targets the specific mechanisms through which gaps arise than when it adds new plans, agencies or general commitments to good governance. Each recommendation below is therefore tied to a finding in Section 6 and names the institutional mechanism through which it would operate. The recommendations are derived from the evidence reviewed.

The first set of recommendations concerns capacity and the quality of policy design. The finding that formal offices frequently exist without corresponding function, as with monitoring posts that were filled but largely ineffective, suggests that implementing units should be given a statutory mandate and ring-fenced running costs and that their capacity should be reviewed by what they actually deliver, such as payments made on time and grievances closed and not by whether offices exist. The same finding, together with the financing and insecurity findings, supports an implementation-readiness test before any policy or mandate is enacted. Such a test would examine the number of clearance points, the capacity of the organisations involved, the financing available and the sequencing of reforms and it would be followed by piloting before national roll-out. Power sector reform, in which privatisation preceded enabling conditions such as generation capacity and the grid, illustrates what the absence of such a test can cost.

A second set of recommendations addresses accountability and political interference, which the findings show to be closely related. Where reforms changed a specific control point, as Due Process certification did in federal procurement, accountability measures are documented as effective, whereas targeting, enumeration and payment in the cash transfer programme were vulnerable because discretion went unmonitored. Third-party verification of beneficiary registers and payments, published grievance data with response deadlines and the extension of Due Process-style certification to sub-national procurement would address that weakness directly. Political interference in implementation, meanwhile, is best limited by merit-based appointment and fixed tenure for programme heads and by a requirement to publish the rationale before an implementing unit is relocated or re-mandated during a programme, as occurred when the cash transfer office moved from the Office of the Vice President to a ministry and payment delays followed.

Policy continuity requires a distinct response, because the evidence distinguishes between abandonment and evidence-based revision. The recommendation is a legally anchored medium-term plan under which any termination or major redesign must be preceded by a published evaluation. This arrangement would allow revision of designs that evaluation shows to be flawed, as happened when the National Health Insurance Authority Act 2022 replaced the 2004 scheme, while making the unexamined abandonment recorded in the history of Nigerian planning more difficult. The proposal accords with Iwuagwu's (2020) argument that planning should be protected by legislation and supervised by dedicated institutions.

The financing findings point to two complementary reforms. The first is that programme designs should be costed against the funds that are realistically released and not only against amounts appropriated, which implies implementation plans tied to cash-release schedules, programme-level execution reports and transfer values indexed to a published price measure so that they do not erode over time. The second concerns transparency in resource allocation. Publishing subsidy and quasi-fiscal costs within the budget would make visible the inefficiencies identified by the World Bank (2022) and publishing monthly allocation data at every tier of government would extend a practice that began under NEEDS.

Intergovernmental coordination, the findings suggest, depends on instruments that carry money and enforcement and not merely agreements. Federal–state compacts with counterpart-funding triggers, together with matching grants for states that perform well, would align incentives along the implementation chain and clear role assignment would reduce disputes where functions are shared. Following the Supreme Court's 2024 ruling on local government allocations, implementation support to local governments that now receive funds directly would be an important complement, since the constitutional arrangement for fiscal transfers has itself become an implementation issue.

Finally, weak monitoring and evaluation leaves formulation errors uncorrected, so the findings support an independent evaluation unit with a duty to publish its reports and a requirement that implementing bodies give a management response. Monitoring staff and funds should be proportionate to caseload and remote verification should be used where insecurity limits access.

8. Conclusion

This article examined how persistent development challenges contribute to policy gaps in Nigeria's Fourth Republic by comparing four initiatives through a three-gap diagnostic. In answer to the first research question, the documents identify poverty, infrastructure deficits, fiscal constraints and insecurity as the development challenges most often linked to implementation shortfalls. In answer to the second and third, the evidence suggests that these challenges matter chiefly through institutional and governance constraints. These include formal structures that outrun function, discretion exercised without monitoring, weak impartiality in targeting and payment and political incentives that favour new initiatives over continuation. In answer to the fourth, inadequate financing and misaligned coordination between tiers of government recur across the cases, most visibly where a payment or service must cross several tiers. In answer to the fifth, the reforms most clearly supported by the evidence are those that change specific control points and carry their own funding and enforcement.

The record is mixed. NEEDS delivered measurable fiscal and procurement reforms (as reported by its authors), the NHIA Act redesigned insurance in response to documented weakness and the NSIP cash transfers reached nearly two million households. Elite interests, capacity, financing and design all appear in the record, which points to a multi-causal account.

The contribution is analytical and consists of a cross-sector diagnostic, a proposed framework linking development challenges to policy gaps through five mechanisms and a set of recommendations tied to specific findings.

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