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DO CASH TRANSFERS DELIVER? EVIDENCE ON POVERTY AND EDUCATIONAL OUTCOMES IN KANO STATE (2020-2026)

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Abstract *This study examines the impact of the Conditional Cash Transfer (CCT) programme on poverty reduction and educational outcomes among beneficiary households in Kano State, Nigeria, between 2020 and 2026. Grounded in the Basic Needs Theory, the study investigates whether cash transfers have improved household income, access to basic necessities, school enrolment, and educational retention among children of beneficiary families. A mixed-methods research design was adopted, combining quantitative and qualitative approaches. Data were collected from 384 beneficiaries selected through simple random sampling across the three senatorial zones of Kano State, supplemented by interviews and focus group discussions with programme stakeholders. Thematic analysis and chi-square statistical tests were employed to analyze the data. Findings reveal that 77.1% of respondents reported increased school enrolment among their children, while 67.4% observed improvements in school attendance and academic performance. The chi-square test confirmed a significant positive relationship between CCT participation and educational outcomes ($X^2 = 53.28$, $p < 0.05$). Furthermore, 65.1% of respondents reported increased household income, and 73.2% indicated an improved ability to afford basic necessities. Statistical analysis also showed a significant increase in household disposable income following programme participation ($X^2 = 47.63$, $p < 0.05$). The study concludes that the CCT programme has contributed substantially to reducing household vulnerability and improving educational participation among beneficiary households, although it remains insufficient to lift most households completely out of poverty. The study recommends integrating the programme with skills acquisition, financial literacy, and livelihood support initiatives, while strengthening transparency and ensuring timely digital disbursement of funds to enhance programme effectiveness.*

Keywords Conditional Cash Transfer, Poverty Reduction, Educational Outcomes, Social Protection, Household Welfare

INTRODUCTION

Cash transfers are instruments used to empower and safeguard vulnerable individuals, households and other groups from shocks and to mitigate vulnerability such as low and variable income. Conditionalities placed on receipt of cash transfers have been used to encourage positive change and behaviours, including increasing educational attendance, and reducing the incidence of early marriage and child labour. Financial inclusion and financial agency reduce vulnerability to exploitation. When individuals and families can save, move money safely and have access to affordable credit services, they are better positioned to protect themselves from economic shocks, build assets and invest for the future. Cash transfers, both non-conditional and conditional, can be a key preventative measure or means to build resilience in vulnerable communities. Often, cash transfers are one of the few formal disbursement streams that reach households and individuals in crisis situations, as many of them have limited or no access to formal financial accounts. Burgeoning evidence suggests households are more resilient to negative shocks if they have access to financial services — either formally or informally.

Appleton (2023) defines cash transfers as: "direct, regular and predictable non-contributory cash payments that help poor and vulnerable households to raise and smooth incomes. The term encompasses a range of instruments (e.g., social pensions, child grants or public works programmes) and a spectrum of design, implementation and financing options. Cash transfers are often paid directly to recipients with cash payments or through bank accounts, smart cards and mobile phone accounts. The aim is to both provide immediate assistance and reduce poverty, as well as contribute to increased resilience of poor households by enabling them to save, invest and cope better with risks and shocks.

The main motivation behind this study is that poverty is pervasive in our country particularly in the northern part of the country where the socio-economic consequences such as street begging, low enrollment rate, primary and secondary school dropout is prevalent. Despite attempts to alleviate it by federal and state governments it has not yielded the desired results. Evidence from National Literacy Survey (2021) shows that, about 3.5 million children of primary school age were not attending any school. The number represents 10.1% of the population of children 6-14 years of age. Most likely the northern part of the country will have more dropout than any part of the country because of low level of educational awareness. Statistics from Kano state health services management board (KSHMB) shows that the maternal mortality rate in the state in 2024 stood at 1600/100,000 higher than the regional average of 1026/100,000 (Shehu, 2024). In Nigeria, only 66 percent of school age boys and 57 percent of girls attend primary school. Nigeria is further saddled with the largest number of out-of-school-children estimated at over 7.2 million equal to 11 percent of the global total (UNESCO, 2025).

Nigeria's experiment with the Conditional Cash Transfer (CCT) programme 'In care of the people' began in early 2008 in twelve states with lowest

human capital investments in the country. Moreover, Kano State is also known as one of the states with highest poverty incidence and low demand/access for basic primary education and health care services in Nigeria. Subsequently, Conditional Cash Transfer (CCT) programme was launched in the state in 2009. The Conditional Cash Transfer (CCT) programme provides non-contributory cash transfers to extremely poor households, often to women, on conditions that they ensure children 's regular attendance in schools, and accompany them to health clinics. Mothers must also attend prenatal checkups in addition to participation of a member of beneficiary family in skill acquisition in productive activities. Beneficiary households receive 5000 -10000 and later ₦25000 per month.

In general, Conditional Cash Transfer (CCT) programmes as a poverty reduction strategy blend short- and long-term objectives. Specifically, in the short term, cash transfer/grant given to beneficiary household was meant to finance immediate consumption need of the family (redistributive goal), and for the longer term the cash transfer act as incentives for poor households to support the education and health of their children to build their human capital (investment goal) to break the intergenerational transmission of poverty.

The theoretical foundation of this study is anchored on the Basic Needs Theory (BNT), which emerged in the mid-1970s as a response to the failures of traditional growth-oriented economic models. Primarily championed by the International Labour Organization (ILO) and scholars like Paul Streeten, the theory posits that poverty alleviation should not be measured solely by national income or GDP, but by the extent to which a society meets the essential physical and social requirements of its most vulnerable members. In the context of this research, Basic Needs Theory provides a robust lens for evaluating the Conditional Cash Transfer (CCT) program in Kano State. The Theory categorizes needs into two levels: the minimum requirements for private consumption (food, shelter, and clothing) and essential services provided by the community (safe drinking water, sanitation, public transport, health, and education). It is against this background that this study aims at examining the decisive impact of CCT programs on the poverty levels as well as educational outcome of the program's beneficiaries in Kano state.

2.0 LITERATURE REVIEW (Empirical)

Obeten and Isokon (2018) conducted a study examining the impact of the Conditional Cash Transfer (CCT) scheme on poverty alleviation in rural communities in Cross River State, Nigeria. Their research aimed to assess how the implementation of the CCT scheme affected key poverty indicators, particularly in terms of education, health service utilization, and entrepreneurial development. The study utilized an ex-post facto research design, with a sample of 1,176 respondents drawn from a population of 2,940 beneficiaries across 18 local government areas. The data was collected through a 30-item structured questionnaire and Focus Group Discussions, and the hypotheses were analyzed using Pearson product-moment correlation. The findings revealed a significant relationship

between the CCT scheme and poverty alleviation. Specifically, the scheme contributed to increased school enrollment, improved access to health services, and enhanced entrepreneurial skills among beneficiaries. The study recommended expanding the scope of the program by increasing the number of beneficiary households and establishing more health facilities in rural areas. They also suggested that the government should invest more in entrepreneurial training to help beneficiaries acquire the necessary skills for self-sufficiency.

Okonkwo (2015) examined the impact of government poverty alleviation programmes in the south east zone of Nigeria. The study employed primary data which was collected using questionnaire of the alternative response form. The researcher employed chi-square statistic to analyze data generated in the survey. The study revealed that poverty alleviation programmes of government have no significant impact in the south east zone. Hence, the study concludes among others that, the government poverty alleviation programmes did not have significant impact on the poverty needs of the south-east zone. The study recommended among others that sustainable poverty reduction strategy should not focus narrowly on social welfare measures, rather assets redistribution and creation of incentive structures that can enhance the rate and pattern of economic growth should be seen as essential component.

Iorwa, Balogun, et.al (2023) investigated the impact of unconditional cash transfers on household livelihood outcomes in Nigeria, focusing on food security, asset accumulation, and income diversification among beneficiaries. The study highlighted that cash transfers enabled households to invest in agricultural inputs and small businesses, contributing to economic empowerment. However, the study's observational design limits causal inference, and potential selection bias may arise if participants are self-selected into the programme. Moreover, the study does not explore the long-term sustainability of the observed benefits.

Kabeer and Waddington (2015) employed statistical meta-analysis techniques to assess the effects of these programs on various household economic outcomes using a systematic review and meta-analysis of 46 randomized and quasi-experimental impact evaluations of CCT programmes. The analysis revealed that CCT programmes led to a decrease in child labor, particularly among boys, and resulted in increased household consumption and investment. However, the effects on adult labor supply were mixed, and there was limited evidence on community-wide impacts. Although the meta-analysis provides a comprehensive overview of CCT impacts, the inclusion of studies with varying methodologies and contexts may introduce heterogeneity that could affect the generalizability of the findings. Additionally, the reliance on published studies may lead to publication bias, as studies with significant results are more likely to be published.

Danaan (2018) explores the theoretical nature of poverty in Nigeria. The study argues that poverty is complex and multidimensional phenomena because the factors that affect it cut across the social,

psychological, economic and cultural spheres of existence. The study suggests the knowledge of these factors that causes poverty in creating pro-poor strategies and a hydra headed method of addressing its effect increasingly and excellently. The paper argues that empowering people to develop resilience to manage and overcome it within the range of their resources and capabilities is a means of reducing poverty.

Fosu (2017) examined the role of income inequality in the transformation of economic growth to poverty reduction using data for both country specific and regional developing countries from the early 1990s. Poverty headcount ratios of 1.25 USD and 2.50 USD per day were used. The study found that the major factor driving increase and decline in poverty is the average income growth. Also, evidence showed that in states where the major driver of poverty reduction has been growth there is an opinion that more progress can be achieved when there is even distribution of income.

Kolawole (2021). Examine poverty alleviation programmes in Nigeria. The demand derived approach perspective. The review showed that the poverty alleviation measures implemented so far have focused more on growth, basic needs and rural development approaches. Most of the poverty alleviation strategies adopted in Nigeria were well focused on rural areas and agricultural sector. It was observed that most of these programmes before and during Structural Adjustment Programme (SAP) were supply driven which could not meet the needs of the poor and so they had little effect in alleviating poverty. After SAP, some programmes implemented used demand driven approach to meet the target poor. Although, poverty reduced due to this approach but the very poor (vulnerable) were not targeted in some of these programmes. This study recommended that there should be prevention of elite capture through proper targeting in any project.

Taiwo and Agwu (2016). Examine the problems and prospects of poverty alleviation programmes in Nigeria. Several poverty alleviation programmes in Nigeria, initiated by both the Government and Non-Government Organizations (NGOs), aimed at combating and alleviating poverty, have been found not to be successful. Instead of reducing the incidence of poverty, which is their sole aim, these programmes tend to serve as means for draining the national resources due to the pursuit of parochial interests, as a result fostering corruption and dishonesty. For a successful implementation of these programmes, the government and the implementation agencies must take a more proactive approach and specifically look into the area of poor management and poor accountability, among staff. Odekunle et al (2023) investigate entrepreneurship training and education as strategic tools for poverty alleviation in Nigeria. Using a stratified random sampling technique found that the wide spread of skills acquisition centers in all the Local Governments and Local Council Development Areas in Lagos State is a clear indication of the acceptance of entrepreneurship education and training by the government, necessary for economic empowerment and poverty alleviation. Developing entrepreneurship has been identified as a means of providing employment and a powerful weapon of fighting poverty in the country.

Rasella et al (2013) assess conditional cash transfer program on mortality in Brazilian municipalities, and bellow five year were sample, with emphasis on the causes of mortality associated with poverty (such as malnutrition, diarrhea, and lower respiratory infections) and on some of the potential intermediate mechanisms (such as vaccination, prenatal care, and admission to hospital). The study employed multivariable regression analyses of panel data with fixed-effects negative binomial models, adjusted for relevant social and economic covariates, and for the effect of the largest primary health-care scheme in the country (Family Health Program).The result show that a multi sectoral approach, combining a large-scale conditional cash transfer program, with the potential to act on important social health determinants, and effective primary health care, capable of attending basic health demands of the same population and of attending conditions imposed by the conditional cash transfer program, can substantially reduce childhood mortality from poverty-related causes in a large middle income country such as Brazil.

Ayinde and Bello (2021) conducted a study in rural Nigeria that highlighted the significant positive effects of CCTs on household income, access to education, and healthcare. Their research found that beneficiaries in rural areas experienced notable improvements in their ability to meet basic needs, such as purchasing food, paying for medical expenses, and sending their children to school. This is particularly relevant in rural Nigeria, where households often face financial constraints that limit their ability to access essential services. The cash transfers served as a vital safety net, enabling beneficiaries to alleviate some of the economic pressure associated with these basic needs. Ayinde and Bello's findings emphasised that CCTs can play an important role in reducing poverty by improving the financial stability of vulnerable households, thus enhancing their overall quality of life.

Bamidele (2023) examined the effects of CCTs in Ekiti State and found that the programme had a positive impact on education and child labour reduction, further contributing to improved living standards. According to Bamidele's study, the provision of cash transfers encouraged parents to send their children to school, as the transfers helped offset the costs of schooling, such as transportation, uniforms, and school fees. This resulted in improved school enrollment rates and a reduction in the incidence of child labour, as families no longer had to rely on the income generated by children to meet their household needs. The study suggested that by addressing the financial constraints that often prevent families from sending their children to school, CCTs could foster better educational outcomes and reduce the harmful practice of child labour. The programme's effect on education is critical in breaking the cycle of poverty, as education is often viewed as a key pathway to improved economic opportunities and long-term social mobility.

Shadare (2020) also researched the effectiveness of CCTs and found that the programme had a direct and positive effect on the quality of life of beneficiaries. The study emphasized that access to food and healthcare services improved significantly for households receiving CCTs. This was particularly evident in female-headed households, where the cash transfers led to a more pronounced reduction in poverty

levels compared to male-headed households. The findings suggest that women, who often bear the primary responsibility for household well-being, can utilize the cash transfers more effectively to meet the basic needs of their families. Women-headed households tend to prioritize expenditures related to food, healthcare, and education, which directly contribute to improving the living conditions of children and other vulnerable family members.

Wokadala et al. (2020) established the extent to which the Sustainable Livelihood Pilot (SLP) project was effective in promoting the welfare of the target poor households and particularly the extent to which the intervention had improved demand for social services at the household level. The assessment was premised on the livelihoods approach, which served as an instrument for investigating the poor people's livelihoods. The analysis was based on the consumption expenditure model built and the beneficiary incidence analysis to measure the benefits derived from public spending to the households in social services like education, health, and water. The analysis established that there were significant (at 1%) changes in household incomes in the SLP project hosting districts in Uganda. Further, there were significant increases in the mean spending in total and by sector for education, health, and water, and more so percent changes on education services are higher than water and health.

Adeaga et al. (2019) examined the effects of household uplifting programmes on the welfare status of recipients in Nigeria. The study gave a background on the high incidence of poverty in Nigeria despite several interventions from successive governments and pointed out the fact that past programmes targeted at poverty reduction had been ineffective, which was attributed to several factors. The consistent failure of past programmes necessitated an evaluation of current attempts to solve the same age-old issue. Recommendations considered important for the purpose of facilitating the policy process, which include, amongst others, that programme designers of conditional cash transfers should invest more in capacity building and skill acquisition so as to increase income among rural dwellers in Oyo State.

Jawara (2020) investigated the impact of ownership of formal savings accounts on household welfare in The Gambia. He used a representative household survey (Gambia's third integrated household survey) and a propensity score matching technique. The study revealed that access to formal means of savings by households causes an increase in household welfare. Specifically, household ownership of a formal savings product leads to an increase in total household spending of about 25%. It also increases the annual education spending of a household by about 73%, food expenditures by about 25%, and household ownership of durable assets by about 21%.

3.0 METHODOLOGY

This section will explain the procedure used in carrying out the research. The section contains the sources of data, variables and methods used in the analysis of data generated in the course of this study.

3.1 Research Design

The research design used in this study consists of two distinct phases: a quantitative phase followed by a qualitative phase. The rationale for this approach is that the quantitative data provides a general understanding of the CCT impact, while the qualitative data "explains" the statistical results by exploring beneficiaries lived experiences in depth. Data collected for the purpose of this research will be both from primary and secondary sources. The study adopted simple random sampling technique to select the sample from the population.

3.2 Population of the Study

The population of this study consists of the entire households that have children within the universal basic education (UBE) age and have participated in the Conditional Cash Transfer program in Kano state. The program started in 2009 in Kano state with the participation of 10 local governments. The population for this study, however, is restricted to active CCT beneficiary households across the three senatorial zones of Kano State for the 2020–2026 period, which stood at 84,150, and from which the sample of 384 respondents was drawn.

3.3 Techniques of Data Analysis

The responses generated from the questionnaire and specialized interview as well as the documentary sources provides the research with qualitative data. Hence, thematic analysis was used to analyze the data. This study adopted thematic analysis method because it is highly beneficial when working with large bodies of data, as it will allows us to divide and categorize large amounts of data in a way that makes it easier to digest.

3.4 Limitations of the Study

This study is subject to several methodological limitations that should be considered when interpreting its findings. First, the design does not include a non-beneficiary comparison group; the reported changes in school enrolment, performance, income, and welfare are based on beneficiaries' retrospective self-assessment of their own situation since joining the programme, collected at a single point in time, rather than an evaluation against a matched control group. As such, the findings should be read as evidence of association between CCT participation and the outcomes assessed rather than as strict causal impact.

Future research using propensity score matching (PSM) or a difference-in-differences (DiD) design with a matched non-beneficiary comparison group is recommended to establish a stronger causal claim. Second, the chi-square tests reported in Section 4.1 establish statistical significance but not causation, and the underlying cross-tabulations used to compute each test statistic should be reported alongside the summary frequency tables in any subsequent version of this study, for full transparency and replicability. Third, the analysis does not disaggregate outcomes by household headship (male-headed versus female-headed households); given that the CCT programme specifically targets women, and that prior Nigerian evidence (Shadare, 2020) suggests stronger effects in female-headed households, this

disaggregation is recommended for future analysis of this dataset.

4.0 DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

This chapter presents, analyses, and discusses the data collected from the field survey conducted in three senatorial zones of Kano State: Kano South, Kano North, and Kano Central. The data were gathered through structured questionnaires administered to 384 beneficiaries of the Conditional Cash Transfer (CCT) programme across selected Local Government Areas (LGAs), supplemented by in-depth interviews and focus group discussions with programme officials, school administrators, and healthcare workers. Field data collection took place in early 2026 and captured respondents' retrospective assessment of changes experienced over the 2020–2026 study period; tables in this chapter are accordingly sourced as "Field Survey, 2026."

4.1 Test of Hypothesis and Discussion of Findings

4.1.1 Impact of CCT Programme on Educational Outcomes

H0: The CCT programme has not significantly improved school enrolment and retention rates among children of beneficiary households.

H1: The CCT programme has led to a significant increase in school enrolment and retention rates among children in the targeted communities.

Table 1.0 School Enrolment of Children Since CCT Participation

School Enrolment Change	Frequency	Percentage (%)	Cumulative %
Significantly Increased	142	37.0	37.0
Slightly Increased	154	40.1	77.1
No Change	56	14.6	91.7
Slightly Decreased	21	5.5	97.1
Significantly Decreased	11	2.9	100.0
Total	384	100.0	

Source: Field Survey, 2026

Table reveals that a combined 77.1 percent of respondents reported improvements in their children's school enrolment since joining the CCT programme. Specifically, 37.0 percent indicated a significant increase and 40.1 percent a slight increase. This finding is particularly notable in the context of Kano State, where UNESCO (2025) estimates that Nigeria bears the world's highest burden of out-of-school children. The education conditionality embedded in the CCT design creates a direct incentive for families to enroll and retain children in school, addressing both financial barriers and cultural attitudes that have historically

limited educational participation, particularly for girls.

Table 1.1 Children's School Attendance and Performance

Changes in School Performance	Frequency	Percentage (%)	Cumulative %
Significantly Improved	98	25.5	25.5
Slightly Improved	161	41.9	67.4
No Change	83	21.6	89.1
Slightly Worsened	29	7.6	96.6
Significantly Worsened	13	3.4	100.0
Total	384	100.0	

Source: Field Survey, 2026

Table shows that 67.4 percent of respondents observed improvements in their children's school performance after CCT enrolment. The 21.6 percent reporting no change may reflect the supply-side constraints acknowledged in the literature—specifically, overcrowded classrooms, under-qualified teachers, and inadequate school infrastructure in the LGAs surveyed (Maluccio, Murphy & Regalia, 2009). This underscores that CCT-induced demand for education must be matched by corresponding investments in school quality.

Table 1.2 Test of Hypothesis 2

Variable	Chi-Square (X^2)	Degrees of Freedom	p-value	Decision
School Enrolment & Retention	53.28	4	0.000	Reject H0

Source: Field Survey, 2026

The chi-square test result of X^2 (4) = 53.28, p = 0.000 ($p < 0.05$) supports rejection of the null hypothesis. The alternative hypothesis is therefore accepted: CCT programme participation is significantly associated with improved school enrolment and retention rates among children of beneficiary households in the selected LGAs of Kano State. Given the study's cross-sectional, self-report design (see Section 3.4), this association should not be read as establishing causation. This finding aligns with Bamidele (2023), who found similar results in Ekiti State, Nigeria.

4.1.2 Impact of CCT Programme on Household Income and Poverty Reduction

H0: There is no significant difference in the monthly disposable income of households before and after enrolment in the CCT programme.

H1: Enrolment in the CCT programme has significantly increased the monthly disposable income of beneficiary households in the selected LGAs.

Respondents were asked to assess the impact of the CCT programme on their household income and overall poverty status. The following tables present the findings.

Table 1.3 Impact of CCT Programme on Household Income

Level of Impact on Income	Frequency	Percentage (%)	Cumulative %
Significantly Increased	87	22.7	22.7
Slightly Increased	163	42.4	65.1
No Change	95	24.7	89.8
Slightly Decreased	27	7.0	96.9
Significantly Decreased	12	3.1	100.0
Total	384	100.0	

Source: Field Survey, 2026

The data in Table above shows that approximately 65.1 percent of respondents reported some level of increase in their household income following CCT participation (22.7% significantly increased and 42.4% slightly increased). However, 24.7 percent reported no change, while 10.1 percent indicated a decrease. This latter group may partly represent households facing co-occurring shocks such as crop failures or illness, which eroded the marginal benefit of the transfer; however, it is also consistent with beneficiary reports of payment delays and disbursement irregularities gathered during focus group discussions.

Table 1.4 Ability to Afford Basic Necessities After CCT Enrolment

Level of Improvement in Accessing Basic Needs	Frequency	Percentage (%)	Cumulative %
Significantly Improved	109	28.4	28.4
Slightly Improved	172	44.8	73.2
No Change	71	18.5	91.7
Slightly Worsened	22	5.7	97.4
Significantly Worsened	10	2.6	100.0
Total	384	100.0	

Source: Field Survey, 2026

Table demonstrates that 73.2 percent of respondents reported improved ability to afford basic necessities including food, clothing, healthcare, and shelter after CCT enrolment. Only 8.3 percent reported a worsening in their capacity to meet basic needs. These findings suggest that the cash transfer, though modest, provides a meaningful supplement to household resources and is broadly consistent with the Basic Needs Theory framework, which posits that interventions should address the minimum consumption requirements of vulnerable households.

Table 1.5 Test of Hypothesis 1

A chi-square test was conducted to determine whether there was a statistically significant difference in the disposable income of households before and after CCT enrolment. The test results are presented below.

Variable	Chi-Square (X^2)	Degrees of Freedom	p-value	Decision
Household Income Change	47.63	4	0.000	Reject H0

Source: Field Survey, 2026

The chi-square test yielded X^2 (4) = 47.63, p = 0.000 (p < 0.05). Given that the computed p-value is less than the threshold of 0.05, the null hypothesis (H0) is rejected, and the alternative hypothesis (H1) is accepted. This confirms that enrolment in the CCT programme is significantly associated with an increase in the monthly disposable income of beneficiary households in the selected LGAs, though, as noted in Section 3.4, the absence of a non-beneficiary comparison group means this finding should be interpreted as an association rather than a strict causal effect. This finding is consistent with Ayinde and Bello (2021) who found significant positive effects of CCTs on household income in rural Nigeria, and with the broader Latin American evidence from Progresa/Oportunidades in Mexico, which demonstrated that cash transfers raised household consumption by an average of 20 percent.

4.2 Discussion of Findings

The CCT programme produced significant improvements in school enrolment and attendance. A total of 77.1 percent of respondents reported increases in their children's school enrolment since joining the programme, while 67.4 percent observed improvements in children's school performance. The chi-square test confirmed the statistical significance of these findings (X^2 = 53.28, p = 0.000). Qualitative data from school administrators corroborated the enrolment increases, with one headteacher reporting an approximately 18 percent rise in his school's enrolment attributable in part to CCT conditionalities. However, supply-side constraints—including overcrowded classrooms and teacher shortages—limited the full realization of improved learning outcomes.

In furtherance to that, the study found that 65.1 percent of respondents reported an increase in household income following CCT enrolment, with 73.2 percent reporting improved capacity to afford basic necessities including food, healthcare, and children's schooling costs. The chi-square test confirmed a statistically significant association between household disposable income and CCT participation (X^2 = 47.63, p = 0.000). However, the transfers were generally insufficient to lift households out of poverty entirely, functioning instead as a vital supplemental income source. Qualitative evidence from in-depth interviews corroborated these findings, with

beneficiaries describing meaningful but incremental improvements in their material conditions. These findings were not disaggregated by household headship; Shadare (2020) found more pronounced poverty-reduction effects in female-headed households receiving CCTs than in male-headed households, and given that the CCT programme specifically targets women, a male-headed versus female-headed breakdown of the present dataset is recommended as a direct next step to engage with this finding.

5.0 CONCLUSION AND RECOMMENDATIONS

Conclusively, the CCT programme's education conditionality has demonstrably improved school enrolment and retention among the children of beneficiary households. The programme functions effectively as a demand-side education intervention in a context characterized by chronic under-enrolment, particularly for girls. However, without parallel supply-side improvements in school quality, infrastructure, and teacher capacity, the human capital development potential of the programme will remain constrained. CCT programme participation in Kano State is significantly associated with higher household income and an improved ability of beneficiary families to meet basic consumption needs. While the transfers are insufficient on their own to lift households across the national poverty line, they constitute a meaningful safety net that reduces vulnerability and supports basic welfare. This conclusion is consistent with the Basic Needs Theory's emphasis on addressing minimum consumption requirements of the poor. Given the supply-side constraints on educational quality identified in Section 4.1.1, the CCT programme should be paired with complementary investment from the Universal Basic Education Commission (UBEC) in classroom infrastructure and teacher capacity in the target Gezawa Gwarzo and Nassarawa , so that rising demand for education generated by the conditionality is matched by the system's capacity to deliver it.

The study recommends that the CCT programme should be integrated with complementary livelihood support components, including skills acquisition training, micro-credit access, and financial literacy programmes, particularly for adult female beneficiaries. This multi-layered approach would address not only the immediate consumption needs of beneficiary households but also create pathways to sustainable income generation and economic independence beyond the transfer period.

The recommendation aligns with the findings of Adeaga et al. (2019) and Okonkwo (2015), who emphasized the importance of linking cash transfers with productive assets and skills development. Furthermore, government institutions responsible for CCT administration must enforce strict anti-corruption measures across all stages of the programme cycle, from beneficiary registration through to disbursement and conditionality monitoring. The Independent Corrupt Practices and Other Related Offences Commission (ICPC) and state-level accountability agencies should be empowered to investigate and prosecute cases of fraud, diversion, and

misappropriation. Community-level social accountability mechanisms—such as beneficiary feedback hotlines and community scorecards—should be established to create real-time channels for reporting misconduct.

Finally, The Federal and State Governments, in collaboration with the National Social Investment Programme (NSIP), should urgently reform the cash transfer disbursement architecture to eliminate payment delays and irregularities. The adoption of direct digital payment systems—including mobile money platforms, bank cards, and fintech-based solutions—should be accelerated. Disbursement calendars should be published and made accessible to all beneficiaries to enable household planning. The experience of Brazil's Bolsa Família, which uses dedicated electronic benefit cards administered by a state bank, provides a viable and scalable model for Nigeria.

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