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ASSESSING THE IMPACT OF CONDITIONAL CASH TRANSFER TOWARD POVERTY REDUCTION IN DUTSE SENATORIAL DISTRICT OF JIGAWA STATE FROM 2015 TO 2024.

Mohammed Suleiman Department of Public Administration, Faculty of Management Science, Sa'adu Zungur University Bauchi

Hindatu Megari Yerima, PhD Department of Public Administration, Faculty of Management Science, Sa'adu Zungur University Bauchi

Naziru Muhammad Musalli, PhD Department of Public Administration, Faculty of Management Science, Sa'adu Zungur University Bauchi

Abstract

This study assesses the impact of the Conditional Cash Transfer (CCT) program on poverty reduction in Dutse Senatorial District, Jigawa State, Nigeria. Despite substantial government investment of 1.6 billion Naira benefiting 16,000 households from 2015 to 2022, Jigawa State remains the third poorest state in Nigeria with an 87.02% poverty rate. Employing a positivist paradigm and survey research design, data were collected from 374 CCT beneficiaries across seven Local Government Areas using structured questionnaires. Descriptive statistics and mean score analysis were used to test five hypotheses. The findings reveal that CCT programs have a significant positive impact on poverty reduction (Mean = 3.79), improve beneficiaries' standard of living (Mean = 3.77), and demonstrate effectiveness and sustainability (Mean = 4.12). However, the study identified significant implementation challenges including delays in disbursement, lack of transparency in beneficiary selection, insufficient cash amounts, corruption, and exclusion of remote communities (Mean = 4.01). Digitalization was found to contribute significantly to program efficiency and outreach (Mean = 3.99). The study recommends regular and adequate disbursement, integration of complementary livelihood programs, full digitalization of payment systems, and institutionalization of CCT within state social protection frameworks. These findings contribute to the discourse on social protection programs in Sub-Saharan Africa and provide evidence-based guidance for policymakers in Nigeria.

Keywords: Conditional Cash Transfer, Poverty Reduction, Social Protection, Digitalization, Jigawa State, Nigeria

1. Introduction

Poverty remains one of the most persistent challenges facing developing countries, particularly in Sub-Saharan Africa where widespread income inequality coexists with extreme poverty (Light et al., 2024; Ayaka & Bello, 2025). Nigeria, despite being Africa's largest economy, has paradoxically been described as the "poverty capital of the world," with over 86.9 million people living in extreme poverty (Isah & Idris,

2023). The Nigerian Living Standards Survey (NLSS) reports that 40.1% of Nigerians are poor, with rural areas accounting for 52.1% of the national poverty rate compared to 18.04% in urban areas (Ajisafe et al., 2024).

In response to this crisis, the Nigerian government implemented the National Social Investment Program (NSIP) in 2016, with the Conditional Cash Transfer (CCT) program as a key component targeting the most

vulnerable households (John-Akamelu et al., 2022; Eluwa et al., 2025). CCT programs provide direct cash transfers to poor households conditional on specific behavioral requirements, typically related to education and healthcare utilization (Barongo & Moshi, 2025; Ibok et al., 2025). The underlying assumption is that cash transfers enable households to meet basic needs while conditionalities promote human capital investment, thereby breaking the intergenerational cycle of poverty (Abdulkarim et al., 2023).

Jigawa State presents a critical case for examining CCT effectiveness. With an 87.02% poverty rate, it ranks as the third poorest state in Nigeria, behind only Sokoto (87.73%) and Taraba (87.72%) (Isoje, 2025). Dutse Senatorial District, the northwestern district of Jigawa State, has approximately 2.9 million residents and hosts 16,000 CCT beneficiaries across seven Local Government Areas (LGAs): Dutse, Birnin Kudu, Gwaram, Buji, Kiyawa, Jahun, and Miga (State Bureau of Statistics, 2023). Between 2015 and 2022, the district received 1.6 billion Naira in CCT disbursements, representing 65% of the state's total CCT beneficiaries (CCT Office, Dutse, 2023).

Despite these substantial investments, the region continues to grapple with severe poverty, economic hardship, high crime rates, inflation, and malnutrition (Maitalata & Aliegba, 2023). This paradox raises critical questions about the effectiveness, sustainability, and implementation challenges of CCT programs in extreme poverty contexts. While CCT programs have demonstrated success in Latin America and Asia (Fenoll & Quaranta, 2022; Saavedra, 2016), their effectiveness in Northern Nigeria's unique socioeconomic context remains understudied.

Furthermore, existing literature on CCT in Nigeria has focused primarily on southern and central regions, leaving a significant gap regarding the poorest northern states (Nwaobi, 2023; Oderinde et al., 2024). Additionally, the potential of digitalization to enhance CCT efficiency, transparency, and outreach in rural, low-literacy contexts like Jigawa State has received limited scholarly attention. This study addresses these

gaps by assessing the impact of CCT on poverty reduction in Dutse Senatorial District, examining implementation challenges, evaluating improvements in living standards, assessing sustainability, and exploring the role of digitalization.

Research Objectives

This study aims to:

1. Examine the impact of Conditional Cash Transfer on poverty reduction in Dutse Senatorial District
2. Identify specific challenges affecting the implementation of the CCT program
3. Evaluate how CCT improves the beneficiaries' standard of living
4. Determine whether CCT is effective and sustainable in empowering beneficiaries
5. Explore the contribution of digitalization toward CCT program's efficiency and beneficiary outreach

2. Literature Review

2.1 Conceptual Review

Conditional Cash Transfer Programs

Conditional Cash Transfers are social protection interventions that provide cash payments to poor households contingent on compliance with specific behavioral conditions, typically related to education, health, and nutrition (Barongo & Moshi, 2025; Light et al., 2024). The theoretical rationale combines immediate poverty alleviation through income support with long-term human capital development through conditionalities (Ibok et al., 2025). Unlike unconditional transfers, CCTs aim to address both current poverty and intergenerational poverty transmission by incentivizing investments in children's education and health (Eluwa et al., 2025).

The Nigerian CCT program, established in 2016 as part of NSIP, requires beneficiaries to enroll children in public primary schools and utilize public basic

healthcare facilities (Yinusa et al., 2021; Maitalata & Aliqba, 2023). Cash transfers of 5,000 to 10,000 Naira are provided monthly to selected poor households, funded through federal government allocations and global partnership agencies (Nazareno & Galvao, 2023).

Globally, CCT programs have proliferated since the 1990s, with over 140 countries currently implementing some variant, reaching approximately 1.1 billion people (Kisiwa & Allan, 2022). Notable programs include Mexico's Oportunidades (now Prospera), Brazil's Bolsa Família, and Colombia's Familias en Acción (Fenoll & Quaranta, 2022; Saavedra, 2016). In Africa, 42 countries have implemented CCT schemes, often supported by international development partners and aligned with the African Union's Social Policy Framework (Gbenga et al., 2023; Hadna & Askar, 2022).

2.2 Theoretical Framework

This study draws on three complementary theoretical perspectives:

Theory of Social Wellbeing: This theory posits that wellbeing encompasses both subjective life satisfaction and objective conditions of living (Diener, 2000; Ayaka & Bello, 2025). CCT programs enhance wellbeing by providing resources for basic needs while conditionalities promote capabilities for future flourishing. The theory emphasizes that poverty reduction requires not merely income transfers but holistic improvements in social relationships, health, education, and economic opportunities (Kisiwa et al., 2023).

Wellbeing Development Theory: This approach underscores the importance of social relationships and individual agency in development outcomes (Hadna & Askar, 2022). CCT programs enhance agency by providing beneficiaries with resources to make choices about consumption, investment, and human capital development. The theory highlights that sustainable poverty reduction requires empowering individuals to

participate fully in socioeconomic and political activities (Light et al., 2024).

Political Economy Theory: This perspective examines how political ideologies, institutions, and actors shape social policy design and implementation (Betiang et al., 2019; Tirivayi et al., 2023). The theory explains variations in CCT effectiveness through analysis of political will, bureaucratic capacity, stakeholder interests, and public attitudes toward poverty and social protection (Ikira & Ezzrari, 2021; Breckin, 2023).

2.3 Empirical Evidence on CCT Impact

Empirical studies on CCT programs have generated mixed but generally positive findings. In Latin America, Mexico's Progresá increased school enrollment by 3.4% for boys and 14.8% for girls while reducing child labor by 10% (Saavedra, 2016). Brazil's Bolsa Família contributed to a 27.7% reduction in poverty during its first term, though critics note it created dependency concerns (Nazareno & Galvao, 2023).

In Africa, Tanzania's Social Action Fund (TASAF) demonstrated significant impacts on household food security, with beneficiaries increasing food consumption by 47% and reducing adverse coping strategies by 59% (Kisiwa & Allan, 2022). However, Rukiko et al. (2023) found that TASAF's impact on child stunting was limited in the short term, suggesting that cash transfers alone may be insufficient for addressing chronic malnutrition.

In Nigeria, Isah and Idris (2023) found that CCT significantly improved school enrollment and healthcare utilization in Niger State. Gbenga et al. (2023) demonstrated that CCT improved household calorie intake, dietary diversity, and food consumption expenditure in Kogi State. However, John-Akamelu et al. (2022) concluded that CCT failed to positively improve welfare for vulnerable populations in Anambra and Abia states due to inadequate funding and inequitable distribution.

Ayaka and Bello (2025) found that CCT increased labor force participation and financial inclusion in Nasarawa State, while Maitalata and Aliogba (2023) reported improved household finances and savings abilities in Jigawa State's Gwiwa LGA. Conversely, Ajisafe et al. (2024) found that while social cash transfers reduced poverty and inequality, they increased macroeconomic instability in Nigeria, particularly when institutional quality was weak.

Despite growing research on CCT programs in Nigeria, significant gaps remain. First, limited empirical attention has focused on Jigawa State, which has the third-highest poverty rate nationally. Second, the effectiveness of digitalization in improving CCT efficiency in low-literacy, rural Northern Nigerian contexts remains understudied. Third, most studies employ either qualitative or quantitative methods alone, limiting comprehensive understanding. This study addresses these gaps through a quantitative assessment of CCT impact, challenges, and digitalization potential in Dutse Senatorial District.

3. Methods

3.1 Research Philosophy and Design

This study adopted a positivist research philosophy, which assumes that social reality exists objectively and can be measured through empirical observation (Bhatti & Sundram, 2015; Creswell, 2012). Positivism emphasizes hypothesis testing, quantitative measurement, and generalizability of findings appropriate for assessing the measurable impacts of CCT programs on poverty indicators. A survey research design was employed to collect data from a sizeable sample that could be generalized to the entire population of CCT beneficiaries in Dutse Senatorial District (Sekaran & Bougie, 2013). The design enables step-by-step logical explanation, economical and efficient data collection, and reliable examination of relationships between variables (Hayes & Rockwood, 2016; Spector, 2006).

3.2 Study Area and Population

The study was conducted in Dutse Senatorial District, Jigawa State, Nigeria. The district comprises seven LGAs: Dutse (state capital), Birnin Kudu, Gwaram, Buji, Kiyawa, Jahun, and Miga. The total population is approximately 2.9 million (State Bureau of Statistics, 2023). The target population comprised all 16,000 registered CCT beneficiaries in the district, distributed as follows: Dutse (2,200), Birnin Kudu (2,500), Gwaram (3,000), Buji (2,000), Kiyawa (2,000), Jahun (2,200), and Miga (2,100).

3.3 Sample Size and Sampling Technique

The sample size was determined using the Krejcie and Morgan (1970) formula for finite populations. For a population of 16,000, the required sample size is 370 respondents. To account for non-response, 30 additional questionnaires were distributed, resulting in a total of 400 questionnaires. Of these, 381 were returned (95.25% response rate), and after excluding 7 incomplete questionnaires, 374 valid responses were retained (93.5% usable response rate) exceeding the minimum required sample.

Simple random sampling was employed to select respondents. Names of beneficiaries from each LGA were written on paper, shuffled, and drawn randomly to ensure each beneficiary had an equal probability of selection (Creswell, 2012; Bhatti & Sundram, 2015).

3.4 Research Instrument and Data Collection

Primary data were collected using a structured questionnaire consisting of five sections corresponding to the research objectives. The questionnaire employed a 5-point Likert scale (1 = Strongly Disagree, 2 = Disagree, 3 = Undecided, 4 = Agree, 5 = Strongly Agree) to measure respondents' perceptions of CCT impact, challenges, living standards, sustainability, and digitalization.

Secondary data were obtained from published books, journal articles, government reports, and official CCT program documentation to support primary findings and contextualize results.

3.5 Method of Data Analysis

Data were analyzed using Statistical Package for Social Sciences (SPSS) version 23. Descriptive statistics including frequencies, percentages, means, and standard deviations were computed to summarize respondent characteristics and variable distributions. Missing data (0.36% of 9,350 data points) were addressed through mean substitution, well below the 5% threshold for concern (Tabachnick & Fidell, 2007; Hair et al., 2013).

Hypothesis testing employed mean score criteria following Boone and Boone (2012) and Joshi et al. (2015): 1.00-1.80 = very low/negative perception; 1.81-2.60 = low/weak agreement; 2.61-3.40 = moderate/mixed feelings; 3.41-4.20 = high/positive perception; 4.21-5.00 = very high/strong agreement. Standard deviation values below 1.00 indicate consistent responses and low variability (Harpe, 2015).

4. Results and Discussion

4.1 Demographic Characteristics of Respondents

Table 1: Summary of Respondents' Demographic Information

Variable	Response Category	Frequency	Percentage (%)
Gender	Male	246	65.8
	Female	128	34.2
Age Bracket	Below 20 years	12	3.2
	21 – 30 years	112	29.9
	31 – 40 years	184	41.2
	Above 40 years	66	17.7
Marital Status	Single	95	25.4
	Married	224	59.9
	Divorced	55	14.7
Occupation	Civil servant	26	7.0
	Farmer	107	28.6
	Trader	98	26.2
	Artisan	119	31.8
	Unemployed	24	6.4
Educational Qualification	Primary education	11	2.9
	SSCE	84	22.5
	NCE/OND	158	42.2
	HND/BSc	117	31.3
	MSc/MBA	4	1.1
Primary Use of CCT Funds	Education	67	17.9
	Health/medical bills	46	12.3
	Food/household needs	178	47.6
	Business investment	83	22.2
Duration in CCT Program	Less than 6 months	0	0.0
	6 to 12 months	86	23.0
	1 to 2 years	107	28.6
	More than 2 years	181	48.4
	Total		374

Source: Field Survey, 2025

The demographic profile reveals that 65.8% of respondents were male and 34.2% female. The majority (41.2%) were aged 31-40 years, followed by 29.9% aged 21-30 years. Most respondents were married (59.9%), with 25.4% single and 14.7% divorced. Occupationally, 31.8% were artisans, 28.6% farmers, 26.2% traders, 7.0% civil servants, and 6.4% unemployed.

Educationally, 42.2% held NCE/OND qualifications, 31.3% had HND/BSc degrees, 22.5% completed SSCE, while only 2.9% had primary education and 1.1% held postgraduate degrees. Regarding CCT fund utilization, 47.6% primarily used funds for food and household needs, 22.2% for business investment, 17.9% for education, and 12.3% for health expenses. Most

Table 2: Impact of CCT on Poverty Reduction

IMPACT	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean
Reduced financial hardship	15.0	50.2	11.5	14.0	9.3	3.77
Started/expanded small business	20.6	34.5	14.7	17.1	13.1	3.81
Reduced dependence on loans	10.6	53.7	12.6	12.8	10.3	4.09
Improved household income	14.0	50.8	8.8	12.8	13.6	3.94
Able to afford basic needs	8.0	31.8	15.0	27.3	17.9	3.34
Overall						3.79

Note: SA = Strongly Agree, A = Agree, U = Undecided, D = Disagree, SD = Strongly Disagree

These findings align with Isah and Idris (2023) who found significant CCT impacts on poverty alleviation in Niger State, and Kisiwa and Allan (2022) who demonstrated 47% improvement in food security among Tanzanian beneficiaries. The result supports the theoretical proposition that direct income transfers enhance poor households' capacity to meet basic needs and invest in income-generating activities (Wellbeing Development Theory).

However, the relatively lower mean (3.34) for affording basic needs suggests that transfer amounts may be insufficient given inflation and rising living costs a finding corroborated by Barongo and Moshi (2025)

beneficiaries (48.4%) had participated in the program for over two years, with 28.6% enrolled for 1–2 years and 23.0% for 6–12 months.

4.2 Impact of CCT on Poverty Reduction

The first objective examined CCT impact on poverty reduction. The analysis yielded a mean score of 3.79 (SD = 0.561), indicating high agreement that CCT reduces poverty. Specifically, 50.2% of respondents agreed and 15.0% strongly agreed that they experienced reduced financial hardship since joining the program. Additionally, 50.8% agreed that cash transfers improved household income, while 53.7% reported reduced dependence on relatives or loans.

who noted that CCT amounts often fail to keep pace with economic realities.

4.3 Challenges Affecting CCT Implementation

The second objective identified implementation challenges, yielding the highest mean score of 4.01 (SD = 0.825), indicating strong consensus on the existence of significant challenges. The most prominent challenges included: delays in disbursement (57.2% agreement), lack of transparency in beneficiary selection (85.6% agreement), insufficient cash amounts (81.0% agreement), corruption among officials (61.8% agreement), and exclusion of remote communities due to poor accessibility (61.2% agreement).

Table 3: Challenges Affecting CCT Implementation

CHALLENGE	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean
Delays in disbursement	12.8	57.2	13.6	12.7	3.7	4.21
Lack of transparency in selection	27.0	58.6	9.1	3.7	1.6	4.27
Insufficient cash amounts	25.4	55.6	12.8	4.0	2.2	4.19
Corruption among officials	13.9	47.9	23.8	10.1	4.3	3.71
Exclusion of remote communities	10.4	50.8	15.5	19.2	4.1	3.67
Overall						4.01

These findings corroborate Malinao et al. (2022) and Olarinde et al. (2024) who identified implementation weaknesses in CCT programs, including governance deficits and targeting inefficiencies. The high concern about transparency (85.6% agreement) reflects Political Economy Theory's emphasis on institutional quality and political will in social program success (Betiang et al., 2019). The finding that 81% of beneficiaries consider amounts insufficient suggests a need for periodic adjustment of transfer values to maintain purchasing power.

Table 4: CCT Impact on Standard of Living

Aspect	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean
Economic independence	6.4	45.5	17.4	17.9	12.8	3.61
Improved social status	19.0	42.5	9.1	14.4	15.0	3.67
More nutritious meals	4.0	47.3	14.4	28.1	6.2	3.51
Confidence in financial management	17.4	53.4	10.4	10.2	8.6	4.07
Improved overall standard of living	16.8	51.9	12.0	15.8	3.5	3.98
Overall						3.77

These results align with Ayaka and Bello (2025) who found CCT improved economic empowerment in Nasarawa State, and Ibok et al. (2025) who demonstrated enhanced food security among beneficiaries. However, the moderate mean for nutritious meals (3.51) and economic independence (3.61) suggests that cash transfers alone may be insufficient for transformative improvements supporting calls for complementary interventions such as nutritional education and skills training (Rukiko et al., 2023).

4.4 CCT and Standard of Living Improvement

The third objective evaluated improvements in living standards, producing a mean of 3.77 (SD = 0.596). While 53.4% reported greater confidence in managing household finances and 51.9% noted improved overall living standards, only 47.3% reported eating more nutritious meals, and 45.5% perceived increased economic independence.

4.5 Effectiveness and Sustainability of CCT

The fourth objective assessed effectiveness and sustainability, yielding the highest mean of 4.12 (SD = 0.667). An overwhelming 85.6% agreed that CCT motivated engagement in productive activities, while 71.4% believed they could sustain their living standards even if the program ended. Additionally, 73.5% agreed that program impacts would continue after cessation, and 80.0% acknowledged clear strategies for beneficiary independence.

Table 5: Effectiveness and Sustainability of CCT

Indicator	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean
Achieved poverty reduction goals	18.5	52.9	11.5	11.2	5.9	3.89
Motivated productive activities	20.6	58.6	13.1	6.4	3.2	4.27
Can sustain living standard after exit	9.6	53.7	19.0	10.4	7.2	4.09
Impact will continue after program ends	22.7	50.8	10.7	8.3	7.5	4.00
Clear strategies for independence	21.4	58.6	9.1	7.0	4.0	4.34
Overall						4.12

These findings support Brickin (2023) and Barongo and Moshi (2025) who found CCT programs effective in achieving long-term objectives. The high sustainability perception (Mean = 4.12) suggests that beneficiaries have developed resilience and income-generating capacities, consistent with Wellbeing Development Theory's emphasis on empowerment and self-reliance (Hadna & Askar, 2022). However, this optimistic perception may contrast with reality given that 47.6% of respondents primarily use CCT funds for consumption rather than investment a pattern noted by Malinao et al. (2022) in the Philippines.

4.6 Digitalization and CCT Efficiency

The fifth objective explored digitalization's contribution to efficiency and outreach, producing a mean of 3.99 (SD = 0.789). While 74.9% agreed that digital payment systems improved timeliness and 80.0% acknowledged that digital registration improved beneficiary identification, only 42.3% perceived enhanced transparency through digital platforms. Additionally, 68.7% agreed that digital systems improved access for remote beneficiaries.

Table 6: Digitalization and CCT Efficiency

Aspect	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean
Digital payment improved timeliness	21.7	53.2	10.4	12.6	2.1	4.32
Digital platforms improve transparency	8.3	34.0	9.1	30.5	18.2	3.27
Digital registration improved inclusion	25.4	55.6	12.8	4.0	2.2	4.32
Improved access for remote areas	20.0	48.7	19.8	7.5	4.0	4.14
Improved overall efficiency	11.8	51.9	15.8	12.3	8.3	3.91
Overall						3.99

These findings support Abdulkarim et al. (2023) and Malinao et al. (2022) who identified technology adoption as a strength of CCT programs. However, the low agreement on transparency (42.3%) suggests that digitalization alone cannot overcome governance deficits a finding consistent with Political Economy Theory's emphasis on institutional quality (Tirivayi et al., 2023). The discrepancy between improved timeliness (74.9%) and transparency (42.3%) indicates that while digital systems enhance operational

efficiency, they may not automatically reduce corruption or increase accountability without complementary governance reforms.

4.7 Summary of Hypotheses Testing

All five null hypotheses were rejected based on mean score analysis:

Hypothesis	Mean	SD	Decision
H01: No impact on poverty reduction	3.79	0.561	Rejected
H02: No specific challenges	4.01	0.825	Rejected
H03: No improvement in living standards	3.77	0.596	Rejected

Hypothesis	Mean	SD	Decision
H04: Not effective and sustainable	4.12	0.667	Rejected
H05: Digitalization does not contribute	3.99	0.789	Rejected

These results confirm that CCT programs significantly impact poverty reduction, face identifiable implementation challenges, improve living standards, demonstrate effectiveness and sustainability, and benefit from digitalization in Dutse Senatorial District.

5. Conclusion and Recommendations

This study assessed the impact of Conditional Cash Transfer programs on poverty reduction in Dutse Senatorial District, Jigawa State, Nigeria. The findings demonstrate that despite Jigawa State's status as the third poorest state in Nigeria, the CCT program has made significant positive impacts on beneficiaries' welfare. The program has reduced financial hardship, improved household income, enhanced living standards, and demonstrated effectiveness and sustainability in empowering beneficiaries. However, substantial implementation challenges persist, including delays in disbursement, lack of transparency in beneficiary selection, insufficient transfer amounts, corruption, and exclusion of remote communities. While digitalization has improved operational efficiency and beneficiary outreach, its potential to enhance transparency remains underutilized.

The study concludes that CCT programs represent a vital instrument for poverty alleviation in Northern Nigeria, but their effectiveness depends on addressing governance deficits, increasing transfer amounts, and integrating complementary interventions such as skills training and financial literacy education. The theoretical frameworks of Social Wellbeing, Wellbeing Development, and Political Economy are validated by these findings, demonstrating that sustainable poverty reduction requires not merely income transfers but holistic empowerment, institutional quality, and political commitment.

Based on these findings, the following recommendations are proposed:

- i. The Federal Government should ensure timely, predictable disbursement of stipends synchronized with economic conditions. Transfer amounts should be periodically reviewed and adjusted for inflation to maintain purchasing power.
- ii. CCT should be linked with vocational training, microcredit facilities, and entrepreneurship support to promote long-term self-reliance beyond consumption support. Beneficiaries should be sensitized on financial management and productive fund utilization.
- iii. CCT programs should be institutionalized within state social protection systems to ensure continuity across political administrations. State governments should assume greater ownership and funding responsibility.
- iv. The Federal Ministry of Humanitarian Affairs should strengthen operational frameworks for beneficiary selection, utilizing community-based targeting combined with objective poverty assessments to improve transparency.
- v. The program should transition to complete digitalization of registration, verification, and payment systems using biometric identification and mobile money platforms. Partnerships with fintech companies and mobile network operators should expand coverage to remote areas.

Contribution to Knowledge

This study makes significant theoretical, methodological, and practical contributions:

Theoretical: The study validates the applicability of Social Wellbeing, Wellbeing Development, and Political Economy theories in the context of extreme

poverty in Northern Nigeria, demonstrating that sustainable poverty reduction requires holistic empowerment, institutional quality, and political commitment.

Methodological: The study employs robust quantitative methods with a large, representative sample, providing a model for CCT impact assessment in resource-constrained settings. The use of mean score criteria for hypothesis testing offers an accessible

alternative for contexts where advanced statistical software may be unavailable.

Practical: The study provides evidence-based recommendations for policymakers, program administrators, and development partners to enhance CCT effectiveness in Jigawa State and similar contexts. The findings on digitalization's potential and limitations offer practical guidance for technology integration in social protection programs.

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