Effect of Conditional Cash Transfer Programme on the Households in Gwiwa L.G.A. of Jigawa State

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Abstract

This study investigated the effect of Conditional Cash Transfer (CCT) programme on households in Gwiwa Local Government Area (LGA) of Jigawa State, Nigeria. The CCT programmes have gained prominence as a poverty alleviation strategy for low-income countries. The study employed a case study method with qualitative assessments. The study adopted both primary and secondary methods of data collections through the means of survey and documentary evidence. The data analysed in this study was collected using a structured interview, while the secondary data was collected from the documented feedbacks of beneficiaries by the National Cash Transfer Office (NCTO). Tables, percentages and content analysis method were used to analyze the data. To advance credible arguments for the discourse, the Social Capital Theory was adopted. Some of the findings were improved savings abilities and specialized livelihood activities among others. From the findings made, it was concluded that the conditional cash transfer programme has improved the household finances and savings abilities of recipients and enabled them to enroll in multiple saving groups which led to improved livelihood. The study recommended the proposition for improved funding to sustain the savings abilities and improved livelihood activities of the recipients in Gwiwa Local Government Area. This could have a wider-reaching positive effect on households as well as improved well-being and livelihoods of recipients in Jigawa state in particular and the nation at large.

Keywords: Cash Transfer, Household Finances, Social Investment, Social Assistance, Social Policy.

1.0   Introduction

Nigeria has witnessed both military and civilian administrations since its independence in 1960. These regimes designed different programmes and policies that were meant to either eradicate or alleviate poverty in Nigeria but due to poor implementation and lack of proper monitoring, most of these programmes could not have positive impact on the beneficiaries, and poverty still remained a prevalent issue in Nigerian societies (Bamidele, 2023).

The Muhammadu Buhari-led administration launched the Conditional Cash Transfer (CCT) programme and tagged it Household Uplifting Programme (HUP) which commenced in September 2016. It was a national programme that had a seven-year periodic scope from 2016 to December 2022. The HUP Programme, anchored by the Federal Government, aimed at responding to deficiencies in capacity and a lack of investment in the human capital of poor and vulnerable households. It was a component of the National Social Safety Nets Project (NASSP), which was meant to support targeted poor and vulnerable Nigerian households.

Prior to the Muhammadu Buhari-led administration, previous regimes and administrations, both military and civilian, had designed programmes and policies that were meant to either eradicate or alleviate poverty in Nigeria, such as Operation Feed the Nation (OFN), instituted by General Olusegun

Obasanjo, which aimed at increasing food production, and the Green Revolution under Shehu Shagari, which targeted food availability and affordability to prevent poverty. The War Against Indiscipline (WAI) by General Muhammadu Buhari in 1984 was designed to curb poverty through instilling discipline against corrupt practices. The People's Bank of Nigeria (PBN) was established by General Badamasi Babangida in 1989 to provide money for entrepreneurial activities without stringent requirements in the form of collateral. The National Directorate of Employment (NDE) was established in 1986 to facilitate jobs; the Family Economic Advancement Programme (FEAP) was also established in 1997, Better Life for Rural Women (1987), Family Support Programme (FSP) was also established in 1994, National Poverty Eradication Programme (NAPEP), established in 2001 and a host of others were directed towards eradicating poverty and its tendencies in Nigeria. Due to poor implementation and a lack of proper monitoring, most of these programmes could not have positive impact on the beneficiaries, and poverty still remained a prevalent issue in Nigerian societies (Bamidele, 2023). The programme was designed to deliver timely and accessible cash transfers to vulnerable households so as to improve household consumption, improve school enrolment and attendance, and equally improve access to the utilization of health and nutrition services by pregnant women and children under the age of two (2), among other objectives.

The Household Uplifting Programme was designed to achieve six specific outcomes as discussed below. The third component of the programme – Livelihoods support, was implemented in six pilot states. Jigawa State was selected as one of the pilot states having fulfilled the laid down criteria which include availability of State Beneficiary Register (SBR), and participation in Community and Social Development Projects among others. This study was conducted in Jigawa State because it is one of the pilot states of the third component of the programme (livelihood support) in the northern part of Nigeria where poverty incidence is higher than the southern part of the country according to statistics presented by the National Bureau of Statistics in 2022 "63% of persons living within Nigeria (133 million people) are multidimensionally poor. The National MPI is 0.257, indicating that poor people in Nigeria experience just over one-quarter of all possible deprivations. 65% of the poor (86 million people) live in the North, while 35% (nearly 47 million) live in the South."

Beneficiaries of the programme were mined from the National Social Register (NSR), which comprised of state Social Registers (SR) of poor and vulnerable households. The registers were developed through the training and supervision of the National Social Safety Nets Coordinating Office in Abuja. The programme had three sub-components, that is, levels of implementation: Base Cash Transfer, Top-Up based on state-selected conditions, and Livelihood Support (NCTO, 2019).

This study was conducted to assess the effect of Conditional Cash Transfer on households in Gwiwa LGA with regard to some of the specific expected outcomes of Household Uplifting Programme (HUP). The objectives of this study are: to assess the effect of Conditional Cash Transfer on households in Gwiwa LGA and to examine the savings abilities of the recipients. This is sequel to the research questions: (i) How does Conditional Cash Transfer programme enhance household finances in Gwiwa LGA of Jigawa State? and (ii) What role has the Conditional Cash Transfer programme played in improving savings abilities of recipients in Gwiwa LGA of Jigawa State?

2.0   Literature Review and Hypotheses Development
The Concept of Social Assistance
According to the UN (2022), social assistance programme category and sub-category based on Inter-Agency Social Protection Assessments Core Diagnostic Instrument (ISPA CODI), poverty-targeted cash

transfers, family and child allowance (including orphan and vulnerable children's benefits) are a sub-category of the social protection category called social assistance and belong to a programme category referred to as cash transfers. Furthermore, social assistance is one of the three major components of social protection; the other two are social insurance and labour market policies. Social assistance is a highly selective, category-based, and formal in type but non-contributory system of social protection. This means that the benefiting individuals or households must fall into a certain category of citizens who do not have the means to make contributions to the government in any form, either by paying taxes or making pension contributions, to qualify as recipients of the categorical social intervention programme. The non-contributory status of the recipients is mostly responsible for the need to place certain requirements on how to access the intervention so as to condition the behaviours of the recipients to enable the state or funder to maximise the expected outcomes.

According to the World Bank (2023), Social assistance also called social safety net programmes are non-contributory transfers in cash or in-kind and are usually targeted at the poor and vulnerable individuals or household. Some programmes such as in-kind transfers and school feeding are focused on improving chronic poverty or providing equality of opportunity; others more on protecting the families from shocks and long-standing losses they can afflict for the unprotected poor. These programmes also known as Social Safety net programmes or social welfare, include cash transfers (conditional and unconditional), in-kind transfers, such as school feeding and targeted food assistance, and near cash benefits such as fee waivers and food vouchers.

Table 1: Extract of classification of Social Assistance Programme

| Social Protection category	Programme category	Subcategory
Social assistance	Cash transfers	Poverty targeted cash transfers
		Family and child allowance (including orphan and vulnerable children's benefits)

Source: Extract from World Bank, ASPIRE programme classification (2020).

Cash Transfers may take different forms: simple transfers, transfers conditional upon certain requirements, and transfers combined with the provision of or linkages to other services (Carter *et al.*, 2019). Two categories of cash transfers are mentioned below:

Unconditional Cash Transfers (UCTs) do not have any requirements in terms of how they are spent or any conditions for when they are received. They are implemented both at the national level by governments and at a smaller scale by NGOs (Carter *et al.*, 2019).

Conditional Cash Transfers (CCTs) are given with the requirement that the beneficiary meet certain conditions, often related to human capital development, such as visiting a health clinic or ensuring children go to school. In this way, CCTs aim to reduce both short-term food insecurity and the long-term intergenerational transmission of poverty and vulnerability (Carter et al., 2019).

Figure 1. Social Policy System
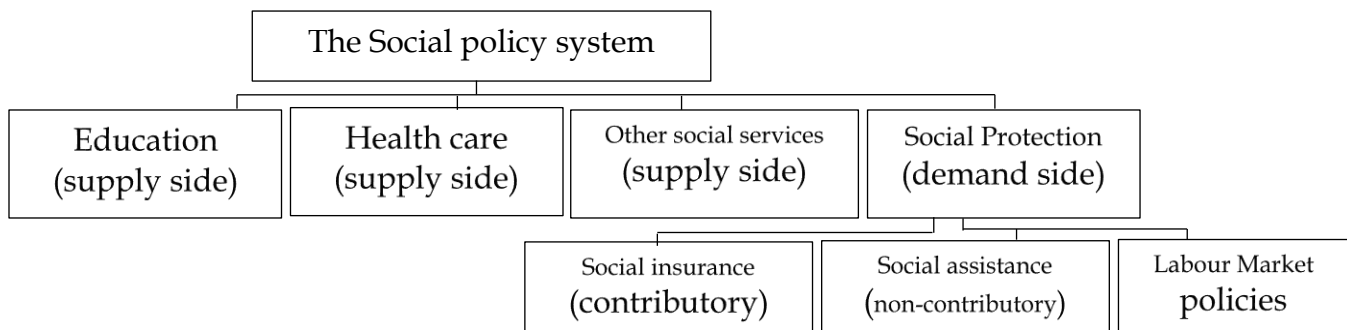
Source: Adopted from Ferreira and Robalino (2010); Barrientos (2011) and Lauri (2014).

Figure 1 above presents a graphic picture of Social Policy System indicating the supply and demand sides of interventions by the State. The terms contributory and non-contributory refer to payroll contributions to social insurance schemes. For the purpose of this study, the limits of social protection have been drawn to public interventions, meaning primarily state action. Social Protection makes up the overall social policy scheme of a given state along with the public provision of healthcare, education and other social services. In economic terms healthcare, education and other social services are supply-side interventions by the state, while social protection measures are demand-side interventions. The supply-side interventions mean that the state supplies the society with a service, say public schools and public health clinics. The demand-side interventions mean that the state provides the members of the society with means that enhance aggregate demand. The demand-side interventions mostly take the form of direct monetary or in-kind transfers from the state to households (Lauri, 2014).

National Bureau of Statistics (2007) asserted that "a household consists of a person or group of persons living together under the same roof or in a building who eat from the same pot and recognise themselves as a unit." Relatedly, a residential housing unit is defined as "a housing unit is a unit or accommodation, which is occupied by one or more households with a single main entrance and with exclusive right to use of the same basic amenities. For face-to-face, or room by room type of building, each room or set of rooms occupied under one arrangement with one recognised tenant is a housing unit." The average size of a household in Nigeria is 5 persons. Ibrahim, et al. (2023) also noted that a household consists of one or several persons who live in the same dwelling and share meals. It may also consist of a single family or another group of people. The household is the basic unit of analysis in many social, microeconomic and government models, and is important to economics and inheritance. Mohammed, et el. (2023) reporting on livelihood activities undertaken by households observed that women account for nearly all local market activities in Nasarawa North senatorial district of Nasarawa State in northern Nigeria where poverty incidence is higher compared to the southern part. He noted that household women petty traders are an informal sector that help to provide goods and services to needy persons at the right time, in the right places, in the right quantities and at reasonable prices. The household petty traders are sometimes referred to as petty family business owners who hand over such trades to their children. Agbim, et al. (2023) averred that family businesses are led or owned by family members whose aim is to continue the activities of the business across multiple generations. Three different household components have been identified by Saraceno et al. (2004). These household components fall among those that mostly benefit from CCT and use the cash infusions for petty trading: (a) single adults living alone; (b) lone mothers, sometimes referred to as single parent-headed households or female-

headed households; and (c) couples with children - male-headed households. This study is more inclined to male-headed households because they were observed to be in higher proportion during data collection.

National Social Investment Policy (NSIP)

Jenkins (as cited in Turgeon and Savard, 2012) defined a policy as a set of correlated decisions by a political actor or group of actors concerning the selection of goals and means of achieving them within a specified situation where those decisions should, in principle, be within the power of those actors to achieve them. This definition, by suggesting the key word selection, has recognised both decisions and actions deliberately taken by government to solve a social problem or matter of concern as essential elements of a policy. Muller and Surel (as cited in Turgeon and Savard, 2012) stated that a public policy is the product of governmental decisions involving objectives, means, and resources—that is, a set of concrete measures—that constitute the "visible" substance of the policy and are associated with a given environment or social context, as well as with a complex process in which various governmental and non-governmental actors seek to promote a number of interests, which frequently conflict with one another. Howlett and Ramesh (as cited in Turgeon and Savard, 2012) observed that Jenkin's definition constitutes a marked improvement on Dye's, which states that public policy is "whatever governments choose to do or not to do". While Dye (2013) essentially identifies public policies with political decision-making, Jenkins (2007) correctly stresses the interdependent, non-isolated nature of decisions in relation to the government's public policies, which are the product of a series of decisions requiring coordination on the part of all the governmental actors involved. Jenkins also emphasised the fact that a public policy is above all focused on achieving a goal and identifying the means of reaching the goal.

HUP is a product of a series of decisions from NSIP, which is a policy but belongs to what is popularly referred to as a public policy statement, or simply put, public policy. Mohammed (2018) rightly observed that there is controversy over the definition of public policy and the boundary of what constitutes public policy: should it be posited at the level of decision-making, intention, or action of government? Some scholars argue that public policy is what the government chooses to do or not do. Others assert that public policy is what the government actually does, not what they intend to do or say they are going to do. Mehiris, et al. (as cited in Turgeon and Savard, 2012) established that at the core of every public policy, there should be a vision of the problem or issue that it refers to, as well as the values and broad principles on which it is based and the final goal it seeks to achieve.

Drawing from the submission by Jenkins, this study aligns with his definition, bearing in mind that the Household Uplifting Programme was a decision taken by some group of actors who knew it was within their powers at the Federal Government level to design a programme that would provide a solution to the rising level of vulnerability, social exclusion, and poverty among the underprivileged groups in the country. These actors established the goals and means of achieving those goals through interrelated decisions such as relying on an already existing National Social Register to select only indigent citizens captured in the National Social Register and State Social Registers as recipients and forming a National Beneficiaries Register (NBR). The selection process was through community-based targeting (CBT) and Proxy Means testing (PMT).

In light of the above submissions, the National Social Investment Policy could be defined as a policy designed by a group of actors in public service to implement programmes established to promote more equitable distribution of resources to vulnerable populations, including children, youth, and women in Nigeria. To equitably distribute the national resources as envisaged by the designers of the NSIP, specific outcomes as presented below were outlined which when successfully achieved would reduce the high

incidences of poverty in the country. Jigawa state is located in northern part of Nigeria where 65% of the poor (86 million people) live according to NBS (2022) Press release.

The Household Uplifting Programme was designed to achieve six specific outcomes from September 2016 when it was launched to December 2022 when phase one of the programme ended.

    a.   Improved household consumption,
    b.   Improved school enrolment and attendance,
    c.   Increase in utilisation of health and nutrition services,
    d.   Improved household financial and asset acquisition,
    e.   Improved environmental sanitation and management, and
    f.   Engage beneficiaries in sustainable livelihood activities.

Household Uplifting Programme (HUP) was a national programme enacted in 36 states, including the Federal Capital Territory; save for the third sub-component, that is, the livelihood support which was implemented in six pilot states: Anambra, Cross River, Oyo, Bauchi, Jigawa, and Kogi. According to the NCTO (2022) 1,997,483 households and 9,987,415 individuals were mined from the National Social Register (NSR) and State Social Registers (SSR) and enrolled in the programme as documented in the National Beneficiaries Register (NBR). The households and individuals were drawn from 48,789 communities in 609 Local government areas in the benefiting states. Recipients of the cash transfers, whether under Base, Top-up, or Livelihood support, were paid ₦10,000 per household bi-monthly. The transfers were in billions of Naira while the programme lasted.

The six pilot states mentioned above were selected after meeting certain criteria (availability of State Beneficiary Register (SBR), participating in Community and Social Development Projects and/or FADAMA project etc). One State from each geopolitical region was selected due to diversity of culture and ethnicity and two LGAs per State to allow for comparison of results.

Table 2: Six pilot states for HUP livelihood support indicating number of recipients

S/No	States	LGA I	Recipients	LGA II	Recipients
1	Anambra	Ayamelu	195	Orumba South	229
2	Bauchi	Dass	525	Ningi	377
3	Cross River	Abi	152	Obanliku	328
4	Jigawa	Gwiwa	929	Kaugama	941
5	Niger	Gbako	205	Agwara	214
6	Oyo	Atiba	105	Atisbo	42

Source: NCTO (2023)

This study was limited to Jigawa state being one of the six pilot states to assess the effect of HUP with emphasis on one of the two local government areas that benefited from the three components (base, top-up and livelihood support) of the project, that is Gwiwa.

Empirical Review
Several literatures were reviewed in the course of this study that reported on different studies conducted using different methodologies and approaches covering different demographics in Nigeria and other parts of the world. There are scanty studies on HUP livelihood support programme in Gwiwa LGAs of Jigawa state.

Ampah et al. (2017) determined the effect of access to credit and financial support services on poverty reduction in the Central Region of Ghana. The study measured poverty using the matric of: increase in consumption expenditure, income growth, ability to educate children, and acquisition of business assets. Using descriptive statistics and ANOVA, the study found that access to credit and financial support services had a positive effect on growth in income, an increase in consumption expenditure, and the acquisition of business assets. The study, however, found access to credit and financial support services to have a positive effect on the ability to educate children.

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%.

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. Therefore, the effects of HUP on the welfare status of recipients in Oyo State, Nigeria, were investigated. The researchers, based on the conclusions drawn from the study, made some 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.

Shadare (2020) investigated citizens' perceptions of a specific policy programme in Nigeria (conditional cash transfers, or CCTs) and the ways the politics of social protection are informed and shaped by the intersection of the realities of citizens' lived experiences and the actions and interactions between elites, the public, and institutional actors. The crucial question of how the Nigerian CCTs operated and what the participants (recipients) perceived as their main advantages and weaknesses, as well as the nuanced construction of public attitudes towards conditional cash transfer programmes (social protection). Employing a qualitative methodology encompassing in-depth interviews (with key informants), semi-structured interviews with respondents, and focus group discussions with selected groups within certain communities, the study reflected the religious and demographic divide of Nigeria to capture the lived experiences of recipients and their perspectives of the CCT programmes. The distinctive attributes of Nigeria's informal social welfare arrangements are described, and the study affirms the salience of politics and contextual variations in the implementation of CCTs. The findings also revealed the importance of contextual dynamics, the necessity of understanding the politics and political settlements of a country, and how it is useful in explaining the national experiences of social policy development.

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. It was noted that the SLP intervention significantly impacted household budgets because individuals that accessed the grant significantly improved their budgets on education (by 42.3%), health (by 26.4%), and water (by 48.2%) respectively as compared to the base period. The project targeted mainly women to respond to global strategies for improving demand financing through women's empowerment.

From the empirical reviews, the studies looked at similar phenomena – ranging from the impact of ownership of formal savings accounts on household welfare, effect of Sustainable Livelihood Pilot project in promoting the welfare of target poor households to examining the effects of Household Uplifting Programme. The findings were similar as they all highlighted the positive effects of social interventions though different research methods were used. This study aligns with the studies reviewed though a different method - the tables, percentages and content analysis method were used to analyse the data obtained. The outcomes from the analysis were positive re-affirming the importance of social policy development and social interventions in improving household finances, saving abilities and livelihood activities of beneficiaries.

Theoretical Framework: The Social Capital Theory
The study adopted the social capital theory, which aligns with a similar study on cash transfer by Bamidele (2023) in Ekiti State. The first systematic contemporary analysis of social capital was produced by Pierre Bourdieu (1986), who defined the concept as "the aggregate of the actual or potential resources that are linked to the possession of a durable network of more or less institutionalised relationships of mutual acquaintance or recognition". The theory highlights the essence of good relationships among individuals in a given community and their positive effect on them as active participants in programmes or projects designed and implemented to reduce poverty and support the community. Inkpen and Tsang (2005) asserted that social capital is the network of relationships among people who live and work in a particular society, enabling that society to function effectively.

Social networks are said to be the cause of social capital; that is, social capital originates from social networks. Social capital is typically divided into three subtypes: Bonds: Links based on common identity such as close friends, family, or members of the same ethnic group, that is, people like us. Bridges: Links that go beyond a common identity—distant friends, colleagues, etc. Linkages: Links to people up and down the social ladder.

This study looked at social capital in relation to the types of associations, groups, or committees formed and still operating in selected communities of Gwiwa LGA for their development. The social capital theory asserts that when people act or function in a group, such as in a community or community programmes, it leads to the economic and social development of the group, the individuals in the group, and the immediate community where such a group operates (World Bank, 1998).

Busara (2019), in a report about a field experiment on improving savings rates among beneficiaries of cash transfers in Nigeria, stated that the conditional cash transfer was targeted at households to help build a mindset of enterprise development. Capacity was built at all tiers to enhance the empowerment of beneficiaries' households to be self-reliant. Beneficiaries were trained on Life Skills (LS), savings and group mobilisation (SGM), and microbusiness plan development (MBPD) to strengthen their capacity to be self-supporting.

Based on the assertions of behavioural science and relevance of social capital theory, the designers of the HUP programme made provision for interconnection among recipients through three types of saving groups to help recipients direct the infusion of cash received towards their long-term goals: Rotational Savings Group (each member of the group contributes a certain amount within a cycle and one beneficiary collects for that cycle, so it goes turn-by-turn); Accumulation Savings Group (each member of the group contributes a certain amount each month or within an agreed cycle, and the contributed amount is shared at the end of the year); and Asset Acquisition Savings Group (each member of the group contributes a certain amount and an asset is acquired to be owned collectively and sold at a profit).

3.0   Methodology

This study adopted qualitative research design because it helps to explore the deeper meaning of specific experiences, in this case, the experiences of cash infusion through CCT. It also helps to understand people's alignment of their experience with their social construct. Under the qualitative design, case study approach was used to conduct a survey of beneficiaries in Gwiwa LGA using interview method. Interview rely on the subjective relationship between researcher and subject in order to obtain the rich and descriptive data necessary to explain subjective reasons and meanings behind reality. The primary data analysed in this study was collected using structured interview questions, while the secondary data was collected from feedback of beneficiaries using questionnaires as documented by the National Cash Transfer Office (NCTO). Tables, percentages, and content analysis method were used to analyse the data.

The study reviewed relevant documents, such as the reports of Monitoring and Evaluation officers for HUP and their Monitoring and Evaluation forms which documented specific experiences of the beneficiaries and they were reviewed to make sense of how the research participants constructed their individual views about household uplifting programmes and broader social investment programmes in Nigeria.

The population of the study was the recipients of the Household Uplifting Programme identified in the National Social Register through community-based targeting (CBT) and proxy means testing (PMT) spread across different communities under Gwiwa LGA in Jigawa State, Nigeria. The population was the total number of household recipients from the pilot livelihood support programme in one of the two local government areas of Jigawa state, that is, Gwiwa with 929 households. Gwiwa LGA was chosen for this study because the researcher had conducted a previous research work in Kaugama being the second pilot LGA in Jigawa state. Using the Taro Yamane formula, a sample size of 280 recipients was chosen.

$$n = \frac{N}{1 + N(e)^2}$$

Where n = sample size

N = total population size

1 is constant

e = the assumed error margin or tolerable error which is taken as 5% (0.05)

$$n = \frac{N}{1 + N(e)^2} \quad \frac{929}{1 + 929(0.05)^2} \quad \frac{929}{3.3225} \quad = \quad \underline{280}$$

Therefore, a sample size of 280 (two hundred and eighty) recipients was selected which is a representative sample of the targeted population. Using Taro Yemane formula for sampling allowed for

inferences and the conclusions drawn from the sample were applied to the finite population from which the sample was drawn.

A total sample size of 280 which represents the total subjects were purposively interviewed in 15 selected communities within Gwiwa LGA. The number of beneficiaries interviewed in various communities varied because the interviews were purposively conducted in Muslim dominated communities that observe purdah system. Access to the houses where women were mostly the caregivers was restricted so only accessible households within each community were purposively interviewed.

Table 3: Names of communities and number of recipients interviewed

S/No	Name of Community	No. Interviewed	% Interviewed
1	Gallah	40	14.3
2	Tsubut	8	2.9
3	Gimi Gabas	38	13.6
4	Gimi Kudu	26	9.3
5	Karshi Gari	24	8.6
6	Hinningere	8	2.9
7	Unguwar Gida	8	2.9
8	Shafe Unguwar Gida	10	3.6
9	Basama	12	4.3
10	Santar Haiyo	18	6.4
11	Bazara	12	4.3
12	Datsa	30	10.7
13	Badai	20	7.1
14	Daurama Dandada	18	6.4
15	Dinya	8	2.9
	TOTAL	280	100%

Source: Field Survey (2023).

Table 3 above presents the names of communities purposively visited and the number of recipients interviewed in those communities. It shows that 280 households that benefited from the livelihood support programme from fifteen communities were interviewed.

4.0 Results and Discussion
Qualitative data indicating recipients' direct experience of CCT livelihood support

The table below presents responses received from recipients of cash transfers in different communities under Gwiwa LGA in Jigawa State.

Table 4: How has CCT helped in improving finances and saving abilities of the recipients?

Interview questions	Responses			
	Yes	No	Percentage Yes%	No%
Did your family participate in any savings group?	273	7	97.5	2.5
If yes, which of the saving groups below:				
Rotational savings (Adashe)	203	-	203	-
Accumulative savings (Asusu)	201	-	201	-
Asset acquisition (Mallakar Kadara)	165	-	165	-
Did you think your family finances are better now?	257	23	92	8

Source: Field Survey (2023).

A survey of 280 recipients using structured interview questions in 15 (fifteen) selected communities presented in Table 4 above under Gwiwa LGA of Jigawa State revealed that 273(97.5%) of the recipients were able to participate in some saving groups such as rotational savings, accumulative savings and asset acquisition savings groups. 257(92%) confirmed experiencing improvement in their household finances. The recipients' responses indicating positive impact of the cash transfers on their household finances 257(92%) is further substantiated by the fact 203 of the recipients enrolled in rotational savings group, 201 enrolled in accumulative savings group and 165 enrolled in asset acquisition saving group. The fact that these reasonable numbers were able to enrol in any of the three savings groups demonstrates that their household finances had improved to the extent that they could cater for their basic needs such as feeding, clothing and shelter and as well as make some savings.

Findings

Below is a breakdown of 3 (three) major saving groups and 7 (seven) sub-categories identified during the collation of data:
Single Savings group: This group of recipients make contributions to only one of the three savings groups.
Dual Savings group: This group of recipients make contributions to only two of the three savings groups.
Triple Savings group: This group of recipients make contributions to three of the savings groups.

Table 5: Categories of savings groups

S/No	Description	No. in category	% category
	SINGLE SAVINGS		
1	Rotational savings	54	19.3
2	Accumulative savings	40	14.3
3	Asset acquisition savings	22	7.9
	DUAL SAVINGS		
4	Rotational/Accumulative	21	7.5
5	Rotational/Asset acquisition	13	4.6
6	Accumulative/Asset acquisition	19	6.8
	TRIPLE SAVINGS		
7	Rotational/Accumulative/Asset acquisition	111	39.6
	TOTAL	**280**	**100%**

Source: Field Survey (2023).

Table 5 above presents three types of savings groups which all the recipients of livelihood support belong to. Under the Single savings, 54 recipients representing 19.3% belonged to rotational saving group, 40 recipients representing 14.3% belonged to accumulative savings group while 22 recipients representing 7.9% belonged to only asset acquisition group. Under the dual savings, 21 recipients representing 7.5% were making contribution to rotational and accumulative savings group at the same time, 13 recipients representing 4.6% were making contribution to rotational and asset acquisition savings group simultaneously while 19 recipients representing 6.8% belonged to accumulative and asset acquisition savings group at the same. Under the triple savings group, 111 recipients representing 39.6% were making contributions to three savings groups at the same time, that is, rotational/accumulative/asset acquisition. The findings from the conditional cash transfer programme in Gwiwa Local Government Area of Jigawa State are quite promising and highlight several positive outcomes for the recipients as outlined below.

The conditional cash transfer programme has had positive effect on the household finances and assets acquisition of recipients in the area. This suggests that the financial support provided through the programme has helped families secure more assets leading to improved livelihood.

Another notable finding is the role of the programme in enhancing savings, which translates in different types of livelihood activities leading to specialised, improved or sustainable livelihood for the recipients. This indicates that the cash transfers have not only alleviated financial barriers to assets acquisitions but also encouraged individuals to engage in different livelihoods activities, potentially improving overall well-being of the community members.

Overall, these findings demonstrate that the conditional cash transfer programme in Gwiwa Local Government Area of Jigawa State made a positive difference in the lives of recipients by addressing key issues related to household financing and assets acquisition. It underscores the importance of targeted social interventions in improving the well-being of vulnerable households.

5.0 Conclusion and Recommendations

In summary, the Conditional Cash Transfer programme helped the recipients improve household financing, savings abilities and livelihoods. Meeting these needs also helped them attain improved livelihood, improved self-esteem and enhanced their ability to socially network within their respective communities.

Based on the findings, the study recommends the following:

i. A commissioning of an end-of-phase one (2016–2022) post-disbursement evaluation of the social intervention programme by the National Cash Transfer Office that superintended over the implementation of the programme. Follow-up supports in form of advice or consultancy services should be initiated to re-enforce the groups' social networking. The follow-up support could also be done in the form of workshops or seminars, either onsite or offsite. This will help the recipients appreciate the importance of Saving Groups formed that improved their savings abilities during the active session of the programme when cash was being disbursed and the need to continuously reinvest in the Saving Groups and harmoniously relate among themselves.

ii. Savings Groups that transformed into Cooperative Societies should be linked up with public or private financial institutions by the NCTO so that they could secure loans at lower interest rates for ease of doing business and sustainability of the impact of the programme.

iii. It is expected that continuous sensitization of recipients in focused groups on the need to keep networking and reinvesting through savings groups will sustain the level of achievement in household finances. It is also expected that it will improve savings abilities, enhance recipients' engagement in more productive livelihood activities and the boosting of their self-esteem so they could continue to contribute to the development of their respective communities.

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