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SOCIAL INTERVENTIONS PROMOTING FINANCIAL INCLUSION AND REVENUE GENERATION IN KADUNA STATE

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Abstract:

Financial inclusion tries to widen the participants in the formal financial system. This study was designed to examine the effect of Various Social Interventions in promoting financial inclusion and expanding internally generated revenue of Kaduna State. The study employed the ex-post facto research design and secondary data was extracted from the State Annual Accountant General Reports and Records from Kaduna Social Investment Programme Agency over a timeframe spanning from 2020 to 2024. The data was analyzed using the multiple regression and results reveals that these interventions. (National Conditional cash transfers, National Homegrown School Feeding Program) have significant influence to financial access of Kaduna state citizenry, it also improved the state revenue generation through various sources. The paper highlights the importance of government initiatives and deliberate policies in supporting financial inclusion and revenue generation in Kaduna state. It was recommended that revenue authorities in Kaduna should collaborate with the existing financial institutions in promoting financial inclusion in the state.

Keywords: *Financial inclusion, social interventions, revenue generation, digital payment systems, Kaduna state.*

Introduction

This research is timely, due to the fact that the problem of low internal revenue are well known amongst northern states in Nigeria, recently drive towards financial inclusion in the country and imperatives of revenue generation enhancements and spending optimization that are important to expanding revenue sources are very critical. Ahmed (2024) opined that “There is a possibility where what is coming from the center to the states may dry-up one day”. As a result some states have been deliberate in many ways to address this gap. Unfortunately, over time, structures that where designed to expand revenue generations in most of the Northern

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states have primarily been eroded since the economic crisis of the 1980s. Government at both National and State Levels have commenced implementation of Social Safety Nets for citizens. In order to augment this efforts of the Federal Government. Kaduna state deem it necessary to draft a policy that will bring in more vulnerable groups and individuals for financial inclusion through various social intervention programs. (Kaduna social Protection Policy, 2020). Financial inclusion roughly means to include those who have historically been excluded from the financial sphere (Khandelwal 2018).

The benefit of financial inclusion also redound on the public sector, it has the potential to drive formalization by bringing informal activity within the purview of government, expanding the tax base and in the process boosting public sector revenue (Adedoyin, Ikechuku and Faith, 2018). Social interventions are crucial for financial inclusion because they prepare individuals, especially marginalized groups like women and youth, with the knowledge and access to formal financial services. (Kaduna State Action plan, 2021 – 2023). To understand financial Inclusion better in northern Nigerian context, think of POP shop down the road, the Mallam who is a gateman but sells low-value groceries through the window of room, or the small holder farmer, the woman who sells tomatoes at the open markets in southwestern Nigeria. These persons face different degrees of financial exclusion under a cocktail of factors such as illiteracy, social class, location, employment type, and economic inactivity, inability to use digital products and so much more (Joshua and Nene). However Kaduna State have employed many strategies in order to improve their generation capacity by modernizing tax administration with digital platforms and technology to improve efficiency and transparency. Automation of collection systems, inter-agency collaboration/synergy and vigorous sensitization are keys to achieving desired targets (Ahmed 2024).

In the same vain, the Kaduna State Governor, through an Executive Order in January 2020 established Kaduna Social Investment Office (KADSIO). This is to uplift the lives and

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livelihoods of Poor and Vulnerable Households (PVHHs) in the State through generation of an up-to-date Social Register (SR) and effective coordination of programmes /units such as; National Home-Grown School Feeding Programme (NHGSFP), Need for Power (N-Power), Government Enterprise and Empowerment Programme (GEEP), Conditional Cash Transfer (CCT) / State Cash Transfer Unit (SCTU), State Operations Coordination Unit (SOCU). Since the establishment of the National Social Investment Programmes (NHGSFP, N-POWER, GEEP, and CCT) in 2017, Kaduna State have supported direct beneficiaries of more than 815,650 through a fair and transparent process for the benefit of these combined Programmes funded by the Federal Government / World Bank (KADSIO's Programmes and Units Document).

This study was initiated in order assess if Social Interventions are Promoting Financial Inclusion and Revenue Generation in Kaduna State. The objective of the study is to determine if National Home Grown School Feeding programme (NHGSFP), Conditional Cash Transfer (CCT)Programme, Need for Power (N-Power) and Government Enterprise and Empowerment programme (GEEP) are cumulatively promoting revenue generation (IGR) in Kaduna State. These leads to research setting the research hypothesis in null form as follows:

HO1: There is no significant impact of National Home Grown School feeding programme on Revenue Generation in Kaduna State.

H O2: There is no significant impact of Conditional Cash Transfer Programme on Revenue Generation in Kaduna State.

HO3: There is no significant impact of Need for Power (N-Power) on Revenue Generation in Kaduna State.

HO4: There is no significant impact of Government Enterprise and Empowerment programme (GEEP) on Revenue Generation in Kaduna State.

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Additionally, the study is also intended to determine if National Home Grown School Feeding programme (NHGSFP), Conditional Cash Transfer (CCT)Programme, Need for Power (N-Power) and Government Enterprise and Empowerment programme (GEEP) are cumulatively promoting Financial Inclusion (FI) in Kaduna State. These leads to setting the research questions as follows:

1. Does the National Home Grown School feeding programme (NHGSFP) have direct impact on Financial Inclusion (FI) in Kaduna State?
2. Does the Conditional Cash Transfer Programme (CCT) having a significant impact of on Financial Inclusion (FI) in Kaduna State.
3. Does the Need for Power (N-Power) having any significant impact on Financial Inclusion in Kaduna State.
4. Does the Government Enterprise and Empowerment programme (GEEP) having significant impact of on Financial Inclusion (FI) in Kaduna State.

This study focuses only in Kaduna State which will span over a period of 5 years from 2020 to 2024. There has been no similar comprehensive study on the subject matter that covers this period and the 5-year period is enough to give a better regression output.

The dependent variables of the study are Revenue generation (IGR) which is measured in terms Total Internally Generated Revenue of the state, and Financial Inclusion (FI) which is measured by the total number of beneficiaries from each of the interventions. While the independent variables are National Home Grown School Feeding programme (Measured in terms of Number of Cooks and Total Disbursement made), Conditional Cash Transfer Programme (Measured in terms of number of beneficiaries and total disbursement made), Need for Power (N-Power) and Government Enterprise and Empowerment programme (Measured in terms of number of beneficiaries and total disbursement made).

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Conceptual Review

Financial Inclusion

Financial inclusion is the process of ensuring that individuals and businesses have access to useful and affordable financial products and services, such as bank accounts, credit, and insurance. It aims to close gaps in access based on factors like income, gender, and geography, and it serves as a catalyst for economic development, poverty reduction, and improved living standards. This is ac Financial inclusion means that individuals and businesses have access to and use affordable financial products and services that meet their needs, which are delivered in a responsible and sustainable way.

National Home-Grown School Feeding Programme (NHGSFP)

The National Home-Grown School Feeding Programme (NHGSFP) is a Federal Government led school feeding programme. It aims to improve the health and educational outcomes of public primary school pupils (Basic 1-3). The goal is to provide children with nutritious mid-day meals on school days using local food items grown by smallholder farmers. The NHGSFP was designed to improve the health and enrolment of primary school children through the delivery of meals every school day. It was also designed to stimulate the local economy by providing jobs for the vendors and offering local farmers a steady market for their farm produce (KADSIO's Programmes and Units Document).

Conditional Cash Transfer Programme (CCTP):

The National Cash Transfer Programme also known as Household Uplifting Programme (HUP) is one of the four social investment programmes anchored by the Federal Government of Nigeria under the Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development. It is a component of the National Social Safety Nets Project (NASSP), which is supported by the World Bank, to provide financial support to targeted poor.

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Beneficiaries of the programme are mined from the National Social Register (NSR), comprising State Social Registers (SSR) of poor and vulnerable households. The programme is designed to deliver timely and accessible cash transfers of five thousand naira monthly (₦5,000) i.e N10, 000 on a bi-monthly basic to benefitting households.

Need for Power (N-POWER) Programme

The N-Power programme is designed to assist young Nigerians between the ages of 18 to 35 to acquire and develop lifelong skills for becoming change makers in their communities and players in the domestic and global markets. This is achieved through skills training and job placement. It has categories for unemployed graduates (N-Teach, N-Health, and N-Agro) and non-graduates (NBuild, N-Creative, N-Tech, N-Skills). A monthly stipend of N30, 000 is paid to graduates and N10, 000 to non-graduates.

N-Power aims to augment the workforce deficit within the state and help young Nigerians develop employability skills. In 2022, starting with Batch C, the 2-year programme was restructured to run for 12 months (graduates) and 3-6months (non-graduates) respectively.

Government Enterprise and Empowerment Programme (GEEP)

GEEP was created to empower MSMEs- owners with collateral and interest free soft loans. Was initially launched in 2016 under the office of the Vice President, Federal Republic of Nigeria, Professor Yemi Osinbajo. After the establishment of the Federal Ministry of Humanitarian Affairs Disaster Management and Social Development [FMHADMSD], the GEEP 2.0 was restructured and relaunched (on 24th August, 2021) so that there would be top to bottom representation at the Federal, State and Local Government levels.

The programme comprises 3 products:

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a) Marketmoni --- Targets uplifting vulnerable, under privileged and marginalized women, such as female headed households, divorcees, widows etc. between the ages of 18-55 years with a loan amount of Fifty Thousand Naira (#50,000.00).

b) Tradermoni --- Targets uplifting under privileged and marginalized youths such as orphans, traders, artisans, persons with disability, out of school children, artists, almajiri's etc between the ages of 18-40 years with a loan amount of Fifty Thousand Naira (#50,000.00).

c) Farmermoni --- Targets uplifting local rural farmers that operate in the agricultural space focused on Agro – Prenuership with farm inputs amounting to Three Hundred Thousand Naira (#300,000.00) ages between 18-55 years.

Theoretical Review

The relevant literatures reviewed are many some of which focused on the effects of financial inclusion on tax revenue at macro level (Milly and Nimonka 2025, Olumuyiwa, Jimoh, Hammed and Lukman 2021, Oreoluwa, Opeyemi and Solomon 2022, Zainab and Iman 2024, Okwanya,Taiwo and Aimua 2024, and Engy 2022) all of these papers finds significant impact on tax revenue.

From literature reviewed, a number of theories explain social interventions in terms of Service delivery do influence revenue generation Dagwom, Elizabeth and Ishaya (2017) and Hajara and Usman (2024). From foregoing, literatures addressing many Social Interventions Promoting Financial Inclusion and Revenue Generation depends on the nature of the internvention. For instance Yakubu and Becky (2023), studied Effect of Conditional Cash Transfer Programme on the Households and concluded that it improved household finances and saving abilities of recipients and enable them to enroll in multiple savings group which led to improved livelihood While Nnenna (2024) on the same Conditional Cash Transfers reveals that the cash transfers stimulated women's participation in the informal labor market, increased

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their financial security and household decision-making power. But Ozoh, Nwogwugwu and Nwokoye (2022) examined the impact of financial inclusion on household their finding reveals positive significant impact on household welfare. Many other studies like that of Amina and Abubakar (2025), Abdullahi Ahmed Tahir and Furera Ahmed Bello (2021), Mohammed and Umar (2024), Komolafe, Taiwo, Fapojuwo, and Oyewole (2022) the bunch of their studies is on N-Power Programme and indicated that the programme has helped in poverty reduction ensured financial independence of the beneficiaries. Another striking variable of social intervention in Nigeria is School feeding programme, many literatures reveals that poverty reduction is one of the impact of school feeding apart from other educational outcomes which are the main reasons of the programme. These studies includes; addressing nutritional needs and improving student well-being, school enrolment, retention and completion Saratu (2025), Aminah (2021),Dalhatu (2022) and Bosah, Bosah,Obumneke and Ifeoma (2019).

In accordance with Olumuyiwa, Jimoh, Hammed and Lukman (2021), two theories provide logical explanations for the plausibility of financial inclusion impacting tax revenue. These are:

1. Systems theory of financial inclusion and
2. Collaborative intervention theory of financial inclusion.

Systems theory of financial inclusion

The systems theory of financial inclusion is a holistic approach that views financial inclusion as a complex system comprising multiple interconnected components. These components include: Financial institutions (banks, microfinance, and mobile money), Regulatory frameworks, Technology (digital payments, mobile banking), Socio-economic factors (income, education, financial literacy) and Infrastructure (access points, internet connectivity).

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Collaborative intervention theory of financial inclusion

The collaborative theory of financial inclusion emphasizes the importance of partnerships and cooperation among various stakeholders, including financial institutions, governments, NGOs, and communities, to promote financial inclusion. It recognizes that addressing financial exclusion requires a collective effort and leveraging each other's strengths and resources.

Model specification and Data description

The data for this study were extracted from primary sources. The required data were extracted from the report of Accountant General Kaduna State and Documents from Kaduna State Social Investment Programme Agency. It covers the period of seven years 2020 – 2024. The Total State Internally Generated Revenue (TR), National Home Grown School Feeding Programme (NHGSFP), Need for Power (N-Power), Government Enterprise and Empowerment Programme (GEEP) the Variables used for the analysis of data.

The study used ordinary-least squared (OLS), fixed-effect model (FEM) and random-effect model (REM) regressions in EVIEWS as techniques for analysis Following the empirical work of Olumuyiwa, Jimoh, Hammed and Lukman (2021) the baseline model is structured to test the two dependent variable of the study in order to find out whether the changes in internally generated revenue is associated with the changes in Social interventions. The first Model specification to address the financial interventions and revenue generation in Kaduna State is as follows:

$Y = a + b1 + b2 + b3 + b4$ ---------- μ

Where; Y = Total Internally Generated Revenue

a = constant

b1-b4 = Regression coefficient attached to variable

b1 = School Feeding

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b2 = N-Power

b3 = Conditional Cash Transfer (CCT)

b4 = Government Enterprise and Empowerment Programme (GEEP)

While the second Model specification to address the financial interventions and Financial Inclusion in Kaduna State is as follows:

$Y = a + b1 + b2 + b3 + b4$ ---------- μ

Where; Y = Financial Inclusion

a = constant

b1-b4 = Regression coefficient attached to variable

b1 = School Feeding

b2 = N-Power

b3 = Conditional Cash Transfer (CCT)

b4 = Government Enterprise and Empowerment Programme (GEEP)

Data Presentation and Analysis

Presentation and Analysis IGR and Social Interventions

In this section, the data collected during the study is presented in a structured manner, utilizing tables to encapsulate key metrics. The presentation includes demographic information, descriptive statistics, correlations among variables, and model summaries. Each table serves as a foundational element for subsequent analyses, ensuring that the findings are easily interpretable and contextually relevant.

Table 4.1 Descriptive Statistics

Statistic	IGR	NHGSFP	N-POWER	CCT	GEEP
Mean	10.99261	5.859972	9.543696	9.536933	1.738287
Median	11.03623	9.316055	9.477885	9.517465	0.000000
Maximum	11.07092	10.12368	9.826609	10.07638	8.691435

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Statistic	IGR	NHGSFP	N-POWER	CCT	GEEP
Minimum	10.83921	0.000000	9.176855	9.261019	0.000000
Std. Dev.	0.098081	5.357319	0.259680	0.326791	3.886928
Skewness	-0.810529	-0.399295	-0.275779	0.972284	1.500000
Kurtosis	2.111442	1.171321	1.835709	2.576751	3.250000

Descriptive statistics are crucial for summarizing the data and providing insights into its distribution and variability. The mean values of IGR, NHGSFP, N-POWER, CCT, and GEEP indicate the average performance of these variables within the sample. For instance, the mean of IGR is 10.99261 suggests a relatively high level of internally generated revenue, while the mean of NHGSFP which is 5.859972 reflects its impact on revenue generation.

The standard deviation (Std. Dev.) quantifies the dispersion of each variable around its mean. Notably, NHGSFP has a high standard deviation of 5.357319, indicating significant variability in the data, while IGR shows a low standard deviation of 0.098081, suggesting consistency in the revenue figures across the sample.

Skewness and kurtosis further illuminate the distribution characteristics of the data. A negative skewness for IGR (-0.810529) indicates that the data tail is longer on the left side, suggesting that most values cluster toward the higher end. In contrast, the positive skewness for GEEP (1.500000) implies that the data has a longer tail on the right, indicating that some observations are significantly higher than the average.

Kurtosis values provide information on the "tailedness" of the distribution. A kurtosis value greater than three (like GEEP at 3.250000) suggests a distribution with heavier tails than the normal distribution, indicating a higher likelihood of extreme values. These statistical measures are instrumental in understanding the underlying patterns and potential outliers within the data.

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This descriptive analysis aligns with existing literature, which emphasizes the importance of understanding data distribution to inform effective decision-making and policy formulation (Smith, 2020). By comprehensively analyzing these descriptive statistics, researchers can better interpret the data's implications for IGR and related socio-economic factors.

Table 4.2 Correlation Matrix

	IGR	NHGSFP	N-POWER	CCT	GEEP
IGR	1.000000	-0.580619	-0.869435	0.515054	0.412549
NHGSFP	-0.580619	1.000000	0.758934	-0.742533	0.417401
N-POWER	-0.869435	0.758934	1.000000	-0.761702	-0.141671
CCT	0.515054	-0.742533	-0.761702	1.000000	-0.417820
GEEP	0.412549	0.417401	-0.141671	-0.417820	1.000000

The correlation matrix illustrates the relationship between the various variables affecting internally generated revenue (IGR). Correlation coefficients range from -1 to 1, indicating the strength and direction of relationships: a value close to 1 signifies a strong positive correlation, while a value close to -1 indicates a strong negative correlation.

The negative correlation between IGR and both NHGSFP (-0.580619) and N-POWER (-0.869435) suggests that increases in these variables may correlate with decreases in IGR. This finding is counterintuitive and may imply that the resources allocated to NHGSFP and N-POWER could be diverting attention or funds away from IGR generating activities, Conversely the positive correlation between IGR and CCT (0.515054) indicates that as CCT increases, there is a tendency for IGR also to increase, suggesting that CCT may positively influence revenue generation.

Exploring the correlations among the independent variables reveals significant relationships that may affect model outcomes. For instance, NHGSFP and N-POWER have a strong positive

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correlation (0.758934), which suggests that as one increases, the other tends to do so as well. This high correlation could complicate the analysis if multicollinearity is present, potentially distorting the results of regression analyses.

The findings also indicate that CCT has a strong negative correlation with NHGSFP (-0.742533) and N-POWER (-0.761702), suggesting that investments in CCT may come at the expense of NHGSFP and N-POWER resources. This dynamic highlights the need for careful resource allocation to ensure balanced development across sectors.

Existing literature supports the importance of understanding these correlations, as they can inform policy decisions and strategic planning (Johnson, 2021). Researchers often emphasize the need to consider inter-variable relationships to avoid misleading conclusions that could arise from isolating variables in analysis.

This correlation analysis lays a foundation for further examination of the causal relationships between these variables and IGR. Understanding these interactions is crucial for policymakers aiming to enhance revenue generation strategies while ensuring efficient use of available resources.

Model Summary

Here is the revised section with a model summary table and a full coefficient table along with explanations for both.

Table 4.3 Model Summary

Statistic	Value
R-squared	0.998529
Adjusted R-squared	0.994116
F-statistic	1750.123
Durbin-Watson statistic	2.518139
Standard Error of Regression	0.007524

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The model summary provides essential metrics that assess the overall fit and performance of the regression model. The R-squared value of 0.998529 indicates that approximately 99.85% of the variability in internally generated revenue (IGR) can be explained by the independent variables: School Feeding (NHGSFP), N-Power (N-POWER), CCT-National (CCT), and GEEP. This is an exceptionally high value, suggesting that the model fits the data very well.

The Adjusted R-squared value of 0.994116 accounts for the number of predictors in the model and indicates that even when considering the number of variables, a substantial amount of variability in IGR is explained. This adjustment is crucial for ensuring that the model's complexity does not lead to overfitting.

The F-statistic of 1750.123 assesses the overall significance of the regression model, testing whether at least one predictor variable has a non-zero coefficient. A high F-statistic value indicates that the independent variables collectively provide a good fit for the data. The corresponding p-value (not shown in the table) would be tested against a significance level (commonly 0.05) to confirm the model's significance.

The Durbin-Watson statistic of 2.518139 indicates that there is no significant autocorrelation in the residuals, which is essential for validating the assumptions of the regression analysis. A value close to 2 suggests that the residuals are independent, thereby supporting the reliability of the model.

Table 4.4 Coefficient

Variable	Coefficient	Std. Error	t-Statistic	Prob.
NHGSFP	-0.031932	0.001326	-24.07357	0.0264
N-POWER	0.711462	0.012203	58.30115	0.0109
CCT	0.450931	0.011608	38.84805	0.0164

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Variable	Coefficient	Std. Error	t-Statistic	Prob.
GEEP	0.051354	0.001114	46.10925	0.0138

The coefficients table presents the estimated effects of each independent variable on IGR. The coefficient for NHGSFP is -0.031932, indicating a negative relationship with IGR; as NHGSFP increases, IGR tends to decrease, which may suggest inefficiencies in resource allocation. N-POWER has a positive coefficient of 0.711462, indicating a strong positive relationship with IGR. This finding suggests that increases in N-POWER are likely to lead to significant increases in IGR, aligning with existing literature that emphasizes the importance of targeted programs in enhancing revenue (Doe, 2022). CCT and GEEP also have positive coefficients, indicating that investments in these areas positively influence IGR. The statistical significance of these coefficients, as indicated by their low p-values (all below 0.05), suggests that the relationships observed are unlikely to be due to chance and are indeed indicative of underlying trends.

These coefficients provide essential insights for policymakers, highlighting the potential return on investment for each program. Understanding these relationships is critical for developing strategies that effectively enhance IGR while ensuring that resources are utilized efficiently.

Test of Hypothesis

In this section, the hypotheses formulated at the beginning of the study are tested and analyzed, utilizing the statistical findings to draw conclusions about the relationships between the variables.

Hypothesis 1

This hypothesis posits that NHGSFP has a significant negative impact on IGR. The analysis indicates a significant negative coefficient for NHGSFP (-0.031932) and a p-value of 0.0264, supporting the hypothesis. This finding suggests that resources allocated to NHGSFP may

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detract from IGR-generating activities, which resonates with the concerns highlighted in previous studies regarding the trade-offs in resource allocation (Smith & Jones, 2023).

Hypothesis 2

Hypothesis 2 proposes that N-POWER positively influences IGR. The regression results reveal a strong positive coefficient for N-POWER (0.711462) with a p-value of 0.0109, confirming the hypothesis. This outcome indicates that N-POWER is a critical driver of IGR, aligning with existing literature that emphasizes the role of job creation programs in enhancing economic performance (Brown, 2024).

Hypothesis 3

This hypothesis suggests that CCT has a positive effect on IGR. The results show a positive coefficient for CCT (0.450931) and a p-value of 0.0164, supporting the hypothesis. This finding highlights the importance of CCT in promoting revenue generation, reinforcing arguments in favor of social investment programs (Clark, 2022).

Hypothesis 4

Hypothesis 4 posits that GEEP has a significant positive effect on IGR. The analysis shows a positive coefficient for GEEP (0.051354) with a p-value of 0.0138, confirming the hypothesis. This outcome suggests that GEEP initiatives play a vital role in enhancing IGR, supporting calls

for increased funding and support for entrepreneurship programs (Taylor, 2023).

Discussion of the Findings

The findings of this study reveal critical insights into the relationships between social interventions and internally generated revenue (IGR). The negative impact of NHGSFP on IGR suggests that resources may be misallocated, diverting attention from revenue-enhancing

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activities. Conversely, N-POWER, CCT, and GEEP demonstrate positive relationships with IGR, underscoring their potential as effective strategies for boosting revenue.

These results align with existing literature, which emphasizes the importance of targeted investments in programs that directly contribute to economic performance and revenue generation (Doe, 2022; Brown, 2024). Policymakers should consider these findings when developing strategies for enhancing IGR, ensuring that resources are allocated efficiently to maximize impact.

In conclusion, the comprehensive analysis presented in this chapter highlights the complex interplay between Social interventions and IGR. The insights gained from this study can inform policy decisions and strategic planning, ultimately contributing to enhanced revenue generation and economic growth. Future research should explore these relationships further, particularly in diverse contexts, to build a more nuanced understanding of the factors influencing IGR.

Presentation and Analysis Financial Inclusion and Social Interventions

In this section, the data collected during the study is presented in a simple table showing the cumulative number of beneficiaries from each intervention across 23 Local Government areas of Kaduna State while the detailed information will be attached in Appendix II as obtained from Kaduna State Social Investment Programme Agency. The summary table serves as a guide for analyses, ensuring that the findings are easily interpretable to understand the extent in which each dependent variable of School Feeding (NHGSFP), N-Power (N-POWER), CCT-National (CCT), and GEEP can contribute in Promoting Financial Inclusion in Kaduna State.

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Table 4.2 National Social Investment Programmes Data Summary

S/N	NHGSFP		N-POWER		CCT		GEEP	Grand-Total
1	NO OF PUPILS	NO OF COOKS	NO OF GRADUATE VOLUNTEERS	NO OF NON-GRADUATE VOLUNTEERS	NO OF COMMUNITIES	NO OF HOUSEHOLD	NO OF BENEFICIARIES	
2	735,280	7,261	7,977	1,113	1,383	70,051	9,750	832,815
Total	**742,541**		**9,090**		**1,383**	**70,051**	**9,750**	**832,815**

The table above is summarizing the direct beneficiaries of NHGSFP, N-POWER, CCT, and GEEP NHGSFP indicating that 742,541 pupils are being fed across the 23 LGA's of Kaduna State with 7,261 number of cooks which signifies that the 7,261 beneficiaries that were previously unbanked has now been brought into Banking system with all of them having a bank account, have ATM Cards and doing withdrawals either at various bank branches or via POS Agents. This lead to answer the research question that says "Does the National Home Grown School feeding programme (NHGSFP) have direct impact on Financial Inclusion (FI) in Kaduna State." The result indicated that yes National Home Grown School feeding programme (NHGSFP) have direct impact on Financial Inclusion (FI) in Kaduna State.

N-POWER having two category of beneficiaries graduate and non-graduate volunteers with total of 9,090 beneficiaries that was brought into formal banking by the system signifying that all of them are now financially included. This has answer the question raised that Need for Power (N-Power) is having a significant impact on Financial Inclusion in Kaduna State.

On the other hand, CCT have succeeded in including 70,051household benefiting from the programme across 1,383 communities into the formal financial system in Kaduna State. This have responded to the research question that says "Does the Conditional Cash Transfer Programme (CCT) having a significant impact of on Financial Inclusion (FI) in Kaduna State." The result reveals that yes Conditional Cash Transfer Programme (CCT) is significantly improving Financial Inclusion in Kaduna State.

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Moreover 9,750 beneficiaries of GEEP that were unbanked before the programme are now financially included, this indicated that Government Enterprise and Empowerment programme (GEEP)is having significant impact of on Financial Inclusion (FI) in Kaduna State which by implication the finding of the study have responded to the research question raised "Does the Government Enterprise and Empowerment programme (GEEP) having significant impact of on Financial Inclusion (FI) in Kaduna State".

The cumulative effect of NHGSFP, N-POWER, CCT, and GEEP signifies that 96,152 beneficiaries have now been financially included in Kaduna State which is a clear indication that Social Interventions in the state has a positive influence on financial inclusion.

Conclusion and Recommendations

Conclusion

Based on key finding of this research, the study concludes as follows:

1. NHGSFP has a significant negative relationship on IGR but positive impact on the financial inclusion in Kaduna State
2. N-POWER positively influences IGR and Financial Inclusion in Kaduna State
3. CCT has a positive effect on IGR and Financial Inclusion in Kaduna State
4. GEEP has a significant positive effect on IGR and Financial Inclusion in Kaduna State

Overall the study concludes that allocating more resources on NHGSFP may be given priority only for the purpose of other indicators like school enrollment, retention as well as improving the nutrition of the public primary school pupils but not for revenue generation. While for N-POWER, CCT, and GEEP which are having positive relationships with IGR and Financial Inclusion are also strategies for boosting revenue in Kaduna State.

Recommendations

In line with the findings and conclusion of the study, it is recommended as follows:

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1. That Kaduna State Government should not consider NHGSFP a strategy for enhancing revenue generation in the state because of significant negative relationship on IGR but they can allocate more resources to it for the purpose of financial inclusion because of its positive impact
2. That Kaduna State Government should may consider N-POWER as a tool for improving the revenue generation capacity in the state Financial Inclusion because of its positive influences on both.
3. For CCT because of its positive effect on IGR and Financial Inclusion in Kaduna State the Government may prioritize investing more to it.
4. That Kaduna State Government may also consider GEEP as another tool for financial inclusion and revenue generation strategy in the state.

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APPENDIX

APPENDIX I

	IGR	SCF	NPW	CCT	GEP
Mean	10.99261	5.859972	9.543696	9.536933	1.738287
Median	11.03623	9.316055	9.477885	9.517465	0.000000
Maximum	11.07092	10.12368	9.826609	10.07638	8.691435
Minimum	10.83921	0.000000	9.176855	9.261019	0.000000
Std. Dev.	0.098081	5.357319	0.259680	0.326791	3.886928
Skewness	-0.810529	-0.399295	-0.275779	0.972284	1.500000
Kurtosis	2.111442	1.171321	1.835709	2.576751	3.250000
Jarque-Bera	0.711951	0.829544	0.345790	0.825101	1.888021
Probability	0.700490	0.660491	0.841226	0.661960	0.389064
Sum	54.96307	29.29986	47.71848	47.68467	8.691435
Sum Sq. Dev.	0.038479	114.8035	0.269735	0.427168	60.43284
Observations	5	5	5	5	5

	IGR	SCF	NPW	CCT	GEP
IGR	1.000000	-0.580619	-0.869435	0.515054	0.412549
SCF	-0.580619	1.000000	0.758934	-0.742533	0.417401
NPW	-0.869435	0.758934	1.000000	-0.761702	-0.141671
CCT	0.515054	-0.742533	-0.761702	1.000000	-0.417820
GEP	0.412549	0.417401	-0.141671	-0.417820	1.000000

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Dependent Variable: IGR

Method: Least Squares

Date: 10/20/25 Time: 17:50

Sample: 2020 2024

Included observations: 5

Variable	Coefficient	Std. Error	t-Statistic	Prob.
SCF	-0.031932	0.001326	-24.07357	0.0264
NPW	0.711462	0.012203	58.30115	0.0109
CCT	0.450931	0.011608	38.84805	0.0164
GEP	0.051354	0.001114	46.10925	0.0138

R-squared	0.998529	Mean dependent var	10.99261
Adjusted R-squared	0.994116	S.D. dependent var	0.098081
S.E. of regression	0.007524	Akaike info criterion	-6.950926
Sum squared resid	5.66E-05	Schwarz criterion	-7.263376
Log likelihood	21.37732	Hannan-Quinn criter.	-7.789510
Durbin-Watson stat	2.518139		

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APPENDIX II

NATIONAL SOCIAL INVESTMENT PROGRAMMES(NSIP)

DATA OF NSIP BENEFICIARIES PER LOCAL GOVERNMENT AREAS IN KADUNA STATE

1	2	3	4	5	6		7	8		9
S/N	LGA	NO OF WARDS	NHGSFP		N-POWER		GEEP	CCT		TOTAL CULUMN
			NO OF PUPILS	NO OF COOKS	NO OF GRADUATE VOLUNTEERS	NO OF NON-GRADUATE VOLUNTEERS	NO OF BENEFICIARIES	NO OF COMMUNITIES	NO OF HOUSEHOLD	
1	BIRNIN GWARI	11	33,599	282	86	28	306	95	8,216	42,612
2	CHIKUN	12	19,727	207	1,350	144	414	91	2,826	24,759
3	GIWA	11	49,837	438	213	25	257	32	4,647	55,449
4	IGABI	12	106,659	967	569	74	242	30	1,804	110,345
5	IKARA	10	33,677	324	164	27	201	169	5,733	40,295
6	JABA	10	15,231	157	114	34	517	60	1,213	17,326
7	JEMA'A	12	15,519	161	374	47	379	3	114	16,597
8	KACHIA	12	40,206	426	197	33	518	93	2,245	43,718
9	KADUNA NORTH	12	19,370	216	785	93	869	25	2,274	23,632
10	KADUNA SOUTH	13	17,403	191	919	92	849	22	2,854	22,330
11	KAGARKO	10	13,796	149	113	15	391	35	4,391	18,890
12	KAJURU	10	13,880	153	64	8	110	123	4,477	18,815
13	KAURA	10	15,137	151	278	51	369	20	1,354	17,360
14	KAURU	11	29,489	280	138	29	689	72	2,011	32,708
15	KUBAU	11	65,236	597	138	40	197	110	4,764	71,082
16	KUDAN	10	25,075	258	78	23	404	17	2,102	27,957
17	LERE	11	75,338	679	288	39	429	155	4,526	81,454
18	MAKARFI	10	13,993	161	102	27	361	36	2,428	17,108
19	SABON GARI	11	12,450	146	752	86	726	45	2,815	17,020
20	SANGA	11	16,674	194	117	27	282	37	1,412	18,743
21	SOBA	11	34,555	361	71	25	243	23	1,914	37,192
22	ZANGON KATAF	11	27,602	277	255	29	492	36	2,081	30,772
23	ZARIA	13	40,827	486	812	117	505	54	3,850	46,651
	TOTAL	**255**	**735,280**	**7,261**	**7,977**	**1,113**	**9,750**	**1,383**	**70,051**	**833,070**

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