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The Role of Conditional Cash Transfers in Enhancing Enrolment and Academic Performance in Secondary Schools: Evidence from Chalinze District, Tanzania

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Abstract: This study examines the role of Conditional Cash Transfers (CCTs) in addressing challenges of enrolment, dropout, completion, and academic performance in secondary schools within Chalinze District, Tanzania. Guided by the Human Capital Investment Theory, the research adopted a mixed-methods sequential explanatory design with a sample of 64 participants, including 61 CCT recipient households, 2 heads of schools, and 2 Ward Education Officers. Data were collected through questionnaires, interviews, and documentary reviews, and analyzed using multiple regression and thematic analysis. Findings reveal that CCTs significantly improved student enrolment rates, reduced dropout levels, and enhanced academic performance by supporting school-related costs, reducing child labour, and promoting gender equity in education. However, results also indicate that CCTs alone cannot fully address learning process challenges, as other structural and contextual barriers persist. The study concludes that CCTs are a vital poverty alleviation and education support strategy, but greater policy integration and institutional strengthening are necessary to optimize their impact on secondary education outcomes.

Keyword : Conditional Cash Transfers, Enrolment, Dropout, Academic Performance, Secondary Education

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INTRODUCTION

Globally, access to education has expanded substantially, yet learning inequalities persist, particularly among children from poor households. Despite major progress in primary and secondary education, poverty continues to limit enrolment, retention, and completion, resulting in high dropout rates and poor academic performance in many developing countries (Smarr, 2019; UNESCO, 2020). Conditional Cash Transfers (CCTs) have emerged as a social protection tool designed to ease household financial constraints by providing cash in exchange for compliance with conditions such as school attendance and healthcare use. Evidence suggests that CCTs have the potential to increase enrolment, improve attendance, and enhance learning outcomes by offsetting costs that often keep poor children out of school (Akresh, De Walque, & Kazianga, 2013; García & Saavedra, 2022).

In Sub-Saharan Africa, governments have adopted CCTs to complement education reforms, but challenges remain. While Latin American and Asian experiences show strong effects on enrolment and progression (Molina Millan et al., 2016; Glewwe & Kassouf, 2012), African evidence is mixed, with poverty, weak infrastructure, and cultural practices limiting their impact (Temidayo & Awojobi, 2020; Davis et al., 2016). In East Africa, poverty continues to constrain households' ability to provide for children's education despite reforms such as free education and sector development programmes. Studies in Tanzania and Ghana, for example, show that household poverty directly affects enrolment, attendance, and cognitive learning skills (Mushi, Mwaita, & Makauki, 2019; Kwame, Danquah, & Øverbye, 2022). These findings highlight that while CCTs can increase demand for education, they are not a complete solution to the systemic barriers facing disadvantaged students.

In Tanzania, CCTs were piloted under TASAF in 2010 and scaled nationally in 2015 as part of the Productive Social Safety Net (PSSN) to support poor households with school-aged children (URT, 2016; TASAF, 2019). Although CCTs have increased enrolment, evidence suggests that completion rates and academic performance remain uncertain (Chalamila, 2021; Masunzu, 2014). In districts such as Chalinze, high poverty levels, cultural barriers, and weak compliance with conditionalities continue to undermine education outcomes, with many students still dropping out or underperforming. This study therefore investigates the role of CCTs in secondary education in Chalinze District, focusing on their effects on enrolment, dropout reduction, and academic performance, with the aim of informing social protection and education policies in Tanzania.

Research Objectives

The study aimed at answering the following research objectives;

1. To anlyse the role of Conditional Cash Transfers on the Academic Performance in Secondary Schools in Chalinze District.
2. To examine ways in which Conditional Cash Transfers Lessen Dropouts' Rate in Secondary Schools in Chalinze District.

Literature Review

The study is guided by the Human Capital Investment Theory (HCIT), which underscores the importance of education, health, and training as investments that enhance human productivity and reduce poverty. According to García and Saavedra (2022), poor households often face high marginal costs in investing in their children's education, and CTs are designed to offset these costs by supporting school fees, supplies, medical expenses, and other contributions. HCIT, first advanced by Adam Smith in 1962, posits that such investments increase skills, competencies, and productivity, thereby improving both individual and societal outcomes. Evidence from UNESCO (2018) shows that every additional year of schooling can raise income earnings by nearly 10 percent, while large-scale education initiatives significantly reduce poverty worldwide. Yet, persistent poverty cycles hinder households from fully realizing these benefits, as many prioritize immediate needs over education (Beegle et al., 2018). While CTs aim to break this cycle, studies remain inconclusive: some highlight positive effects on enrolment and reduced dropouts, while others reveal limited or uncertain impacts on learning outcomes, especially at the secondary school level (Molina-Millán et al., 2018; Abe & Awojobi, 2019). Nonetheless, HCIT provides a solid theoretical foundation for understanding CTs' role in education and poverty alleviation.

Empirical studies provide varied insights into the role of CTs in improving educational outcomes. In Bangladesh, Sayeed (2016) found that the Female Secondary Stipend Programme enhanced girls' enrolment and reduced early marriage, though infrastructural barriers limited consistent attendance. Similarly, Todd (2015) confirmed that CTs reduce dropout rates by easing household financial pressures. Studies in Latin America and other developed contexts, such as Mexico's *Progresa/Oportunidades*, further demonstrate how CTs redirect household consumption toward education, thus boosting enrolment and attendance (Edo et al., 2017; De Brauw et al., 2015). In Tanzania, Mushi and Makauki (2019) revealed that TASAF III transfers significantly supported households in meeting school-related expenses, thereby improving enrolment, completion, and performance. However, Chalamila

(2021) showed that despite some positive effects, compliance remained low and programme inefficiencies limited broader educational outcomes. Collectively, these findings underscore CTs' potential, though their impact varies depending on contextual, institutional, and infrastructural factors.

Additional evidence highlights CTs' influence on reducing dropouts, completion rates, and academic performance. For example, Ring et al. (2020) reported that CCTs reduced school dropout rates among refugees in Turkey by improving attendance compliance. Similarly, Adato and Hoddinott (2020) documented Mexico's *Progresa* programme, which significantly increased secondary school enrolment and transition rates, especially for girls. In Nigeria, Ogamba (2020) found that CCTs mitigated inequalities and improved completion under neoliberal education policies, while in Kenya, the Cash Transfer for Orphans and Vulnerable Children programme boosted enrolment and older students' academic performance (Kenya CT-OVC Evaluation Team, 2012). In Tanzania, Alcott et al. (2016) highlighted that subsidies through Camfed's programme not only reduced dropout rates but also improved performance for marginalized girls when combined with pedagogical interventions. While these studies affirm the role of CTs in enhancing enrolment, retention, and performance, evidence on their long-term effects on learning quality and sustained human capital development remains limited, particularly in Sub-Saharan Africa, signaling the need for further research.

METHODOLOGY

The study adopted a mixed research approach using a sequential explanatory design, where quantitative data were collected and analyzed first, followed by qualitative data to explain the findings. A total sample of 64 participants was involved, comprising 61 CCT recipient households, 2 heads of schools, and 2 Ward Education Officers. Data collection tools included structured questionnaires with Likert-scale items, in-depth interviews, and documentary reviews. The procedures involved administering pretested Swahili-translated questionnaires with the assistance of two trained research assistants, alongside interviews with purposively selected key informants. Validity and reliability were ensured through triangulation, peer debriefing, respondent validation, persistent observation, and meticulous record-keeping to guarantee credibility, dependability, transferability, and confirmability of findings. Ethical considerations included obtaining approval from St. Augustine University and the Chalinze District Council, securing informed consent, assuring confidentiality and autonomy of respondents, and respecting participants' rights and dignity throughout the research process.

FINDINGS AND DISCUSSIONS

Ways in Which Conditional Cash Transfers Lessen Dropouts' Rate in Secondary Schools in Chalinze District

A multiple linear regression analysis was conducted to examine the role of Conditional Cash Transfers (CCTs) in influencing enrollment rates and promoting the learning process among secondary school students in Chalinze District. The analysis considered several predictors, including CCTs support for children's enrollment costs, reduction of gender disparity in access to education, subsidization of school contributions, supplies, and transport, increased Gross Enrolment Rate (GER), stimulation of positive attitudes and behavior towards education, increased Net Enrolment Rate (NER), improvement in the gender enrollment gap, and reduction of children's involvement in household economic activities. The results, as presented in the tables below, indicate the direction, strength, and statistical significance of each predictor's relationship with the promotion of learning among secondary students. These findings provide a comprehensive understanding of how different aspects of CCTs contribute to enhancing educational participation and learning outcomes in the district.

Table 1. Model Summary CCTs **enrolment rate in secondary schools**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.674[a]	.454	.365	.80956

a. Promoting the learning process among secondary students

Data in Table indicate the regression model fit variance of R-square of .454 emulating to 45.4%. The obtained R-square reveal the eight (8) predictors account for 45.4% on the dependent variable of promoting the learning process among secondary students in Chalinze. This moderate R-square suggest that the presence of some other factors out of CCTs that also contribute or plays a significant role in enrolment rate for promoting the learning process among secondary students in Chalinze district.

Table 2. ANOVA[a] statistics for CCTs enrolment rate in secondary schools

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.731	8	3.341	5.098	.000[b]
	Residual	32.114	49	.655		
	Total	58.845	57			

a. Dependent Variable: Promoting students learning processes

The ANOVA statistics results in Table 2 indicate that the F(8,49)=5.098 with Significance level or P value .000. The lower Value to 0.050 this indicate that the model is statistically significance reflecting that the obtained variables relationship from the study sample in selected wards is also exists in large CCTs recipients or beneficiaries' population in Chalinze district. Moreover, the P-value associated with this F value is very small (0.000 < .0.050 p-value) concluding that independent variables enrollment is reliably predicting the dependent variable. These values are used to answer the question "Do the independent variables reliably predict the learning process among secondary

students (dependent variable) Hence confirm the that;

H_1 "CCTs significantly improve the enrolment rate among secondary students" and reject the Null hypothesis.

Table 3. Coefficients[a] for CCTs enrolment rate in secondary schools

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.156	.975		2.212	.032
	Decrease gender disparity in access to education	-.302	.139	-.343	-2.170	.035
	Conditional Cash Transfers stimulate attitude and behaviour change towards education	-.049	.122	-.050	-.403	.689
	Conditional Cash Transfers subsidize cost of school contributions, supplies and transport	.414	.110	.461	3.745	.000
	Conditional Cash Transfers increased Gross Enrolment Rate	.105	.105	.118	1.000	.322
	Conditional Cash Transfers it reduces children involvement in household economic activities	-.639	.163	-.660	-3.925	.000
	Conditional Cash Transfers increased Net Enrolment Rate	.279	.111	.324	2.506	.016
	Conditional Cash Transfers improved gender enrolment gap	.196	.128	.223	1.530	.133
	Conditional Cash Transfers support children enrolment cost	.439	.219	.313	2.002	.050

a. Dependent Variable: Promoting students learning processes

Table 3 presents the regression coefficients, which indicate the direction and strength of the relationships (Beta) between the independent and dependent variables in promoting the learning process among secondary school students, along with the significance levels of these relationships.

The results show a positive and statistically significant relationship between Cash Transfers that subsidize school contributions, supplies, and transport (Beta = 0.461, Sig. = 0.000). This means that a one-unit increase in Conditional Cash Transfers (CCTs) in enrollment rates corresponds to a 0.461 increase in the promotion of the learning process among secondary school students in the district. These findings suggest that CCTs help households with children in secondary school by reducing the financial burden of school-related expenses.

CCTs were also found to increase the Net Enrolment Rate (NER) (Beta = 0.324, Sig. = 0.016), indicating that the program contributes a 0.324 increase in promoting the learning process among secondary school students. Thus, CCTs enhance the economic capacity of poor households that previously could not afford to register or send their children to school, enabling them to support secondary education.

Conditional Cash Transfers also support children's enrollment costs (Beta = 0.313, Sig. = 0.050), implying that CCTs lead to a 0.313 increase in

promoting the learning process among secondary students. Despite the government's free education policy for primary and secondary schools, households still need to cover basic costs, including uniforms, school supplies, and transport. These expenses can otherwise prevent children from attending secondary school and benefiting fully from the learning process.

The regression results further revealed a significant negative relationship between CCTs and children's involvement in household economic activities (Beta = -0.660, Sig. = 0.000). This indicates that CCTs reduce children's participation in household labor by 0.660, allowing them to concentrate on their education.

Regarding gender equity, CCTs contribute to decreasing gender disparities in access to education (Beta = -0.343, Sig. = 0.035). The program enables poor households to enroll their daughters in secondary school, thereby promoting the learning process among female students and reducing gender inequality in access to education, which enhances human capital development.

The results also indicate weak or non-significant relationships for several variables:

1. CCTs stimulate attitude and behavior change towards education (Beta = -0.050, Sig. = 0.689)
2. CCTs increase the Gross Enrolment Rate (GER) (Beta = 0.118, Sig. = 0.322), suggesting that CCTs are not the sole factor influencing GER
3. CCTs improve the gender enrollment gap (Beta = 0.223, Sig. = 0.133), indicating that other factors also contribute to promoting girls' enrollment and learning

These findings are further supported by interviews. For example, when asked about the role of CCTs in secondary school enrollment in Chalinze District, a Ward Education Officer explained that...

> *"Free-fee education raised up students enrolment, this is the great achievement by the government, as we know there was a notion that people of Coast Regional never take education seriously, parents are very awakened in Coast Regional and Education clearly see it as a saviour, the biggest problem is poverty which causes many students to be unable to afford school life like school clothes, food at home and even health care especially when they get sick, the introduction of TASAF has been the right way to get rid of these problems, today we are sure 98% of students enrolled have completed their studies without the obstacle of poverty, although there are still some minor challenges for TASAF beneficiaries."* (Interview, June, 2023)

When responding to the same question, "What are the role of Conditional Cash Transfers on enrolment rate in secondary schools in Chalinze district. ?" One of the key informants also exposed that, CTs improves school attendance by

enabling poor household's children to get their basic school requirements. During the interview session with the key informants one Head Teacher had this to say, with regard to enrolment and school attendance:

> "*For sure, we are experiencing changes in attendance and smartness among the going children, especially those in poor families since their parents and guardians afford to give them school needs like uniforms and stationeries. Children who were not attending school due to lack of uniforms and other school materials are now back to school as a result of the introduction of the cash transfer programme in our area. The programme offers CTs to the parents under the condition that the school-going children attend school regularly (80% of school days per month). Thus, we can say that apart from enhancing school attendance for the enrolled students, the programme has as well as increased school enrolment and re-enrolment for those who were respectively out of school and dropped out.*"
> (Interview held on June, 3rd 2023 at Chalinze)

The above explanations imply that CCTs contribute to child poverty reduction in terms of education access, since they enable children in poor households to attend school on a regular basis. The CCTs even allowed those who had dropped out to return to school. Similar results were reported by Masunzu (2014), who conducted a study in Tanzania and Jamaica on CCT and poverty alleviation. The author argues that CCT is an effective solution in reducing the magnitude of poverty for marginalized groups, as it enables poor families to enrol their school-going children.

The findings indicate that the provision of basic school requirements to poor children is a strong motivation for schooling. This observation is in line with Evans et al. (2014), who found that CCT under TASAF in general had dramatic positive impacts on school attendance. Likewise, de Janvry et al. (2006) revealed that CCT programmes can provide an additional benefit to recipients by acting as safety nets for the schooling of the poor. As such, CCT programmes around the globe have been used to convince poor parents to send their children to school. Direct cash transfers to households have been suggested by Barcena-Martin et al. (2018) as one of the institutional mechanisms through which public policies may reduce poverty and enhance children's learning processes. The authors argue that the transfers increase household income and thus reduce the intergenerational transmission of poverty.

The findings of the current study imply that CCTs contribute to access to education by providing basic schooling needs to children from poor households. Through education acquisition, it is assumed that children from beneficiary households could improve their human capital, linking

them to income-generating activities. Consequently, they are enabled to graduate from poverty, as argued by TASAF (2013). One of the aims of CCTs is to encourage the accumulation of human capital so as to break the vicious cycle and halt the intergenerational transmission of poverty among children. As argued by various authors (Dang & Dabalen, 2019; Ajwad et al., 2018; Evans et al., 2014; Baird et al., 2013; Garcia & Moore, 2012; Fiszbein et al., 2009), CCTs have been successful in developing the human capital of children, hence reducing poverty. Barcena-Martin et al. (2018) also argue that direct transfers to households increase household income, thus reducing the intergenerational transmission of poverty.

In addition, similar findings were reported in a study by Wanjohi (2014) on the role and sustainability of CCTs in poverty reduction in Nairobi City County. The author argues that the beneficiaries used the CCTs they received to provide basic needs such as paying for school fees for their children and buying school materials. Moreover, children who had completed primary education were trained in vocational skills such as driving, hairdressing, beauty, and tailoring, so as to provide more livelihood options for their households, hence reducing poverty.

These outcomes align with the Human Capital Investment Theory (HCIT), which argues that education is an investment that increases productivity, skills, and long-term economic returns (Marimuthu, Arokiasamy, & Ismail, 2009; García & Saavedra, 2022). By reducing economic barriers, CCTs enable children to stay in school and accumulate human capital, while lessening gender disparities and discouraging child labour, both of which are major constraints to educational attainment in poor households (Masunzu, 2014; Evans et al., 2014).

The implications of these findings are twofold. First, CCTs demonstrate their effectiveness as a poverty-alleviation strategy by directly addressing household demand-side constraints to education. This suggests that strengthening and scaling up CCT programmes can further reduce dropouts and support long-term human capital formation, breaking the cycle of intergenerational poverty (Baird et al., 2013; Ajwad et al., 2018). Second, the moderate R^2 value (45.4%) implies that while CCTs play a significant role, other structural factors such as school infrastructure, quality of teaching, and cultural barriers also influence dropout rates and must be addressed through integrated policy approaches. Therefore, education policy in Tanzania should not only sustain CCT initiatives but also complement them with broader investments in school environments and community sensitization to maximize their impact on learning outcomes and human capital development.

The Role of Conditional Cash Transfers on the Academic Performance in Secondary Schools in Chalinze district

The study also aimed to investigate the role of Conditional Cash Transfers (CCTs) on academic performance among secondary school students in Chalinze District. Data were collected through questionnaires and document reviews relevant to the study. To guide the investigation, the following hypothesis was developed:

Ho: *Conditional Cash Transfers significantly enhance academic performance among secondary students.*

To test this hypothesis, a multiple linear regression analysis was conducted, examining the influence of CCTs on academic performance. The analysis included several predictors, such as enhanced test scores and homework completion, improved pass rates on national examinations (Forms II and IV), increased school progression and participation, promotion of academic aspiration goals, facilitation of students' learning confidence, improvement of mental health (reducing psychological distress), and support for home learning through resources such as electricity payments. These predictors were analyzed to determine their impact on promoting the learning process and academic performance among secondary school students in Chalinze District.

Table 4.
Model Summary for CCTs role on the academic performance rate

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.640[a]	.410	.327	.83356

a. Predictors: (Constant),

Table 4 presents the regression model fit, showing an R-square value of 0.410, equivalent to 41.0%. This indicates that the seven predictors included in the model collectively account for 41.0% of the variance in the dependent variable, which is the promotion of the learning process among secondary school students in Chalinze District. The obtained R-square suggests that while Conditional Cash Transfers (CCTs) have a substantial influence on educational performance and the promotion of learning, they are not the sole factor affecting these outcomes. Other variables beyond CCTs also play a significant role in shaping academic achievement and supporting the learning process among secondary students in the district.

Table 5.
ANOVA statistics for CCTs role on the academic performance rate

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.103	7	3.443	4.956	.000[b]
	Residual	34.741	50	.695		
	Total	58.845	57			

a. Dependent Variable: Promoting students learning process

Table 5 presents the ANOVA results for the regression model, indicating an F-value of 4.956 with a significance level (P-value) of 0.000. Since this P-value is well below the 0.05

threshold, the model is statistically significant, suggesting that the findings can be generalized to the larger population of CCT recipients in Chalinze District. The small P-value associated with the F-statistic confirms that the independent variables, representing students' receipt of CCTs, reliably predict the dependent variable, which is the promotion of the learning process. Consequently, the null hypothesis is rejected, and the alternative hypothesis (H0), stating that *CCTs significantly enhance academic performance among secondary students*, is supported. These results indicate that CCTs play a substantial role in improving academic performance by ensuring students have access to essential resources such as meals and other school-related necessities, thereby facilitating an effective learning process.

Table 6. Coefficients for CCTs role on the academic performance rate

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.519	.719		4.895	.000
	Enhance high tests score/Homework	-.316	.143	-.360	-2.213	.031
	Improve pass rate in National Examinations(Form II and Form IV)	-.098	.124	-.099	-.792	.432
	Increase school progression/Participation	.388	.113	.432	3.433	.001
	Promoted aspiration academic goals	.114	.108	.127	1.054	.297
	Facilitate children learn process confidence	-.405	.117	-.418	-3.474	.001
	Improves mental health (Psychological distress) (Beta.330/Sig.017)	.284	.114	.330	2.478	.017
	Facilitate children home learning (Paying Electrical Bills) (Beta.210/Sig.167)	.185	.132	.210	1.403	.167

a. Dependent Variable: Promoting students learning process

The regression coefficients reveal both the strength and direction positive or negative of the relationships between Conditional Cash Transfers (CCTs) and academic performance, with the promotion of the learning process as the dependent variable. Several factors showed statistically significant effects. For example, CCTs were found to enhance test scores and homework completion (Beta = -0.360, Sig. = 0.031). This suggests that by providing students with essential school and living necessities, CCTs increased their attentiveness and ability to remain in school, thereby promoting academic performance and effective learning.

CCTs also significantly increased school progression and participation (Beta = 0.432, Sig. = 0.001). By subsidizing educational costs, CCTs enabled parents to afford secondary education for their children after primary school, creating broader opportunities for both boys and girls from poor households to continue their education. Additionally, CCTs were found to facilitate students' learning confidence (Beta = -0.418, Sig. = 0.001). Access to meals and other basic needs provided peace of mind, helping students build self-confidence, focus on

their studies, and improve their learning process. CCTs also positively influenced mental health by reducing psychological distress (Beta = 0.330, Sig. = 0.017), which further enhanced students' motivation and capacity to learn effectively, thereby supporting better academic performance.

However, some factors showed non-significant relationships with academic performance. These include improvement in pass rates on national examinations (Forms II and IV) (Beta = -0.099, Sig. = 0.432), facilitation of home learning through electricity payments (Beta = 0.210, Sig. = 0.167), and promotion of academic aspiration goals (Beta = 0.127, Sig. = 0.297). This suggests that, while CCTs positively influence several aspects of academic performance, they are not the sole determinants of learning outcomes and may need to be complemented by other interventions to fully enhance student achievement.

The statistical findings were supported by qualitative data from interviews. During a 30-minute interview, one school head noted:

> *"The cash transfers had the potential to affect children's education in several ways. First, the conditions themselves may have boosted attendance as households may have sought to satisfy the conditions to qualify for the transfers. Second, the conditions may have served as a nudge to households to focus on education requirements. Third, the additional resources to households may relax other constraints or complement other household resources for education" (Interview, June 2023).*

Similarly, a head teacher from School B stated:

> *"Children from poor households completed their education accordingly, and education for marginalized girls receiving financial support improved with the combination of pedagogical interventions in secondary schools. Girls who received CCT support were more likely to stay in school, which led to better performance. This had multiplier effects in reducing dropouts and enabling students to complete studies according to the school timetable" (Head of School B).*

These findings align with the study by Masuzu (2014), which found that CCT provision enabled poor households to increase school enrollment and reduce dropouts among school-going children. Unlike some previous studies, the present study demonstrates a clear relationship between CCTs and students' capacity to achieve higher scores and progress to the next academic level. In Chalinze District, student performance improved, with GPA rising from 4.21 to 3.22, indicating a positive contribution of CCTs to academic outcomes.

The study also revealed that the program had the greatest impact on older children's performance at the secondary level, encouraging previously disengaged students to

return to school. Quality education is further enhanced when educational policies ensure sufficient qualified teachers and adequate learning resources. The interaction between resource availability, policy implementation, and classroom instruction contributes to improved academic outcomes. Focus group discussions highlighted that academic performance, particularly in science subjects, increased substantially: the proportion of students attaining at least 60% rose from 35% to 60%, and those achieving 63% increased from 40% to 61%.

In the context of Human Capital Theory, these findings underscore that CCTs function as an investment in children's education by improving their capacity to learn, enhancing skills, and ultimately increasing future productivity. Practically, this implies that in Chalinze and Tanzania more broadly, CCT programs can play a crucial role in improving secondary school attendance, participation, and performance. Policymakers and educational practitioners should consider scaling up CCTs, particularly for poor and marginalized households, to strengthen the human capital base and support sustainable socio-economic development through enhanced educational outcomes.

CONCLUSION AND RECOMMENDATIONS

The study demonstrates that Conditional Cash Transfers (CCTs) play a significant role in improving educational outcomes among secondary school students in Chalinze District. By providing financial support for school-related expenses, meals, and basic household needs, CCTs enhance students' learning confidence, mental health, and overall engagement, leading to higher academic performance, increased school progression, and reduced dropout rates. Regression analysis revealed that CCTs accounted for 41% of the variance in learning processes, with notable positive effects on test scores, homework completion, school participation, and psychological well-being, although some factors, such as national exam pass rates and facilitation of home learning through electricity payments, were not significantly influenced. Qualitative data further confirmed that these programs encouraged households to prioritize education, particularly benefiting marginalized students and girls, resulting in improved attendance, higher GPAs, and substantial gains in science performance. Overall, the findings align with Human Capital Theory, highlighting CCTs as strategic investments that strengthen students' skills, capacity to learn, and future productivity, thereby contributing to sustainable socio-economic development.

Based on these results, it is recommended that policymakers and educational practitioners scale up CCT programs to reach more disadvantaged

and marginalized households, ensuring that financial support is complemented by quality teaching, adequate learning resources, and targeted academic interventions. Schools should monitor the impact of CCTs on both attendance and performance while addressing areas that remain less responsive, such as national examination outcomes and home learning conditions. Additionally, integrating CCTs with programs that promote students' aspirations, provide mentorship, and improve pedagogical approaches could further enhance the effectiveness of these transfers. By sustaining and expanding CCT initiatives alongside complementary educational policies, Tanzania can strengthen the human capital base, reduce educational inequities, and support long-term improvements in secondary school participation and academic achievement.

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Conceptualization: Author 1, Author 2;
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