



University of Nairobi

DEPARTMENT OF DIPLOMACY AND INTERNATIONAL STUDIES

**THE SOCIO-ECONOMIC IMPACT OF CASH TRANSFER PROGRAMME ON
LIVELIHOOD OF KENYANS: CASE STUDY OF BENEFICIARIES IN KAINUK,
TURKANA COUNTY**

CHEBETT NORAH GOLDY

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DECLARATION

I Chebett Norah Goldy hereby declare that this research proposal is my original work and has not been presented for a degree in any other University.

Signature:  _____

Date: 21 / 11 / 2021

This research proposal has been submitted for examination with my approval as University of Nairobi Supervisor;

Signature:  _____

Date: November 16th, 2021

Dr. John Lekuton

Department of Diplomacy and International Studies

University of Nairobi

DEDICATION

I would like to dedicate this research to my dearest mama Hellen Cheruiyot, for always being the constant inspiration in life and for her endless support.

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My uttermost gratitude goes to the University of Nairobi's Department for Diplomacy and International studies for giving me the opportunity to undertake this course and conduct this particular study. An appreciation to my entire family and friends who contributed to achieving this milestone. A special thanks to Dr. John Lekuton who has offered continuous guidance throughout the thesis. My sincere gratitude goes to my colleagues for supporting me in assembling, editorials and proof reading the project document. Special thanks goes to my family and friends. Without their patience, understanding, support and love, the completion of this work would not have been possible. The whole programme has enabled me to perceive the world in a different manner, owing to the knowledge and skills instilled in class. It has been a totally enriching experience.

ABSTRACT

This study sought to investigate the socio-economic impact of cash transfer programme on the livelihood of beneficiaries in Kainuk, Turkana County. It was steered by the following terms : to examine the types of CTP being administered and its effectiveness on the livelihood of beneficiaries at Kainuk in Turkana County, investigate challenges experienced when conducting CTP in Kainuk , Turkana County and the last objective is to access the measures that can be used to improve cash transfer programme in Kainuk, Turkana County. The research applied theory of change and management system theory. It used both mixed method approach and descriptive survey to gather data which was the best method as a wide range of data was required for triangulation and analysis. The project utilized primary and secondary data, SPSS was used in analyzing of qualitative data. This data was analyzed according to various themes and descriptions. According to this study finding, there are two types of cash transfer programmes administered in Turkana County: conditional and unconditional cash transfer programme. Conditional cash transfer has pre-requisitions that have to be fulfilled for a beneficiary to enjoy a privilege whereas unconditional cash transfer is open and does not have any restrictions attached to it, giving a beneficiary the free will to prioritize on their own needs . Most beneficiaries prefer unconditional cash transfer as it does not have any restrictions and that it is effective for their socio-economic wellbeing. Some of the challenges experienced include: delay in payment, diversion of cash, theft and fraud, logistical constraints and biasness in the targeting process. The challenges faced can be counteracted by putting of proper payment mechanisms so that cash can be regular and not delay, embracing the use of digital cash to reduce on fraud and theft and proper targeting of beneficiaries for inclusivity .In conclusion for the impact to be much more effective communication between stakeholders to be enhanced, challenges that beneficiary's often face to be addressed and other types of service delivery methods to be included to complement cash transfer. The study recommends that cash issued should align with the size of the family, timelines to be observed when issuing out cash, public participation at all levels of the project, improvement in targeting criteria and strengthening of the programme coordination process.

ABBREVIATIONS

ADF	Africa Development Foundation
CTP	Cash Transfer Program
CT	Cash Transfer
CCT	Conditional Cash Transfer
DAC	Development Assistance Committee
HSNP	Hunger Safety Net Programme
IMF	International Monetary Fund
KRCS	Kenya Red Cross Society
MCC	Millennium Challenge Corporation
MDGs	Millennium Development Goals
NGO	Non-Governmental Organization
NSNP	National Safety Net Programme
OECD	Organization for Economic Cooperation and Development
OFDA	US Foreign Disaster Assistance
UN	United Nations
USAID	United States Aid
WB	World Bank

DEFINITION OF SIGNIFICANT TERMS

Cash transfer- It is described as a method of providing cash to beneficiaries in humanitarian response so as to respond to their basic needs during a crisis or emergency. It usually targets poor household with the intention of poverty alleviation.

Beneficiary- Those affected by a crisis or emergency and are in dire need of assistance

Cash Transfer Program- A humanitarian response that compliments in kind distribution of goods. It is regarded as a more flexible and dignified form of assistance as it gives the beneficiary the opportunity to prioritize his needs and also gives them the power over their immediate situation.

Conditional Cash Transfer- It is one with specific obligations (predefined) to be fulfilled before receiving of the cash. The needs could be food, education, healthcare etc

Unconditional Cash Transfer- Grant given without any specific obligations to fulfil.

Household- People who reside and feed under the same basket and share the available resources in the house. They may or may not be related.

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CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

1.0 Introduction

Cash transfer is a form of humanitarian aid; it refers to resources distributed for the goal of furthering social welfare of an individual. Cash transfer can be either conditional or unconditional, this can either be organizational funded, private donors, local or federal government. Unconditional cash transfers disburses money to people who have met the credibility of being a beneficiary in the community. However Conditional Cash Transfers (CCTs) has attached pre-described conditions that must be fulfilled, in order for one to enjoy the benefits. Some conditions may include; regular school attendance by children, free adult regular medical examinations or compulsory adult educational seminars for households like sex education, food nutrition and health and other related topics¹.

Cash transfer program is widely recognized as a significant tool in humanitarian response. The humanitarian sector at large has moved through a progressive shift from distributing goods and offering in kind assistance, to increasingly using cash transfer as a programming modality in times of emergency and for recovery in both conflict and during disasters. This has not only restored the dignity of decision making back to the people who know what best to prioritize on in terms of their needs. It has also led to availability of needed cash to kick

¹ Garito, Marcia, Charity G. Moore. The cash dividend: *The rise of cash transfer programs in Sub-saharan Africa*. World Bank Publications, 2012, pg 12.

start local market and supply chains. This has contributed to a positive outcome in addressing food security, access to education, healthcare and economic recovery. Further, Cash transfer Program directly affects the Livelihoods of beneficiaries, case in point, developing countries whose governments are unable to meet those basic needs. The initiative empowers beneficiaries to prepare, resist and overcome events that can reduce the group's ability to cope within their own means, increasing their resilience capacity. Cash transfer program in Africa was developed to initially address the recurrent food insecurity crisis. It is believed that the normal humanitarian aid will not be needed if mechanisms are in place to help households manage risks in good times and cope with downturns. Using regular cash Transfer (CT) to decrease the need for emergency food aid is one way that cash transfer (CT) program are being used to protect to the vulnerable population and reduces poverty. The success of CT programs around the world has led Africans and donor community to investigate the impact of Cash Transfer Programs around the world. This study will therefore examine the impact of Cash Transfer Programme on the livelihood of beneficiaries in Turkana County.

1.1 Background to the Study

Humanitarian aid refers to resources distributed to further social welfare of an individual. In 2017, at least 134 countries registered 201 million people who needed international humanitarian assistance, majority from— Syria, Yemen and Turkey². Poverty, environmental vulnerability and fragility significantly affect a large number of poor people. International humanitarian assistance is a tool created to foster the acquirement of basic needs of people

²Urquhart, Angus, *Global humanitarian assistance report 2019*. Development initiatives, 2018.

affected by a disaster. According to the global humanitarian report, a record US\$28.9 billion worth of assistance was allocated to humanitarian responses in the year 2018 alone as contributions from governments and private donors.³

Several countries in Europe embraced the use of cash Transfers since 20th Century. Cash Transfer Programs complemented other forms of social assistance. ⁴ It later spread across Atlantic, USA, Canada to the rest of the world in the mid19th century. Thereafter, the use of Cash transfer as a tool for the poor slowed down until the introduction of a new wave of programmes (health, nutrition, education). It was later revived in several countries such as Mexico, Colombia and in Brazil. There was a notable positive impact on health, nutrition and education for the targeted population at a slightly lower cost. Some countries like Colombia ended up adopting the programme as a social protection measure in 2012.

Social safety nets is better known as social assistance or social transfers are not funded by an individual but by the scheme that is offering the service. They have been formed to offer reliable help to a particular targeted group of people who have been targeted in the society. The United Nation` and its member states also played a key role to promote human rights, which was essential in ensuring that social protection are following the articles on the universal declaration of human rights under the article 22 and 25.

³Urquhart, Angus, and LuminitaTuchel. 2018. *Global humanitarian assistance report 2019*.

⁴ Schraedar,P.J.,Hook,S.W and Taylor, B..(1998)'Clarifying the foreign aid puzzle' World politics 50(2): 294-323

The usage of Cash Transfer programs around world has steadily grown and the benefits are quite evident, the programme can now be found in Latin America, Central Europe, Africa and Asia. Cash Transfer's rise is compared with the quiet revolution, it is a term describing programs under social protection aimed at development across the world. ⁵

The expansion of CTs in the global south, has seen countries establish programs that are best suited to meet their needs. As of 2008, Marito Garcia and Charity Moore stated that at least 150 million families benefited from Cash transfer programmes in developing countries. ⁶

Cash based assistance is multi-sectoral and is beneficial. Cash Transffer Programme reforms usually align with development goals, which are made at the beginning of the project. This run from obtaining sustainable Development Goals and vision 2030, to social protection strengthening systems and United Nation's system of working. CTP is a progressive program, which actively hosts a number of reforms like ; financial inclusivity, digital revolution, evolving coordinating mechanisms, leadership empowerment, enhancing dignity and accountability to those affected, improving monitoring, evaluation and reporting of results.⁷

African Union has been encouraging African nations to formulate policy frameworks, and social strategic action plan. The framework has been supported by the various government

⁵Ibid

⁶Ibid

⁷ Cash Learning Partnership, "The State Of World Cash Report", February 2018, Pg 3Kauffmann,Domitille,and Olivia Collins." Comparative study of Emergency Cash Coordination Mechanisms." New York: CaLP(2012).

commitment to members so as to expand and empower social protection programs. Federal governments have also taken the social protection initiative in their countries.

The rapid increase and interest in the use of CT led World Bank to introduce a Cash Transfer review on programs recently used in Sub Saharan Africa in 2009. Cash transfer intention was specifically targeted to benefit workers by upholding their rights using social protection, this was mostly adopted by the Sub- Saharan Cash Transfer Programmes. Targeting beneficiaries in developing communities with attention to the region's familiarity with cash transfers.⁸

A number of research have been conducted and documented in various articles, books and journal articles, referring to cash transfers and how it affects the social welfare. In developing countries cash transfer has been a success because of its efficiency in achieving societal goals and objectives. ⁹ Non Governmental Organisations have examined the effectiveness of CTP in Kenya over the years, but there is less literature that has particularly focused on the impact of cash transfer programme on the livelihood of beneficiaries in Turkana County.¹⁰

A social protection framework was approved by the Kenyan government in 2013 through a parliamentary act to create change in the form of social assistance across the country. The National Social Protection Policy (NSSP) framework targets the poor and the vulnerable people in the community and supports social assistance. It upholds right to social security and

⁸Garcia, Marito, Charity G.Moore,and Charity MT Moore. *The cash dividend: the rise of cash transfer programs in sub-saharan Africa*. World Bank Publications,2012

⁹ Benjamin Davies et al ,From Evidence to Action: "The story of Cash Transfer and Impact Evaluation in Sub Saharan Africa." Oxford University press, 2016.pg7-10

¹⁰Winters, Paul, Benjamin Davis, Sudhanshu Handa,Natalia Winder Rossi,and Jeniffer Yablonski." The transfer project,cash transfers,and impact evaluationin sub-saharan Africa." From evidence to Action: The story of cash Transfers and Impact Evaluation in Sub- Saharan Africa (2016) .

protection to those who cannot fully fend for their entire household. The policy falls under the Social Assistance Act of 2013. In 2014 the National Gender and Equality Commission established National Safety Net Program (NSNP), which aimed at expanding cash transfer programs across the country while strengthening operational systems. Over the years, the program has appealed to development partners as well. ¹¹

The government through the Ministry of Labor, Social Security Services implemented Cash transfers programs were implemented by Social Security Services that is under Ministry Of Labor in the mid-2000. The program was later scaled up after a success pilot rollout.¹²

Some countries prefer using NGOs to contribute in formulating, designing and implementing of development projects and cash transfer programs rather direct relying on loans from international institutions. As they do not have any payment plan attached to it and thus becoming actors of development in the country.

Non-Governmental Organizations offer financial assistance, while empowering the vulnerable people. It also promotes good governance and advocates for human rights, protect human from abuse and environment, encourages public participation on development process¹³. NGOs have a strategic method of conflict resolution through their research department and conflict units.

¹¹Rohregger,Barbara. "Case Study O: Political economy of social protection in Kenya." In Handbook on Social protection Systems. Edward Elgar Publishing,2021.

¹² Ibid

¹³McGillivray M, Torresands K, Fieldings S (2001) .Does Aid Work for the Poor. Economic Discussion Papers No.114. School of Business Studies. University of Otago Press: Dunedin

Cash transfers can be applied during pre -crisis, chronic crisis and post crises and can be applied across all sectors ranging from emergency relief, health, livelihood or social protection. Kenya Red Cross Society regularly uses cash transfer in disaster response in affected counties.

The Kenya Red Cross Society (KRCS) was created by an act of parliament in 1965. It is auxiliary to Central and County governments, but maintains an autonomous status. This allows it to act at all times in accordance with the Fundamental Principles of Red Cross Red Crescent Movement (RCM)¹⁴. A non-governmental organization that alleviates human suffering and save the lives of the most vulnerable. KRCS implements its projects through funding from different donors.

KRCS has become the partner of choice for WFP, European Commission Humanitarian Aid (ECHO) and department of International Development (DFID) due to its presence in every county and several sub county offices .Thus giving it potential and advantage to implement CTP fast and at scale. Cash Transfer Programme has now become the most predominant mode of response to disasters by KRCS. This particular study will examine the impact of cash transfer programme that is offered by Kenya Red Cross Society on the livelihood of beneficiaries.

¹⁴<https://www.redcross.or.ke/>

1.2 Statement of the Research Problem

Cash Transfer Program offers some advantages and is likely to increase the efficiency and effectiveness of humanitarian aid. However whether, cash transfer benefits the recipients is a contented issue. The criterion of questioning the impacts of CTP is not new, it has scaled up the humanitarian agenda over the recent years due to an increase in the number of Nongovernmental organizations in the country. The increase in the number of NGO's across the country has further resulted in increased scrutiny on how funding are utilized. Whereas, the increase in pressure to show results has translated into clear improvements in examining the impact of Cash Transfer Program on Kenyan beneficiaries. Currently, there is little research conducted and knowledge that covers the impact of cash transfer programmes in most rural areas of Kenya. This research, therefore, will seek to investigate socio economic effect and whether cash transfer programme has led to any improvement of life for beneficiaries in Kainuk, Turkana County, challenges being experienced and measures that can be used to improve the programme.

1.3 Research Questions

1. What are the existing forms of Cash transfer programmes being administered in Kainuk, Turkana County and how effective are they in the livelihood of beneficiaries?
2. What are the challenges experienced in Cash Transfer Programme in Kainuk, Turkana County?
3. What measures need to be taken to improve the CTP program in Kainuk, Turkana County?

1.4 Research Objectives

The main objective of this study is to investigate the socio-economic impact of Cash Transfer Program to the beneficiaries of Kainuk, Turkana County.

1.4.1 Specific Objectives

1. To examine the types of CTP being administered and its effectiveness on the livelihood of beneficiaries at Kainuk in Turkana County.
2. To investigate challenges faced in conducting Cash Transfer Programme in Kainuk, Turkana County.
3. To access the measures that can be used to improve the Cash Transfer Program in Kainuk, Turkana County.

1.5 Literature Review

Literature review examined relevant theories that was used to debate on issues at hand while empirical looked at scholarly approach.

1.5.1 Empirical literature review

Empirical literature review captured and discussed the main objectives in the study; evolution of cash transfer as an instrument of social protection, forms of cash transfer programmes in Kenya, socio-economic impact of CTP on beneficiaries, challenges faced and further looked at measures that can be used to improve the programme.

1.5.1.1 Evolution of Cash Transfer as an instrument of Social Protection

There's a rapid increase in the protection of cash transfers to protect and promote livelihood through international development and humanitarian assistance. Cash based social protection has been adopted by most countries having donor support for aid delivery. According to the discussion by Samson, to reduce social risk and economic vulnerability one has to use either conditional or unconditional cash transfers¹⁵. Other research done shows that conditional cash transfer goals are tied to the conditions and have a defined timeframe. Therefore, tough measures ought to be put in place with strict restrictions for beneficiaries to be held accountable.¹⁶

Countries have different schemes of different types and they coexist to provide benefits for similar emergencies to different population groups. Cash transfer has led to the empowering of beneficiaries by giving them room to plan their lives, thereby reducing vulnerability levels and poverty.

Social protection policy and cash transfer originated from Europe and was formed to protect the most vulnerable in the society. In the 16th Century, Hanlon, Hulme and Barrientos stated that the knowledge was embraced in England when governments accepted group accountability in ensuring subsistence, which was later accompanied with implementation of

¹⁵ Holmes, Rebecca, Michael Samson, Wendy Magoronga, B.Akinrimisi and J. Morgan.” The potential for cash transfers in Nigeria.” ODI/UNICEF Nigeria (2012)

¹⁶Onyango-Ouma, W., and Fiona Samuels. 2012. “Transforming Cash Transfers: Beneficiary and Community Perspectives on the Cash Transfer for Orphans and Vulnerable Children Programme in Kenya”. London, UK, and Nairobi, Kenya.

old age insurance and sickness in the 19th C.¹⁷ The United Nations developed Social Protection in the 20th Century by making provision for improved living standards in the human rights.

Both economic and social risks can be overcome through social protection. Social risks such as employment exclusion, sickness, disability and old age. Shock impacts can be reduced through policy interventions and equally improve an individual wellbeing. The economic capabilities of poor women can be enhanced, poverty eradicated and growth stimulated through social protection programmes.

In Kenya social security policies were developed to address challenges being faced by citizens like poverty, diseases and ignorance. The government took the initiative in poverty reduction and improving the population's vulnerability to economic, social and natural shocks and stresses. The policy has assisted individuals in achieving of national and international human welfare threshold.

1.5.1.2 Forms of Cash Transfer Programmes around the World.

According to Samson, cash transfer Programmes are money given to household or individuals for a particular period of time by the Non-Governmental Organizations or the government. The main aim is to reduce chronic poverty, address social needs and economic vulnerabilities. These transfer usually target members of the society that are considered to be the most vulnerable and the poor. They can either be conditional or unconditional. Conditional Cash

¹⁷Hanlon, J., D Hulme and A Barrientos (2010). From Right and North to South: The Southern Revolution Builds on Northern History.

Transfer Programme gives direct cash to household on conditions that they comply with certain pre-determined conditions while in unconditional cash transfer, money is disbursed to beneficiaries without any restrictions. The beneficiary has the free will to prioritize on their needs accordingly. Thus making them flexible ¹⁸

The United Nations Children s Fund (UNICEF), Department for International Development (DFID) and World Bank partnered with the Government of Kenya in promoting social assistance interventions. The major Cash Transfer Programmes in Kenya include: Older Person Cash Transfer (OPCT), Cash Transfer to Orphans and Vulnerable Children (CT-OVC), Hunger Safety Net Programme (HSNP), Persons with Severe Disability Cash Transfer and the Urban Food Subsidy Cash Transfer.¹⁹ According to reports from the World Bank approximately 500,000 households have benefitted from the programme.²⁰

This research an unconditional cash transfer programme with a goal of poverty eradication in the drought stricken and semi -arid areas. Thus utilizing the HSNP, it was designed to improve food insecurity in the affected areas.

1.5.1.3 Socio - Economic Impact of Cash Transfer Programme

According to Garcia and Moore, cash transfer Programme has been embraced in Africa and is widely used to combat vulnerability and poverty. Since the inception of CTP between, 2000

¹⁸ Samson, M (2009). Social Cash Transfers and Pro Poor Growth.” Promoting pro-poor growth: Social protection(2009) : 43-59.

¹⁹Ibid.

²⁰ World Bank (2013). Technical Assessment Of Kenya National Safety Net Programme for Results, World Bank Washington D,C, 3-6

and 2009 at least 210 transfer programmes have been executed in sub-Saharan Africa by the government and other actors. The programme distinctively form part of the government social protection system, they may vary in detail but share the same basic approach. Cash transfer plays a key role in delivering results that policy makers plan on achieving. Human health improvement and alleviation of poverty for the vulnerable households is the key roles of CTP, this has a snowball effect on the economy and environment, further leading to income risk reduction. CTP also lead to market spillover in non- beneficiary households and also increases total income of the local economy. It plays a major role in poverty eradication and redistribution of resources to the less fortunate, fostering economic activities and self-sufficiency.²¹

Research done before shows that despite the success of CTP there are some constraints. As much as CTP has managed to reach the most vulnerable in the community and has a major effect on economic activities and growth process, there's some negative perception about the part it ought to play in the society. According to Hilou and Soares CTP leads to dependency. Further, they view social and conditional cash transfer as handouts that divert resources from investment in the basic needs.²² Other researchers view CTP as non -contributor to development. Todd et al for instance, states that the main focus for Cash Transfer programmes are to reduce intergenerational poverty by investing on children rather than improving the

²¹ Garcia, Marito, Charity G.Moore,and Charity MT Moore. *The cash dividend: the rise of cash transfer progrms in sub Saharan Africa*. World Bank Publications, 2012.

²²Hilou, Degol. And Fabio Veras Soares. *Cash transfers? Lessons from Africa and Latin America*. No. 15. International Policy Centre for Inclusive Growth, 2008. F.V (2008). *Cash Transfers: Lessons from Africa and Latin America*.

adult and this will temporarily improve the situation rather than giving a permanent exit out of poverty.²³

Several studies and research have been conducted across the world on how cash transfer affects the economy in some countries. Farrington et al noted that cash transfer had a positive outcome and has contributed to poverty eradication while in some countries it was found not to have positive impact. ²⁴According to Zezza et al, social cash transfer may lead to the spread of economic development through behavioral change of the household and improvement in local economy of the communities. This further increases beneficiary household's revenue generating capacity and reduces its vulnerability.²⁵

Evidence from research work carried out from Malawian social cash transfer indicates that the programme influenced economic development by enabling the poor to be less vulnerable and thus increasing their productivity capacity and encouraging them to invest and hence reducing the rate of poverty and predictability of transfer. According to Miller, the study indicated that CTP influenced economic development in the country. It was later realized that there was a drastic improvement in food security

Social networks are fundamental for survival and tend to ease shocks that vulnerable members of community are likely to experience.²⁶Barrientos explains that through cash transfer

²³Todd,J.E,P.C. Winters and T.Hertz(2010). Conditional Cash Transfers and Agricultural Production. Lessons from the oportunidades Experience in Mexico, Journal of Development Studies.

²⁴Farrington,J.J.Harvey, R Holmes and R. Slater(2007). Cash Transfers and Their Role in social Protection.

²⁵Zezza,A.B. de la Briere, and B. Davis (2010). The Impact of Social Cash Transfers on Household Economic Decision Making and Development Eastern and Southern Africa.

²⁶Miller,C.(2009). Economic impact Report of Mchinji Social Cash Transfer Pilot.

beneficiaries are regularly paid in cash, gives them a bargaining power within the social system. Beneficiaries are free and can easily access loans and be able to pay off their debts after receiving of cash. It therefore strengthens the position of marginalized people in social network.²⁷

In Kenya Cash Transfer is one of the tools used to eradicate poverty and inequality. This has facilitated targeted household to use money on what they consider important and a necessity. According to Davies and Davey, it has provided the beneficiaries with a free will with regular and predictable transfers of cash to organize their expenditure and plan their activities as they want.²⁸

1.5.1.4 Challenges faced in Cash Transfer Programme

According to World Bank, several countries in Sub Saharan Africa witnessed rapid economic evolution in the 21st Century, however issues of poverty were still very rampant. Challenges witnessed include: low agricultural produce, food insecurity, climate change, disasters, high unemployment rate, diseases and other problems that need to be resolved. Traditional African system struggled to protect African individuals faced with social and economic problems making them more vulnerable. The decline of traditional African systems led to the minimizing of impact of informal safety nets. This further led to the introduction of Cash Transfer Programming to address some of the challenges being experienced.²⁹

²⁷ Barrientos,A.,S.Lloyd and M.Peter(2008).Non Contributory Pensions and social Protection: Issues in Social Protection. Geneva:ILO

²⁸Davies,S. and Davey,J.(2008).A regional Multiplier Approach to estimate the impact of cash transfers on the market: The case of Cash transfers in Rural Malawi. Development Policy Review,26(1):91-111

²⁹World Bank (2009). Conditional Cash Transfers on Trial: A debate on conditional Cash Transfer Programs, Washington,D.C. The World Bank

According to Miller in developing countries the poor households face a number of challenges like unemployment, health risks and diseases and disasters which increases their vulnerability levels.³⁰ Gerardo Arriaga noted that the progressa Program in Brazil is functional in areas where there is established health and education services. This is disadvantageous because areas in the rural areas do not have access to the same privileges and thus cannot be included in the program. This also applies in Iraq where the education quality and access to school varies depending on the locality.³¹ It therefore means that it can only work in some selected areas of the country.

In Colombia the education incentive "Familias en Accion Program" was applauded for increasing attendance in school, however there was a concern on the quality of education being offered and the level of skills. The low coverage of Bolsafamilia in poor urban areas led to a lot of concern as the program struggled to eradicate fraud. Large Scale Programs tend to be quite expensive or amounts disbursed at scale are considered to be little and prone to inflationary changes.

³⁰Miller,Candace M.,Maxton Tsoka,and Kathryn Reichert. "The impact of the Social Cash Transfer Scheme on Food Security in Malawi. " Food Policy 36,no.2 (2011): 230-238

³¹ Granados- Sanchez,J.,Wals,A.,Ferrer-Balas,D.,Waas,T.,Imaz,M.,Nortier,S.,S and Arriaga,G.(2012) Sustainability in Higher Education: Moving from understanding to Action, Breaking Barriers for transformation. Higher Education in the World IV. Education's commitment to sustainability: from understanding to Action IV. London: Palgrave -Macmillan.

The ICRC (Sep 2018) noted that the disadvantage of Cash Transfer Programme is closely related to those of in kind donations e.g. market interference, unintended use, dependency, security heightened, social tensions from resentment of non-beneficiaries.³²

According to BerkOzler, is that studies indicated that the initial programmes were too short in duration to determine if the effects were durable.³³

1.5.1.5 Measures that can be used to improve CTP

While the success of Cash Transfers was highlighted, program has its critics too. According to Holzmann and Jorgensen, inaccurate, targeting, leakages and poor quality or service provision some of the weaknesses of the program. However, these issues could have strategies on how to improve them.³⁴ Other critics went further and questioned the underlying rationale of CTP management and question of whether the rationale of Cash Transfer Programme was as it was claimed in targeting and reduction of poverty. This criticism led to measures being designed for transformative social protection interventions. The poor and the most vulnerable were empowered to deal with social relations oppressions and advocated for fair treatment in the society, this was one of the measures adopted.

³² Owino Boniface." Harmonising data systems for cash transfer programming in emergencies in Somalia. " *Journal of International Humanitarian Action* 5,no.1 (2020):1-16

³³OzlerBerk (2004)." Conditional Cash Transfers and the Equity- Efficiency Debate"Policy Research Working proper series 3280, The World Bank. Das,Jishnu,Quy-Toan Do,and Berk Ozler." Conditional Cash transfers and the equity efficiency debate."2004

³⁴ Ettyang, Rose E." Influence of social protection programmes on livelihood of orphans and vulnerable children in Nyatike District,Migori County." Phd diss.,University of Nairobi,Kenya 2012

While Cash Transfer Programs has developed over the years, there has been changes in design that have been made towards meeting various criticism. According to Cecchini and Madarigain, the introduction of centralized data management system in Latin America was pioneered to counter corruption and inclusivity and reach of various programmes.³⁵Adato Roopnaraine and Becker noted that donors and government initially resisted the expansion of objectives beyond income support; however there's been a growing interest on qualitative research to determine social impact of CTPs and to expand its efficiency by making them customized for local markets. ³⁶

Human development conditions in cash transfer led to an improvement in child healthcare and increased school attendance and medical checkups according to Fizbein et al. Latin America was among the first countries to adopt the use of Human Development in Cash Transfer.³⁷According to Morley and Coady, the success in attaining their set objective can however been hindered by poor quality schooling and healthy provision.³⁸

Participatory elements were first slow to be introduced in Social protection Programmes, however over the years they have been fully embraced. In social accountability process participation of beneficiaries and stakeholders is paramount, failure to it led to poor service

³⁵Cecchini and Madariga (2011)pp (26-30): Conditional ash Transfer Programmes: The recent experience in Latin America and the Carribean.

³⁶Adato, M.,Roopnararaine,T. and Becker,E.(2011)' Understanding use of health services in Conditional Cash Transfer Programs: Insights from Qualitative Research in Latin America and Turkey' Social Science and Medicine72:1921-1929

³⁷Gaarder,Marie M.,Amanda Glassman,and Jessica E. Todd. "Conditional cash transfers and health: unpacking the casual chain." Journal of development effectiveness 2,no.1 (2010): 6-50

³⁸ Morley, S.D and D.Coady (2003) From Social Assistance to Social Development : Targeted Educational subsidies in Developing Countries' Washington DC: Center for Global Development, International Food policy Research Institute

delivery. Increase of transparency and accountability has led to donors and communities to freely monitor service provision, complaints, feedback and abuse. Various methods aimed at advancing human rights and the value of justice are being incorporated in the programme.

According to Corbrid, Williams, when beneficiaries are given a voice or rights to participate, they take it up and claim, complain. The dynamic change is then incorporated into Cash Transfer Programme design, empowering the poor and fosters collective identity and action.³⁹

Social Accountability also includes establishing grievances channels and creation of transparency in programme management and involves using monitoring and evaluation tools for public participation. A good feedback system serves as a communication mechanism for beneficiaries and links up with other stakeholders. It gives feedback on the quality of regularity of service delivery. Cobridge states that beneficiary feedback strengthens social capital, increase programme efficiency and creation of embryonic forms of citizenship.⁴⁰

1.6 Theoretical Literature Review

1.6.1 Theories of Change

Theory of Change (TOC) has underlying assumptions about how change happens. Cash Transfer plays a key transformative social role, it assists in the eradication of poverty in developing countries.

³⁹Corbridge,S.,G. Williams,M. Srivastara and R. Veron, Seeing the state: Governance and Governmentality in India. Cambridge. Vol 10. Cambridge University Press,2005

⁴⁰ Ibid

Bastagli states that the purpose of Conditional Cash Transfer is to improve the outcome of human capital and its coping strategy through behavioral change. The conditions attached assists in the long and short term accumulation of human capital thus progressive investment. It further increases cumulative bargaining power for weaker households while improving human capital in the society. In both Conditional and Unconditional Cash transfers they work towards attaining positive impacts on the economy through improved resilience.⁴¹

Armando Barrientos noted that the theory of change is the transfer to increase household capital, production capacity and economic growth. Cash transfers has a number of advantages and leads to development and growth ; by enabling easy access to credit, provision of security to beneficiaries as accessing money is more digitalized, assists in reduction of cost restrictions which tend to influence decision making of an individual household. Cash Transfers have positive impact on human capital, physical and financial asset accumulation and development in the local economy. It can either have positive or negative effects on labor supply. Cash Transfers have effect on the productive capacities of households in poverty and tend to influence micro-level growth.⁴²

According to Help Age International cash transfer strengthen the role of state citizen relations in fragile states and support in poverty and vulnerability reduction. Cash Transfer is believed to improve the standard of living of the poor and increasing human and capital development.

⁴¹Bastagli,Francesca.” Conditionality in public policy targeted to the poo. Promoting resilience? Social policy and society 8, no.1 (2009); 127-140.

⁴²Barrientos, A. (2012) Social Cash Transfers and Growth: What do we know? What do we need t find out ?World Development ,Volume 40, Issue 1,11-20

⁴³ The citizens of Kenya have become keen on the delivery of Kenya the Hunger Safety Net Programme inciting them to demand for their rights. This has further contributed to the creation of accountability culture through Social Protection Right which enhances community Relations with the local government.⁴⁴

Through the Kenyan Social Protection Strategy, Cash Transfers targets to achieve sustainable social protection through attaining of immediate needs and long term goals of households.. This approach allows Cash Transfers to offer help to poor households in managing their own risks, while allowing investment in human capital and physical asset thus increasing their resilience.

1.6.2 Management system Theory

This approach is also identified as the system approach. It's contributors include; Ludwing Von Bertalanffy, Lawrence J. Henderson, W.G. Scott, Deniel Katz, Robert L. Kahn, W. Buckley and J.D. Thompson who proposed it in the 1960.⁴⁵An organization is considered to be organic and a system which is open system, formed by subsystems which are codependent. Interactive and interdependent parts, called subsystems. Management is one organized whole compounded by several subsystems which are integrated into a unity or orderly totality as viewed by system approach. It is viewed that everything is part of a larger interdependent

⁴³ Oloo Linda A. "Effects of Older person's" Cash Transfer Programme on the Economic and Social welfare of older persons in Korogocho location,Nairobi City County, Kenya. PHD diss., University Of Nairobi, 2018.

⁴⁴ Merttes, Fred,Alex Hurrell,Marta Marzi,Ramla Attah. Maham Farhat Andrew Kardan, and Ian MacAuslan. "Kenya hunger safety net programme monitoring and evaluation component." Impact Evaluation Final Report. Oxford Policy Management(2013)

⁴⁵Merrill, Dennis, and Thomas G. Paterson. 2006. *Major problems in American foreign relations: documents and essays*. Boston: Houghton Mifflin.

arrangement. A system is a collection or combination of things joined to form a complex whole. Some of the basic features of the system include; a system comprises of interactive elements, it is made of complex parts which are dependent on each to function well and work as one system. Each subsystem should be examined as part of another system which are inter-related and not in isolation. Organizational system is well arranged and has both internal and external parts with clearly defined roles. A system does not exist alone. It correlates with other sub systems, by decoding the information received and energy as system input and later transforming it to an output system. An organization is a dynamic system and changes according to its environment. It is susceptible to change.

Systems approach is geared towards the general efficiency of the system rather than the impact of an individual sub-system. Sub-systems codependency on other sub-system remains significant and plays a role at an organizational level. The idea of systems is usually applied at an organizational level. In the utilization of system concepts, performance of different departments (subsystems), objectives and performances are always taken into consideration.

Systems approach can be used when researching about the functioning of a complex organization. It can be used to compare the relationship of different functions in an organizations like planning, organizing, directing and controlling. The system approach is preferred because it is relatable. Some scholars consider system approach to be complex and vague, as it cannot be utilized by complex organizational structure.

1.6.3 Relevance of the theories to the Study

Cash Transfer plays a societal transformative role and assists in the eradication of poverty in communities where people are most vulnerable. It can also be used to enhance the relationship between the community and the state.

The aim of theory of change is improving human capital and increasing production capacity hence economic growth. The conditions attached to cash transfer are for increasing knowledge and skills to the poor and vulnerable in the community and increase their coping mechanism.

Cash transfer is a medium that facilitates access to credit, gives the beneficiary the luxury to prioritize his needs according to the wants and thus encouraging decision making. Cash Transfers have an impact on productive capacity of households and hence influence in the socio-economic growth.

This is on human capital, physical, financial asset accumulation, local economy and effect on the labor supply. An increase in demand will have an effect on supply and hence further effect on labor supply and accumulation in human capital.

This study however, was based on this theory, which shows that system approach is important in the delivering of CTP. A good organized system will lead to an efficient delivery of services to the community, this approach indicates that all the departments, which are regarded as the sub-systems, are important and all contribute to the success of the organization. Effective emergency response is dependent on so many actors like the police, county

government, community leaders and the community members.⁴⁶ This theory also indicates that organizations are dynamic and responsive to the environment, this therefore means that organizations are likely to develop a project objectives and purpose based on the area. Different geographical areas under the same project will have different experience and hence a different approach will be adopted in implementing the programme. All systems in an organization are inter-related and independent sub-systems working towards a unified goal. For a cash transfer programme to be effective and efficient, different department will work together in planning, organizing, directing and controlling the programme to prompt efficient delivery of service to the beneficiary.

1.7 Gaps in the Literature

Cash transfer Programmes vastly expanded in third world countries because of their evidence based achieving of social objectives. Currently there is less literature on evidence, data and experience of CTP being implemented by Non-Governmental Organizations in rural Kenya. This triggered the need for more research to be conducted.

Generally, the objective of CTP is offering to household from the impacts of shocks that come with disasters and supports the accrual of human, financial and productive asset.⁴⁷ This particular objective has triggered a research assessment to determine the impact of cash

⁴⁶Hammond,K. A. T., and V. M. Stagpoole. 2012. *The 25th International Symposium of the SCUFN, Wellington, New Zealand: symposium handbook and programme, 22-27 October 2012.*

⁴⁷United Nations International Children's Fund (2012). Making Cash Transfer Work For Children and Families: Children Poverty and Social protection.<https://www.unicef.org/lac/sites/unicef.org/lac/files/2019-11/Making%20cash%20transfers%20work%20for%20children%20and%20families.pdf>

transfer programme on the livelihood of beneficiaries. Conducting research enriched knowledge gap on socio-economic impact of cash transfer programme.

From the research conducted in Latin America, strong evaluations indicated credibility in the results, thereby allowing the programme to stand on their own merit. Beneficiaries' assessment is therefore important to ensure that the information record is up to date.⁴⁸

Therefore, the above literature indicated the evolution of the cash transfer programme, both nationally and internationally, over the years and how governments and various non -profit organizations have been using it as a national protection strategy. The literature however does not demonstrate the direct impact of Cash Transfer Programme on people in rural areas of Kenya.

1.8 Justification of the study

Societies view cash as a means of monetary exchange, which is a strategy in social protection as it poses different kinds of risks. Also, the Beneficiaries have the free will to choose how they would want to spend the cash received irrespective of the programmes objectives, designed to meet their daily basic needs. However, the programme had no control on how the cash was spent by beneficiaries; the risk of diverting or misusing becomes paramount hence leading to investigations of its impact to the people. To understand participants experience with the cash transfer programme; time duration of receiving the cash through the

⁴⁸Adato,Michelle. 2000. "The impact of Progressa on Community Social Relationships" September. International Food Policy Research Institute, Washington D.C

programme had to be explored, participants understanding of the programme and the intention of the cash was also investigated.

There is a gap in research designs conducted on CTP, most have focused on evaluations of programme design impact assessment based on the objectives of the programme and issues of disbursement in Kenya. Research that indicates beneficiaries' views are few or not readily available.

Therefore, this research sought to access the efficiency of socio-economic impact of CTP on the beneficiaries of Kainuk, Turkana County, and further add to the existing body of knowledge on the wider Cash Transfer Programme.

1.9 Research Methodology

Introduction

A summary describing the method used in data collection is defined in this section. It described the research site, research design, study population and unit of analysis, sample population and sampling procedure, data collection methods, data processing and analysis and ethical consideration.

1.9.1 Research Design

This particular research used mixed method approach and descriptive survey was employed to understand the research problem. Mugenda and Mugenda states that descriptive design answers questions that are about the main objectives of the study. The study further explained behavioral change of the people, values, attitudes and characteristics that influence their way

of life hence the use of descriptive survey. This method is adapted when one is looking at societal issues and seeks to explain the different co-relations.⁴⁹ For instance this study investigated the socio-economic impact of cash transfer programmer to the beneficiaries of Kainuk, Turkana County, thus examining how the programme was run and how it is beneficial. In Quantitative design research, data was collected using statistics, inquiry was conducted with an unbiased objectives. Whereas in qualitative research, participant views is highly relied upon, description and theme analysis is then conducted in a subjective unbiased manner. This project entailed listening to participants' information and further analyzing to pick out the relevant information. Primary data was collected through semi-structured interviews, key informant interviews and focused group discussions.

In Qualitative design the researcher asked specific narrow questions, collected quantifiable data from participants, analyzed data using statistics and conducted inquiry in an unbiased manner. It was then summarized numerically and statistically analyzed. ⁵⁰

1.9.2 Study Area

The study was conducted in Kainuk, Turkana County. It has an area of 68,680km squared with a population of 926,927. It is part of Turkana South, which covers a total area of 18,000km squared with a population of 81,128. ⁵¹Comprising of Kainuk, Katilu, Lokichar,

⁴⁹Mugenda,O M and Mugenda,G.A(2003). Research Methods: Quantitative and Qualitative Approaches. African Center For Technologies Studies(ACTS)-Press, Nairobi- Kenya 160-161

⁵⁰Kothari,C.R.(2004). Research Methodology: Methods and techniques.New Age International Publishers.

⁵¹ Wiesmann,Urs Martin,Boniface Kiteme and Zachary Mwangi. Socio-economic atlas of Kenya: Depicting the national population census by county and sub location. Kenya National Bureau of Statistics, Centre for Training and Integrated Research in ASAL Development, Centre for Development and Enviroment,2014.

Lokori and Lomelo. Kainuk is among the areas that have been part of the drought cash transfer programme in the last 3 years.

1.9.3 Study Population

The target population included households with severely or moderate acute malnourished children, households with the elderly, chronically ill persons, children and widows, disabled persons without income will all be included in the operation. The research basically targeted the most vulnerable persons in Kainuk.

1.9.4 Sample Population and Sampling Procedure

Research sample is the fraction of the population which gave information on behalf of the entire population hence being representative. The standard deviation formula of a population more than 10,000 people was applied.⁵²

$$N = \frac{Z^2 P_Q}{d^2}$$

Z = Standard level of deviation measured in %

P = Proportion of the population that has the characteristics/estimated to have characteristics being measured in %.

Since the researcher does not P is taken as 50% or 0.5

q = 1-p which is the remaining portion without measure

d = level of statistical significance/confidence level that is measured in %

Z = 1.96

$$n = \frac{(1.96)^2 (0.5)^2}{d^2}$$

⁵² Mugenda, O. and Mugenda, a.(2003). Research Methods: quantitative and Qualitative approach. (1st edition). Nairobi. African Centre for Technology Studies (ACTS)

$$\begin{aligned}
& 0.05^2 \\
& = \frac{3.8416 * 0.25}{0.0025} \\
& = \frac{0.96129}{0.0025} \\
& = 384.156 \\
& = 384
\end{aligned}$$

The study applied stratified random sampling so as to obtain a representative sample. At least 384 beneficiaries were selected as the sample population.

Simple random sampling is the suitable method of collection of data for a large population as it tends to reduce un-biasness. In this case every member of the population is likely to be selected in the collection of data.

Systematic Random sampling was used, first step involved choosing randomly a beneficiary and subsequent 8th household selected until the desired 384 beneficiaries. Dividing the total number of households by desired sample size will arrive at sampling interval.⁵³

⁵³Parsons, Van L “ Stratified Sampling.” Wiley StatsRef: Statistics Reference Online(2014): 1-11.

1.9.5 Data Collection Methods

This study adopted both primary and secondary data collection method. Primary data collection method involved using semi-structured interviews, key- informant interviews and focus group discussions. Whereas Secondary data collection involved the use of books, journal, internet and all the other literature that were relevant to the study.

1.9.5.1 Semi-structured interviews

Semi-structured interviews was conducted using questionnaires. It applied both open and closed ended questionnaires. The questionnaires sought to get information from respondents on the socio-economic impacts of cash transfer programme on their livelihood.

1.9.5.2 Key Informant Interviews

This method was used to collect information on the impact of Cash Transfer programme on beneficiaries by targeting those who are believed to be knowledgeable and literate, on the objectives of Cash transfer that the study targets to achieve. This was within the area of implementation. Thus, key informants were purposely selected.

1.9.5.3 Focus Group Discussions

It was used to get in-depth information from knowledgeable beneficiaries. Information from different focus group discussion was integrated to get accurate information on the objectives of the study. The FGD were formed based on the gender and area of residence, they were integrated into different groups for discussions. It led to obtaining accurate information on the subject of study.

1.9.5.4 Secondary Sources

Data was collected continuously through documentary materials including books, internet, journals and information that is relevant to the study.

1.9.5.5 Data Processing and Analysis

Qualitative data was collected from key informant interviews, semi structured interviews and focus group discussions was summarized, grouped, coded and analyzed thematically for interpretation and presentation. Basic demographic information was analyzed using the statistical package for the social Sciences (SPSS) to determine the demographic characteristics of the respondents in terms of frequencies and percentages.

1.10 Ethical Considerations

Some of the considerations that were taken into account when conducting the research included: Informed Consent and maintaining anonymity. The informants were not coerced into involuntary sharing of information. The researcher assured the respondents of confidentiality. The research will be conducted with utmost honesty and undue biasness. The research and secured an authorization authority from National Commission, For Science and Technology and Innovation Board

1.11 Limitation of the Study

The study conducted focused on beneficiaries of Cash Transfer Programme under the Kenya Red Cross Drought project that was conducted between 2018- 2019. Some of the constraints experienced in the collection of data included time. Since the partial closure of the country

due to the Covid 19 pandemic, collection of data had to be postponed as there were restrictions in movement. Therefore delay in collection and analysis of data for the project. Also, Illiteracy by some of the responding beneficiaries was a major constrain hindering prompt communication, as some did not comprehend in the questionnaires.

1.12 Chapter Outline

Chapter One: It presents the study topic and gives a detailed information on how the topic was settled upon, setting out the context of the research study.

Chapter Two: Discusses the effectiveness of Cash Transfer Programme on the livelihood of beneficiaries in Kainuk, Turkana County.

Chapter Three: Discusses the challenges in Cash Transfer Programme in Kainuk, Turkana County

Chapter Four: Discusses the measures that can be used to improve the cash transfer programme.

Chapter Five: Discusses the chapter summary findings, conclusion and recommendation.

CHAPTER TWO

EFFECTIVENESS OF CASH TRANSFER PROGRAMME TO THE LIVELIHOOD OF BENEFICIARIES AND THE FORM OF CTP BEING ADMINISTERED

2.0 Introduction

This Chapter examines the effects of cash transfer programs on the lives of the beneficiaries. It therefore discusses the demographic characteristics of the study populations, positive and negative effects of cash transfer programme to the livelihood of beneficiaries, the beneficiaries' way of life, what they do for a living and what has changed after the enrolment of the programme. The chapter also examines the kind of cash transfer being administered in Kainuk, mode of use preferred and why they do so.

2.1 Demographic Characteristics of the Study Population

Demographic data is a representation of information regarding research participants. It determines whether individuals of a particular area of research are representing a sample of the larger target group of the population.⁵⁴ The data collected in this study is important as it is used in analysis of the set objective of the study. It also tends to find an explanation on why beneficiaries behave the way they do.

⁵⁴ Connelly, Lynne "Demographic Data in Research Studies." MLA 8th Edition. Medsurg nursing, 2013. Gale academic one file.

2.1.1 Gender Representation

Age, Gender and the level of Education of beneficiaries are a number of factors that are considered when examining the relationship of human behavior. The participants were asked about their gender and figure 2.1 below shows the result.

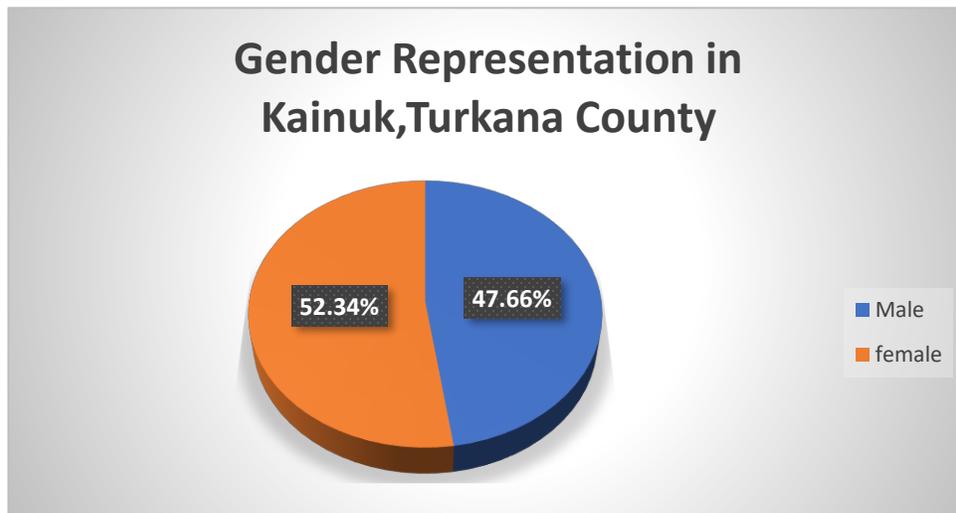


Figure 2.1 Gender differentiations in Kainuk
Source: Field Data 2020

The figure 2.1 above shows that both genders were represented in the study. It indicates that 52.34% (145 male) of the respondents were female whereas 47.65% (239 female) were male beneficiaries. This implies that most of the families in Kainuk have women leading their households as they control how the money is spent and prioritize on their daily needs.

The researcher opted in using both genders to represent different opinions on how gender has an influence on the utilization of cash. For instance, in the traditional African society women were regarded as the home makers (care givers) whereas the male were the ones to fend for

the family. Generally, in most cases it was found that women's activities are centered towards development around the home e.g. building of structures, children's health and school, whereby the male will focus on finding money and get involved in socio-economic activities that are aimed towards community growth.

According to De Brauw Cash transfer increases women's abilities and choices especially on matters concerning marriage and fertility, and their decision making on various issues. It equally tends to reduce domestic violence by male partners.⁵⁵ This information is important as from the data collected it was observed that most of the head of the families were female as compared to the male gender. A study conducted by Kabeer also stated that the cash given to women was an assurance that cash disbursed would be used wisely and children given priority.⁵⁶ A study done in Mexico indicated on CTP indicated that those female who receive cash transfer spend most their money on health issues than their male counterparts. However a research done by Davies opposes this finding, where he argues that there is no difference in household spending for those who receive CTP.⁵⁷

2.1.2 Age group Bracket of Kainuk residents

The total number of people interviewed was 384, these includes 145 (47.65%) male and 239 (52.34%) Female respectively. Majority (104) of the participants were aged between 20- 35

⁵⁵ De Brauw,A., Giligan,D.O.,Hoddinott,J.Roy,S.(2014) ' The impact of Bolsa Familia on women's decision making power' World development 59; 487-504.

⁵⁶ Kabeer, N.(1999) 'Resources, Agency, Achievements: Reflections on the measurements of Women's Empowerment.' Development and Change 30 (3):435-464

⁵⁷ Ibid

years (51.3%), 41 were between 35- 45 years, 44-55 years were 73 (18.9%) whereas above 55 years were 73(18.9%).

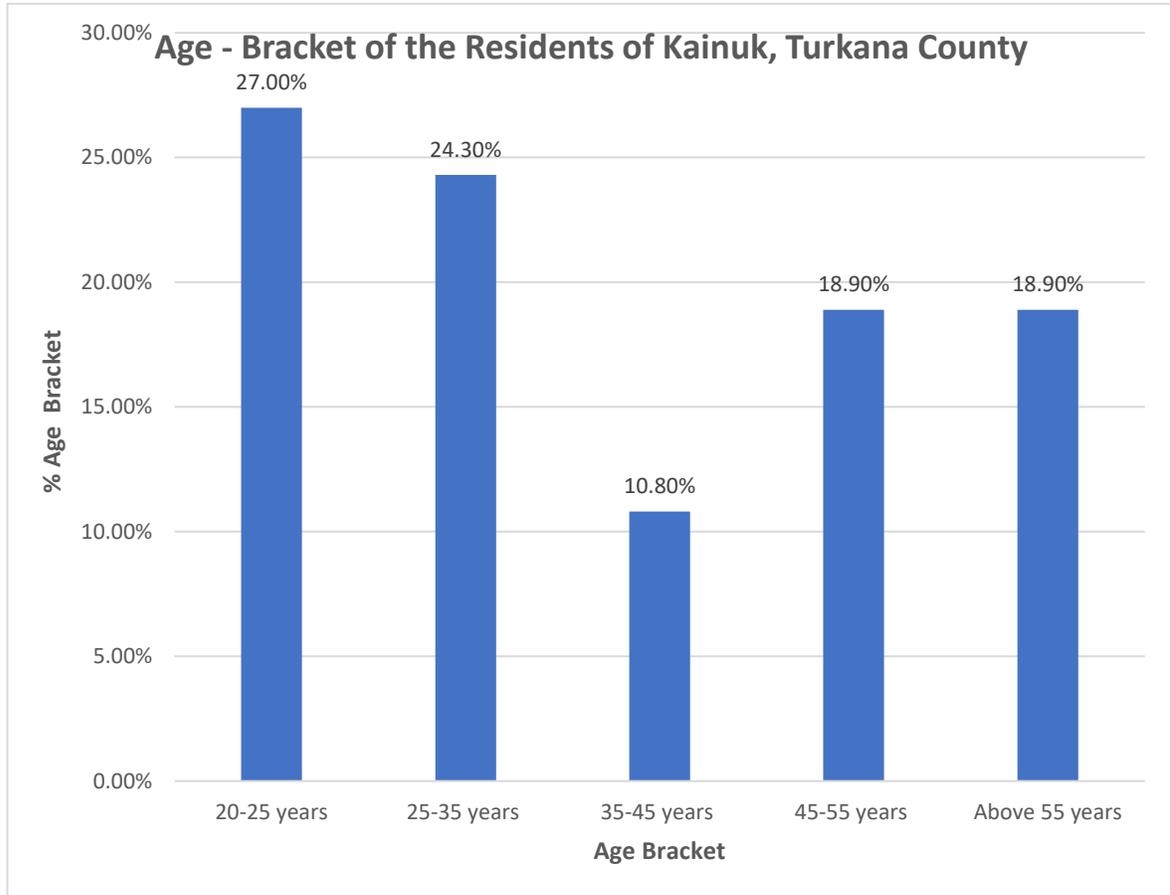


Figure 2.2 Age group Bracket of Kainuk residents
Source: Field Data 2020

The data displayed indicates that majority of Kainuk beneficiaries are youth who are between the age of 20 years to 35 years. Age is regarding the intensity of work done. Youths can easily and are capable of doing far much more than any other age –group because of the high energy level they poses. Therefore, if there is a training to be conducted on cash transfer this particular age group is likely to be considered first as they have enough energy to implement the lessons

learnt. If this particular age group remains constantly active it will contribute to the socio-economic well fare of the community and the micro growth level than any other group. This is because they represent most part of the population.

Conditional cash transfer can lead to increase in health and nutrition levels in children in their early stages, and a benefit to older schooling children. This can be one of the considerations in choosing a target group to benefit from the programme, the team will opt in picking a particular group in order to fulfil a specific goal for the programme. It can further lead to obtaining finer grades and lead to completion of school at a higher level or any other conditional task attached to the programme.

2.1.3 Education Level

The diagram 2.1.3 represents the literacy level of beneficiaries in Kainuk, Turkana South. At least 45.9% of those who were interviewed had completely not gone to school, 24.3% studied up to the primary level, 21.6% secondary level whereas 8.1% of the beneficiaries' up to the University/ College or tertiary level.

Literacy level is important to observe as it tends to determine the level of conceptualization of a person, a highly knowledgeable person is likely to make decisions from an informed point of view compared to a person who is not educated. Uneducated person is likely to be disadvantaged in terms of decision making in health, infrastructural development and even political and economic participation. As most of their decision will be based upon first-hand experience

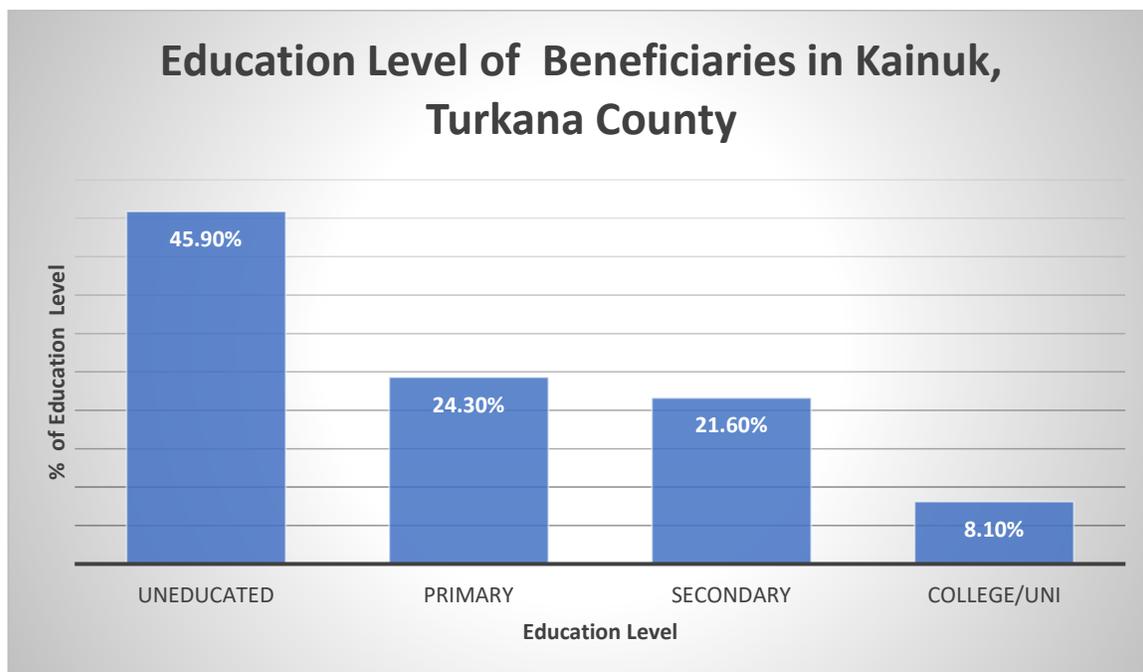


Figure 2.3 Level of Education
Source: Field Data (2020)

Conditional Cash Transfer has become one of the mainstream policy instrument in developing countries around the world. Morocco being a middle low-income Country with generally low level of education in 2011 about 56% of the adult population was literate. The Rural Primary School completion was below 60%. They then launched a nationwide Cash Transfer Programme to keep the children enrolled in schools, to reduce the illiteracy gap. In their version of CTP, cash was only given to parents of children in Primary School, with a condition that they do not miss to attend any of the lesson.⁵⁸

⁵⁸ IKIRA, Maroune and Abdeljaoud EZZRARI. "Evaluating the Impact of Conditional Cash Transfer Programs: Evidence from Morocco." *American Journal of Educational Research* 9, no. 5.

2.2 Livelihood of the people of Kainuk, Turkana County

Turkana County is one of the most under developed counties in Kenya, and it is partially semi-arid area, characterized by high temperatures and low rainfall hindering agriculture.⁵⁹ Most of the people practice pastoralism and activities that involve livestock production, making them nomads and semi-nomads. The change in weather and constant drought in the area has led to the inhabitants to venture into other forms of livelihood⁶⁰. Coping measures and adaptation is necessary to reduce on vulnerability of the effects of drought. ⁶¹A large percentage of the land is communally owned, easing the drought coping mechanism. As they will tend to share the available resources, allowing the nomads to take advantage of the seasonal pasture and water sources. ⁶²This however can also lead to conflicts when the resources are diminishing. Some of the coping measures include: over exploitation of pasture and water, selling of charcoal and firewood, sell of livestock and its products, fishing and weaving and selling of baskets. Poor transport and communication however hinders trade and income generating activities. ⁶³They have recently started diversifying in sedentary agriculture, especially the people living near Turkwel.

⁵⁹ Barret CB and Luseno WK. 2004. Decomposing producer price risk: A policy analysis tool with an application to northern Kenya Livestock markets. *Food Policy* 29: 393-405.

⁶⁰ Little PD, Smith K, Cellarius BS, Coppock DL A=and Barret CB. 2001. Avoiding disaster: Diversification and risk management among east Africa herders. *Development and Change* 32: 401-433.

⁶¹ IPCC (Intergovernmental Panel on Climate Change). 2001. *Climate change 2001: Impacts, adaptation and vulnerability. Contribution of Working Group 11 to the third assessment report of the IPCC*. Cambridge: Cambridge University Press.

⁶² Opiyo F.E.O., O.V Wasonga and M.M Nyangito. 2014. Measuring household Vulnerability to climate induced stresses in pastoral rangelands of Kenya: Implications for resilience programming. *Pastoralism: Research, Policy and Practice* 4(10): 1-5

⁶³ Little PD. "Income diversification among East African pastoralists." *Pastoral Risk Management Project University of Kentucky* (2001). PARIMA.

2.3 Forms of Cash Transfer programme around the World

Humanitarian aid is offered based on agreed principles and standards. The principle of impartiality, neutrality and independence guide the work of international non-governmental organizations. It is one of the tools used in disaster recovery, growing faster than in-kind aid.⁶⁴ Conditional and unconditional cash transfers are the two forms of cash transfer. When cash is compared to in-kind approaches, it out rightly emerges as one of the most efficient method humanitarian delivery. In most cases it has been observed that, the overall cost for agencies and organizations in cash transfer is generally less compared to the cost of in kind delivery.

This is attributed to the number of factors, like the difference in local and international prices, competition in markets, heavier costs in procuring, transport and delivery and distributing mechanism. The outcome of intervention depends on transfer, context, program design and implementation. A report written by ODI cash panel indicated that cash aid was more efficient than food aid by at least 25-30%.⁶⁵ Before a project is conducted, cost effective analysis has to be conducted to measure the general cost of achieving intended programme outcomes and impact in comparison with other modalities of aid deliveries. This can either be facilitated by a coordinated multi-sectoral approach or by one agency. Cash transfers have an impact of reducing vulnerability, poverty and social risks.

⁶⁴ Harvey, Pau and Sarah Bailey.” Cash transfer programming and the humanitarian system.” By overseas Development Institute (ODI). London (2015).

⁶⁵ Bailey, Sarah and Ruth Aggiss. The politics of cash: a case study on humanitarian cash transfers in Ukraine. Working paper 502. London: ODI, 2016.

Handa and Davis noted that CCT have similar objectives and in the end have the same goal of involving human development and short-term poverty alleviation⁶⁶. According to Boraz and Gonzazel cash transfer are in the development agenda of all transfer with goal of reducing of poverty across generations, by ensuring that dependency is discouraged. ⁶⁷Noble and Lund stated that the nature and extent of cash transfer that a country provides is a sign of the welfare of the country. They further state once a person qualifies for the programme, one is entitled to a specific amount of money for a particular period of time. ⁶⁸

2.4 Cash Transfer Existing In Kenya

The Kenyan government has over the years invested in social protection measures by establishing social insurance and safety net programmes⁶⁹ which aims to improve people's choices and their general wellbeing. The Kenyan constitution clearly outlines the government role in providing support to the vulnerable people.⁷⁰ Social transfers aim to alleviate poverty, hunger and HIV. Social protection program is today widely recognized as an instrument for fighting poverty by initiating development programs especially in countries with high rates of low-income earners.⁷¹ Kenya being a signatory of International Human Right declarations and

⁶⁶ Winters,Paul, Benjamin Davis, Sudhanshu Handa,Natalia Winder Rossi and Jennifer Yablonski." The transfer project,cash transfers,and impact evaluation in sub-saharan Africa " From Evidence to Action : The story of cash transfers and impact evaluation in Sub-saharan Africa(2016).

⁶⁷González-Cossio, T., M. Unar and E. Skoufias (2008), "The Impacts of Cash and In-Kind Transfers on Consumption and Labor Supply: Experimental Evidence from Rural México", World Bank Policy Research Working Paper No. 4778.

⁶⁸ Lund, F.,M.Noble,H.Barnes and G. Wright (2008). Is there a Rationale for Conditional Cash Transfer for Children in South Africa?

⁶⁹ Kisurulia Simiyu, Dorcas Katiambo,and Martin Tanui." The role of cash transfer programmes in development in Kenya." International journal of Science and Research 4, no.9 (2015).

⁷⁰ Kenyan Constitution, Article 44 (3)

⁷¹ Slater, Rachel, John Farrington,M.Vigneri ,M. Samson,and S.Akter." Targeting of social transfers: A review for DFID." London; ODI(2009)

treaty champions for social security in childhood, old age and disability. The Kenyan government has initiated a number of cash transfer programs namely: Orphans and Vulnerable Children Cash Transfer Programme, Older person Cash Transfer, Person with severe Disabilities and Urban Food Subsidiary. ⁷² The government has also drafted policies to assist in the implementation of these programmes in the country.

2.4.1 Orphans and Vulnerable Children Cash transfer Programme

This was the initial Programme initiated by the government in 2004 and whose sole objective was to provide social protection system. This is implemented by regularly making cash transfers to orphaned families and those living with vulnerable children (OVC), so as to promote human capital development. It had a positive impact from those transitioning from adolescents to adulthood. The programme has been implemented in phases, and has greatly expanded in different counties. More than 100,000 households have been reached through the programme.⁷³

2.4.2 Older person Cash Transfer Programme

The government protects the elderly through social protection initiatives like the Older Person Cash Transfer Programme. The older people make an age-set of the demographic strata and are increasing in number, they have over the years being isolated thus making them

⁷² Ibid

⁷³ Ward, Patrick, Alex Hurrell, Aly Visram .Nils Riemen schneider, Luca Pellerano, Clare O'Brien, Ian Mac Auslan and Jack Willis. "Cash Transfer Programme for Orphans and Vulnerable Children (CT-OVC), Kenya."(2010)

vulnerable. ⁷⁴It was first introduced in the country in 2005 after the OVC programme. Its main objective is assisting the older people from income threatening risks. It was among the agendas mapped out in the Kenya Vision 2030 development blue print. It further contributes to poverty alleviation and attainment of Millennium Development Goals. The programme assists in the reduction of shocks and provide relief from social and economic deprivations. Existing national contributory channels for the elderly include NSSF and NHIF.

2.4.3 Persons with Severe Disability Cash Transfer Programme

Later on in 2010 they introduced the persons with severe disability cash transfer Programme, with the aim of contributing to poverty eradication, improve the lives of those with disability and improve the likelihood opportunities for beneficiaries. All persons with disability have a right to social protection as stated in universal declaration of human Rights. The environment and social barriers tend to have a negative effect on persons affected with disability. Most of these people are usually abandoned and forced to take care of themselves despite their mobility constraints. ⁷⁵

2.4.4 Urban Food Subsidy Cash

The Urban Food Subsidy Cash started in 2011/12 to ensure that the vulnerable households have enough to eat throughout the year. It contributes to development among hence

⁷⁴ Mathiu,Philomena,and Elosy Kangai Mathiu.” Social protection for the elderly as a development strategy: A case study of Kenya’s old persons cash transfer programme.” In 111 International Conference of IESE on Mozambique: Accumulation and Transformation in a context of International Crisis’ Maputo,pp4-5.2012.

⁷⁵ Gooding, Kate, and Anna Marriot.” Including persons with disabilities in social cash transfer programmes in developing countries.” Journal of International Development: The journal of Development studies Association 21,no.5 (2009):685-698

contributing to alleviation of poverty. This is mostly experienced in most urban centres. There was a notable shift in consumption following the programme.

2.4.5 Hunger Safety Net Programme

It falls under the national safety net programmes that were introduced by the government under the National Safety Net Programme also known as *Inua Jamii in 2009*. The programme supports the most vulnerable households in arid and semi- arid lands. The programme targets over 31 % of pastoral communities in drought stricken areas. ⁷⁶Its main objective is promoting financial inclusion through cash transfers granted by international agencies and achieving food security. According to Maione and Carol Cash transfer increased food access and local economic resources since 2009. ⁷⁷ In some instances the government works with NGO's in implementation of programmes. KRCS, World Vision are amongst the organizations that are oftenly used in drought response in various parts of the country.

2.5 Impacts of Cash Transfer Programme

According to a journal report from ECHO, unconditional cash transfer gives the beneficiary the free will to purchase the services and goods that they need from the local market, this is unlike the in-kind transfer. ⁷⁸ Both conditional and unconditional cash transfer can have a positive and a negative impact to the people .The forms of modality include: cash transfer, in

⁷⁶ Merttens, Fred,Alex Hurrell, Marta Marzi, Ramla Attah, MahamFarhat, Andrew Kardan,and Ian Mac Aulsan. "Kenya Hunger Safety net programme monitoring and evaluation component." Impact Evaluation,Final Report. Oxford policy Management (2013).

⁷⁷ Maione, Carol. "Adapting to drought and extreme climate; Hunger Safety Net programme,Kenya." World Development perspectives 20(2020):100270.

⁷⁸ Idris, Iffat. Cash transfer platforms in humanitarian contexts. GSDRC Helpdesk Research Report, Birmingham, UK: GSDRC, University of Birmingham, 2017.

kind assistance, service delivery and voucher assistance. Flexibility is an important aspect in beneficiary protection, as different people tend to exhibit different needs at any given time, which further translates to the different cash spending habits. ⁷⁹

2.5.1 Positive impacts of Cash Transfer Programme

Cash based interventions contribute to the flow of money in the economy. Markets play a vital role in the livelihoods of the people, therefore market analysis should be conducted to identify and meet the needs of the people. During a humanitarian response, markets are used to meet short term desired objectives and support long term access to basic needs and their livelihood. ⁸⁰Comparison between voucher transfer and cash transfer indicated \$150 of indirect market benefits for each \$1 is equivalent provided to beneficiaries whereas conditional cash transfer programme generated more than \$2 of indirect market benefits for each \$1 provided to beneficiaries⁸¹.

According to World Bank (2014) the evidence demonstrated that in at least two developing countries, cash was most effective in achieving specific objectives. One of the best ways of meeting critical humanitarian needs is the use of cash transfer, it enables people to survive and aids in quick recovery following a disaster.⁸² In Kenya for instance the unconditional

⁷⁹ Bonilla, Juan, Kaitlin Carson, Gilbert Kiggundu, Michelle Morey, Hannah Ring Eleonora Nilesen, Gabriele Erba and Steven Michel. "Humanitarian Cash Transfers in the Democratic Republic of the Congo: Evidence from UNICEF's ARCC 11 Programme." American Institutes for Research Final Report (2017).

⁸⁰ Berg, Michelle, and Louisa Seferis. "Protection outcomes in cash based interventions: a literature review." Danish Refugee Council, UNHCR and ECHO (2015).

⁸¹ Doocy, Shannon, and Hannah Tappis. "Cash based approaches in humanitarian emergencies: a systematic review" Campbell Systematic reviews 13, no.1 (2017): 1-200.

⁸² High Level Panel Report 2015, "Doing Cash Differently" "Barder Owen." Doing Cash differently: How cash transfers can transform humanitarian aid." Report of the High Level plan on Humanitarian Cash transfers, ODI, London, September (2015).

cash transfer programme was effective in enabling beneficiaries cover most important households needs and school related expenses. This was observed through a research carried out by Ressler in Nairobi and Homabay counties.⁸³

The operating context of a cash transfer can significantly influence cost efficiency of running a programme. Technological advances like biometric identification, mobile money influences the cost efficiency of CTP, by a significant figure. It tends to increase the potential to reach many people faster and further reduce the risk of fraud and loss of resources, making the program to be more cost efficient⁸⁴

The initial setting up of CTP is resource intensive, but generally the overall marginal cost is cheaper making it cost efficient. ⁸⁵ One limitation of CTP is that it does not guarantee the quality of service being offered.⁸⁶ The programme cannot be able to address the legal or policy issues that constrain the livelihood or services.

As per the research conducted in Mexico, a Cash transfer Programme (PROCAMPO) was introduced to compensate farmers following the influx of cash crops prices. In the programme 70% of the beneficiaries utilized the money in purchasing inputs. ⁸⁷

⁸³ Ressler, Phyllis, and Stuart Gillespie. "The Social Impact of Cash Transfers." Regional Network on AIDS, Livelihoods and Food Security International Food Policy Research Institute (2008).

⁸⁴ Jacobsen, Katja Lindskov and Kristin Bergtora Sandvik. "UNHCR and the pursuit of International protection: accountability through technology?" *Third World Quarterly* 39, no8 (2018).

⁸⁵ Roelen Keetie, Stephen Devereux, and Dereje Kebede. "Evaluation of UNICEF Social Cash Transfer Pilot Programme in SNNPR, Ethiopia. Midline Report Final." (2017)

⁸⁶ Owusu –Addo, Ebenezer, Andre MN and Ben J. Smith. "Evaluation of Cash transfer programs in Sub-Saharan Africa: A methodological review." *Evaluation and program planning* 68 (2018):47-56.

⁸⁷ Sadoulet, Elisabeth, Alain De Janry and Benjamin Davis. "Cash transfer programs with income multipliers: PROCAMPO in Mexico." *World Development* 29, no. 6 (2001)

In the evaluation Report of the First Zimbabwean Cash Transfer Humanitarian Response, CTP was a critical source of household income as it was primarily for food, according to some beneficiaries it was directed to household goods, school fees and agricultural inputs. ⁸⁸

Social cash transfer was reported to have generally improved child's welfare and further eased economic pressure. In Kenya the 2013- 2014, Orphans and Vulnerable children (OVC) program reduced sexual debut by 42%. The program targeted the primary care givers of orphans and vulnerable children in order to promote the physical and psychological welfare. It further led to the general reduction by 36% and led to increase of food and health expenditure. There was a 30% decrease of sexual odds among adolescents and young adults.⁸⁹

The Cash Alliance Food Security and livelihood project in Somalia Evaluation report indicated that most beneficiaries believed that the CTP process was timely, clear and simple. This process was seen to stream line the programme creating a less burden for both organizations and beneficiaries. The mobile money transfer is efficient as it arrives in one or two days after the release of money. This was stated to lessen the opportunity for corruption and delay. It has further improved food security and resilience by providing people with opportunity to purchase food, and pay down debt. Making the beneficiaries resilient.

⁸⁸ Bailey, Sarah, Andrew Kardan, Helen Morris, Molly Scott, and Paul Harvey "Zimbabwe Cash First Humanitarian" (2017).

⁸⁹ Handa, Sudhanshu, Carolyn Tucker Halpern, Audrey Pettifor and Harsha Thirumurthy. 2014." The Government of Kenya's cash transfer reduces the risk of sexual debut among young people age 15- 25"

2.5.2 Negative Impact of Cash Transfer Programme

When examining cash transfer and in-kind distribution in terms of their cost, value for money and economic impact, it is cheaper to deliver cash than in-kind assistance. This is because the differences between their cost is quite high and can even go as far as being double or triple the cost of delivery. The use of voucher is also considered limiting as it has to be used on selected retailers compared to cash which tends to be more flexible. It has also been noted that in areas where cash is utilized, there's usually a change in the economy pattern. Aid agencies are likely not to be able to produce the exact amount of cash through in kind approaches given the wide range of goods that beneficiaries purchase such as debt repayment, land related and savings.

2.6 Impact of Cash Transfer Programme on beneficiaries in Kainuk

All the 384 (100%) responders interviewed accepted that the CTP had a positive impact on their livelihood as shown in the Figure 2.4 below. At least 21.6 % (83 People) declared that the program had minimum effect, whereas majority of the people 64.9% (249 people) stated that it moderately had an impact on their live while 13.5% (52 people) agreed it had a great impact. It was observed that after the inception of the programme, the predicted cash delivery improved strategic livelihood choices and stimulated productive investment into small business and hence growth into micro growth level. The level of household vulnerability also declined. The programme has stimulated agricultural production through investment in technology and productive assets and also increase own household labor allocation.

Cash transfer Programme has led to beneficiaries venturing into income generating activities. Any small amount of cash received improved livelihood choices. Predictable payments led to a greater impact. Cash transfer has assisted in the satisfying the poorest recipients amongst them, by generating a feeling of hope and a sense of security as they could now prioritize on their own needs. It has enabled the reduction or end of negative coping mechanism such as begging and sex working.

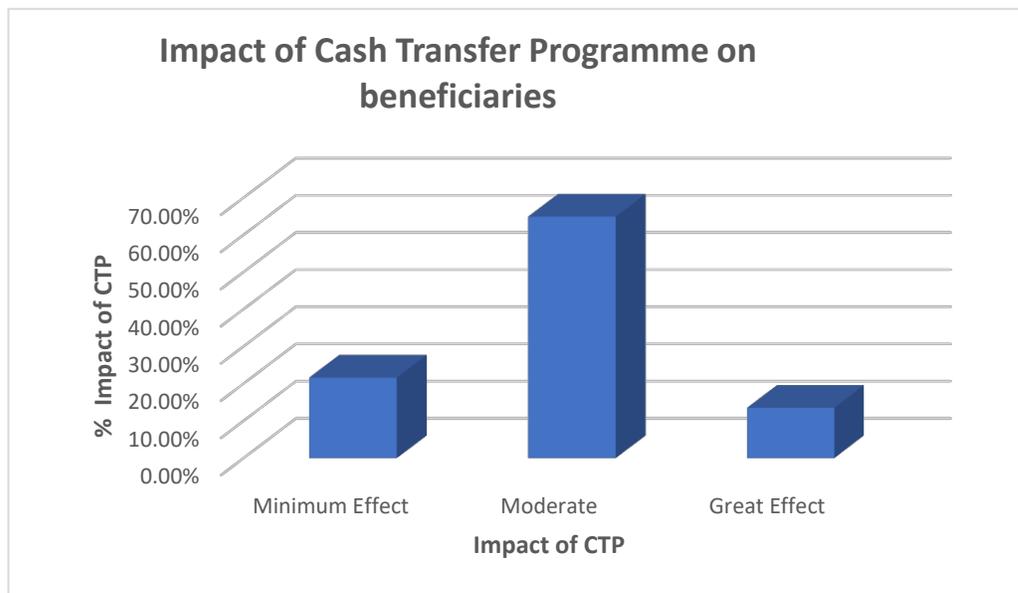


Figure 2.6 Impact of Cash Transfer Programme on Beneficiaries
Source Field Data (2020)

2.7 Cash Transfer Expenditure

According to Food Agriculture Organization, cash transfer have minor or little effects on the local markets in the country. ⁹⁰Cash Transfer did not create new markets although there was a marginal boost to the local business particularly during the payment days. Beneficiaries

⁹⁰ Food Agriculture Organisation. "The impact of Social Cash Transfer programmes on Community Dynamics in Sub Saharan Africa" May 2015

generally made purchases within their communities causing a surge in demand for particular goods. This led to purchase in goods in bulk. The beneficiaries became more confident in their credit worthiness as they could easily borrow money from different lenders or purchase household items and food and later pay after receiving the cash.

Regular cash transfer improved the social networks, as the beneficiaries could easily collaborate with others in the absence of basic needs. It also reduced the gap between the poor and the wealthy. The beneficiaries were able to join contribution based social structures that are within their status and reach like sacco, faith-based groups and community-based saving groups.

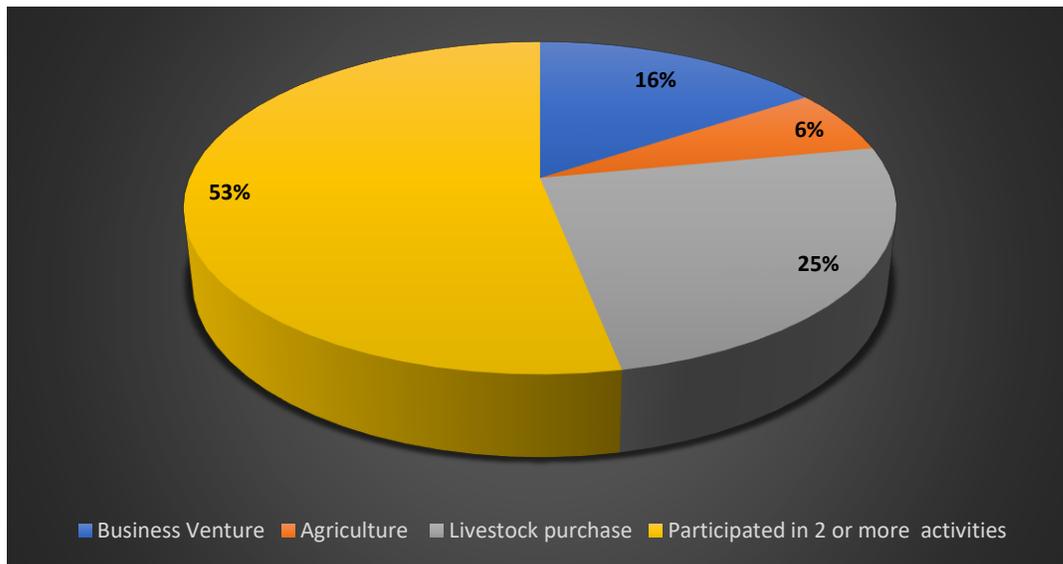


Figure 2.7 CTP Expenditure
Source: Field Data (2020)

As demonstrated in figure 2.7, it is clear that the beneficiaries spent their cash on various activities. About 13.5% of the beneficiaries ventured into business, 5.4 % into Agriculture,

13.5% livestock purchase, 21.6% participated in more than 2 activities whereas 45.9% of the responders stated that the cash received was used for their daily basic needs. From the findings it clearly indicated that most of the beneficiaries prioritized spending the cash received on Agriculture while some ventured into business.

A theme emerged from Focus Group discussions that CTP was not only efficient in meeting their basic needs but it also enhanced their social networks. For the programme to work many social forums were occasionally held to deliberate on the best way the programme could run and agree upon the guidelines that were to be adhered to.

Irregular and unpredictable payment reduced the positive attributes of cash transfer on beneficiaries in most programmes and prompted negative risk coping mechanism.

Cash transfer programme promoted school enrolment as some families could now afford to take their children to school. More children stayed in school leading to a reduction in child labor.

2.8 Mode of CTP delivery

The modalities of assistance include: cash transfer, in-kind assistance, service delivery and voucher assistance. This can further be delivered through E-cash, cash in hand E- Voucher. Markets play one of the key roles in the livelihoods of the people, therefore it should be taken into account when conducting a needs assessment and evaluation on how best it can be addressed.

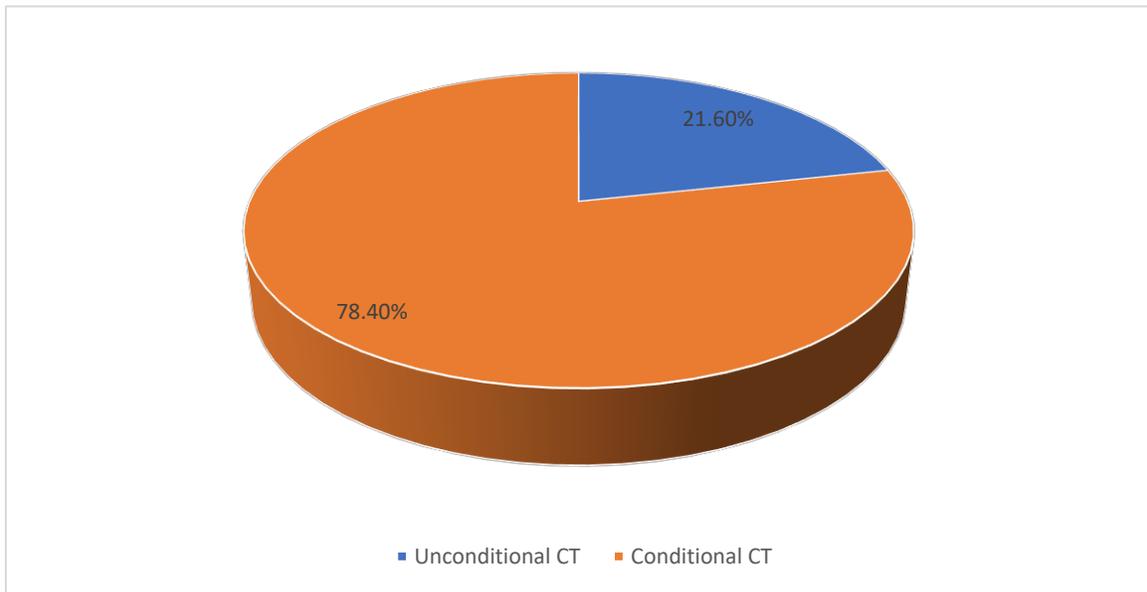


Figure 2.8 Forms of CTP preferred
Source: Field Data (2020)

Figure 2.8 indicates the type of aid delivery preferred, amongst the beneficiaries' 78.4% claimed that they would go for unconditional cash transfer as compared to conditional cash transfer which had a representation of 21.6%. There are two types of cash transfer; conditional cash transfer and unconditional cash transfer.

Unconditional cash transfer is best sought as it does not have restrictions attached to it for one to access the money, as long as one is qualified to be a beneficiary. Conditional Cash transfer main aim is to alleviate poverty by introduction of conditional welfare programs that are tied upon receiver's actions and accumulation of long term human capital as said by Handa and Davies.⁹¹ The existence of cash does not necessarily result in poverty reduction. Unconditional

⁹¹ Handa, S., Davis, B. (2006). (2006) The experience of Conditional cash Transfer in Latin America and the Caribbean. *Development Policy Review*, 24(5), 513-536.

cash transfer is handing out cash to particularly targeted beneficiaries without conditions or labor restrictions. According to Haushofer and Shapiro unconditional cash transfer are relatively cheaper to implement as compared to Conditional cash transfer due to the lesser monitoring of funds and how resources are generally being utilized. ⁹²Most NGO's have reduced the usage of UCT as its regarded as a passage of 'handout', which leads to dependency. However unconditional cash Transfer has successfully worked in some countries.

Regardless of the conditionality, Baird Ferreira stated that that CTP produce better results as compared to in kind donation.⁹³ In both Conditional Cash Transfer and unconditional cash transfer the end objective has to be always put in mind. In CCT the cash disbursement process has to be transparent. Conditions of the programme have to be clearly outlined and monitoring to be continuous. Baird further states that transparency in implementation encourages scholars to learn, minimizes corruption and brings clarity on how things are run to the beneficiaries.⁹⁴

2.9 Chapter Summary and Findings

This study found that Cash transfer programme has a socio-economic impact on the livelihood of beneficiaries. All the responders agreed that the programme was effective. This was evident on the activities that the beneficiaries enrolled in after inception of the program

⁹² Haushofer ,J.,Shapiro,J.(2006) The short term impact of unconditional cash transfer to the poor :Experimental evidence from Kenya. *The Quartely Journal of Economics* ,131(4),1973-2042

⁹³ Baird, S.,Ferreira,F.,Ozler, b.,& Woolcock, M.(2014). Conditional, Unconditional and everything in between: A systematic review of the effects of cash transfer programmes on schooling outcomnes. *Journal of Development Efectiveness*,6(1),1-43

⁹⁴ Son,H.(2008).Conditional cash transfer programs: An effective tool for poverty alleviation?. Philippines: Asia Development Bank

like agriculture, small scale business, school enrolment, improvement in social network, boost to the local economy and improve in household labor allocation.

In the collection of data a number of variables had to be considered like Gender, Age, and literacy level. These variables determine why beneficiaries' act the way they do or respond towards the programme and can also further influence future decisions of the programme. For instance the level of literacy will determine how the beneficiaries are bound to utilize cash upon receiving. A learned person is likely to make a decision from a knowledge point of view while uneducated person is likely to be disadvantaged as he might not know on what to prioritise on.

There two types of cash transfers: Conditional Cash Transfer and Unconditional Cash Transfer. In accordance with the research conducted it was found that the beneficiaries of Kainuk prefer Unconditional cash transfer as it has no restrictions. Cash transfers generally produce better results as compared to in kind distribution.

This chapter concludes by stating that the socio-economic impact of cash transfer programme to beneficiaries are similar across the world. As a result it leads to poverty alleviation and accumulation of long term human capital. To ensure a wider and stronger impact ;communication between stakeholders and beneficiaries has to be improved and also strengthen the complaints and feedback network, ensuring regular and predictable payment of cash to avoid the risk of getting into poor coping mechanism and lastly promoting stronger links between social and development programmes and services.

CHAPTER THREE
CHALLENGES FACED IN CASH TRANSFER PROGRAMME AT KAINUK,
TURKANA COUNTY

3.0 Introduction

This chapter will analyze challenges beneficiaries face during the cash transfer programme, by examining primary and secondary data and problems involved in accessing cash. Most of the primary data is through group and key informant discussion. The research will also look at the different modes of delivery and which one they prefer.

3.1 Cash Grants and Challenges Beneficiaries Face

Humanitarian actors address the needs of households which are most vulnerable by use of tools such as cash grants.⁹⁵ Also, a well-planned, targeted and designed social transfer programme can be used in reduction of household poverty. ⁹⁶ However, it has a number of challenges: some of the challenges faced included: delay in the funding process and cash payment, loss of programme identification cards and national identification card, lack of local partners with capacity, market distortion and inflation, misappropriation of funds, inadequate capacity and lack of multi sector assessment.⁹⁷

⁹⁵ CaLP, “The State of World’s cash Report: Cash Transfer programming in Humanitarian Aid ‘(CaLP, February 2018).

⁹⁶ Arnold et al., 2011; Cecchini and Madariaga. Conditional Cash Transfer Programme.” Can cash transfer have Transformative effects? ”

⁹⁷ ⁹⁷ CaLP, “ The State of World’s cash Report: Cash Transfer programming in Humanitarian Aid ‘(CaLP, February 2018).

According to Oduenyi, Chioma et al, eligible participants details omitted from payroll register and general discrepancies led to some vulnerable people being left out from the programme leading to irregular payout events.⁹⁸ Lack of proper monitoring framework to inform on the amendments that needs to be adjusted for the better working of the programme. ⁹⁹ Corruption and cases of fraud increased with the use of actual cash and manual system for payment and tracking clients as it posed as a risk. This further strengthened the need for security for implementing cash, staff and the money lenders involved in the pay- out events.¹⁰⁰

At least 88.7 % beneficiaries from the maternal and child health conditional cash transfer pilot programme in Nigeria reported that the operation was easy right from enrolment to the payment process, most complains were in the pay-out events which were tiresome and time consuming. Beneficiaries had to wait for long in order to get paid, however most of them expressed gratitude of the whole process and urged the government not to discontinue it. There was also reports of under reporting of the beneficiaries experiences. ¹⁰¹

According to Fizbein and Schady state some conditions are too complex for the vulnerable beneficiaries to adhere to hence excluding them from the programme benefits e.g health

⁹⁸ Oduenyi, Chioma, Victor Ordu and Ugo Okoli.” Assessing the operational effectiveness of a maternal and child health (MCH) conditional cash transfer pilot programme in Nigeria. “ MC pregnancy and childbirth 19, no.1 (2019): 1-12.

⁹⁹ Victoria CG, Aquino EM, do Carmo LM, Monteiro CA, Barros fc, Szwarewald CL. Maternal and Child Health in Brazil: Progress and Challenges. Lancet. 2011. 377: 1863 -76.

¹⁰⁰ McNabb M, Chukwu M, Salami M, Ojo O, Jega F. Assessing the feasibility and value of a pilot project using mobile applications and mobile money to enhance a maternal health conditional cash transfer (cct) program in Nigeria leading to the :2015.

¹⁰¹ Kruk ME, Kujawski S, Mbaruku G, Ramsey K, Moyo W, Freedman D. Disrespectful and abusive treatment during facility delivery in Tanzania: a facility and community survey. Health Policy Plan. 2014: 1-8.

services and education.¹⁰²Administrative capacity is considered as major concern in targeting. Most Cash transfer Programmes in Africa are usually implemented by Civil Society Organization (CSO), local governments strive to achieve the same level of results and errors are more likely to increase. ¹⁰³Delay in payment has been regarded as a major challenge by most beneficiaries across the world. As witnessed in the (Livelihood Empowerment against Poverty) LEAP project in Ghana, cash disbursement was so inconsistent and irregular making it difficult to plan on expenditure within the various households. Delay in funds causes problems for both beneficiaries and programme officers.¹⁰⁴

3.2 Accessing Cash and Challenges Experienced by beneficiaries in Kainuk, Turkana County.

As with any intervention strategy, the appropriateness of cash transfer depends on the emergency context. An area with robust market and cash delivery system already in place, functional infrastructure and relative security is suitable than a context without banking system, fragile markets and insecurity. Cash transfer are appropriate in contexts where demand failure prevent failure prevents people from meeting basic needs as they lack the capacity to purchase available goods. When the area has been surveyed to be low in supply then in-kind distribution is likely to be the best approach. However, the provision of cash response could trigger a supply response from traders.

¹⁰² Fiszbein Ariel, and Nibert R. Schady . Conditional cash transfers: reducing present and future poverty. World Bank publications, 2009.

¹⁰³ Johannsen (2009). Conditional Cash Transfers in Latin America: Problems and Opportunities. Manila: Inter-American Development Bank.

¹⁰⁴ Food and Agriculture Organisation (2013). Qualitative research and analyses of the economic impacts of cash transfer programmes in Sub Saharan Africa. Ghana Country case study Report. Oxford: Policy Management.

According to Harvey, cash transfer is appropriate when commodities are locally available to meet the beneficiaries’ needs, accessible and functionable markets, area is secure and safe and beneficiaries are allowed to play a role in informing decisions about the programme. As much as cash transfer programme has a number of positive impacts as analyzed in chapter 2 ,it also has it challenges. The research sought to identify the challenges experienced in accessing the issued cash and the challenges of the programme.

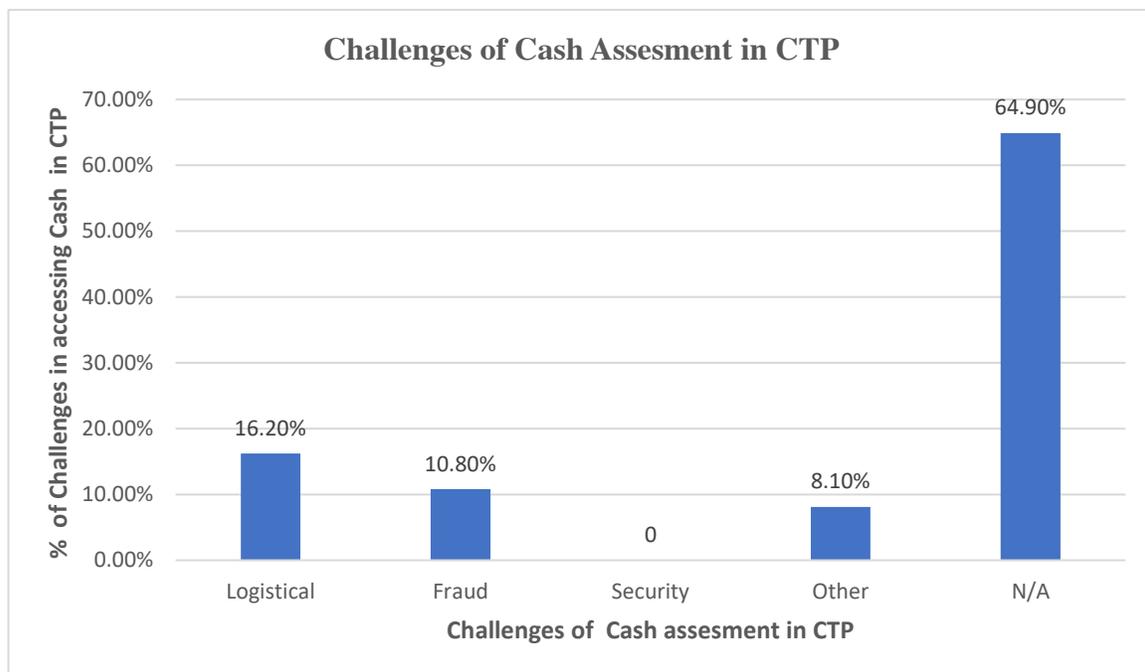


Figure 3.1 Challenges of Cash Assessment in CTP
Source; Field data (2020)

Figure 3.1 above shows that logistical constrain was the main problem with 16.2%, no security issues were recorded from the responders, fraud 10.8 %, while other minor challenges was represented by 8.1%. Majority of the responders (64.9%) did not experience any challenge in accessing the Cash. According to the respondent’s some of the challenges

experienced include: delay and uncertainty of payment dates, high commuter cost to the service provider, overcrowding at the reception during cash collection, disorganization on cash collection and cases of document falsification, loss of programme identification number or the national identification. The delivery mechanisms commonly used are the use of banks, traders (vouchers), cash in envelope and mobile money.

According to Mehdiabadi, as much as cash transfer is the preferred mode of aid delivery it also poses its own risk as compared to in kind distribution. High corruption related risks, procurement of goods and items, transport of goods, mismanagement of funds. ¹⁰⁵

The risk of diversion of cash can be reduced by using smart cards and mobile money agents to avoid the need of beneficiaries travelling to the distribution point and transport cost. Murray and Hove state that electronic - transfers are mostly applicable in areas where in kind aid or physical cash is not viable.¹⁰⁶ Cash transportation pose as a risk to staff and beneficiaries, when it's given as a one-off disbursement and at a disclosed location.

Targeting is the method of selecting beneficiaries who will be part of the programme. During targeting, corruption is a risk in the programme. Communities tend to collude with the community staff and choose beneficiaries who are less deserving, while some are known to demand for some amount of cash in exchange for a space in the project. However, in this particular project this has not been a major challenge. Most beneficiaries also complained that

¹⁰⁵ Mehdiabadi,W.and L. Adams(2008) Evaluation and review of the use cash and vouchers in Humanitarian crises. Echo.

¹⁰⁶ Murray, S. and Hove,F(2014) Cheaper,Faster, Better? A case study of New Technologies in Cash Transfer from Democratic Republic of Congo. Mercy Corps and Oxford Policy Management.

the process of targeting is long and time consuming, sometimes even ending up beating the purpose of service delivery. It involves registration and validation of the data collected before issuing of cash. During the collection of cash from service providers. Lack of proper and well-coordinated promotional education about the programme will lead to withholding of vital information by the beneficiaries. This further leads to choosing of beneficiaries who are not the most vulnerable in the community. Poor enrolment and recruitment of beneficiaries is likely attributed to inadequate engaging of beneficiaries in program implementation or poor community sensitization and interaction. It was clearly evident that some beneficiaries had little to no knowledge on what the programme is about and how it is run, they all knew about money.

Both in kind distribution and cash distribution are at a risk of theft and fraud. Majority of the beneficiaries in Kainuk, Turkana South prefer using electronic payment like mobile money as it can be traced ,the transaction can easily be examined in case of any irregularity. This further minimizes the loss of money and fraudsters. However, in most cases failure to produce identification material to the service providers always hindered the beneficiaries from accessing money. Some of them were too illiterate to comprehend how mobile money transfer works, they opted to use learned people who sometimes stole from them.

In voucher programme, beneficiaries are able to redeem their vouchers for a particular good or food with pre-agreed traders. According to Cabot voucher collusion creates a risk of diversion of funds through collusion of staff and traders in order to get cash from the

programme.¹⁰⁷ Some of the beneficiaries recommended the use voucher system as they said it was user friendly.

Beneficiaries are also likely to misuse funds by using it for the unintended purpose rather than on essential needs. This is however different from in kind distribution, where the beneficiaries are given what is considered essential for them at that particular moment

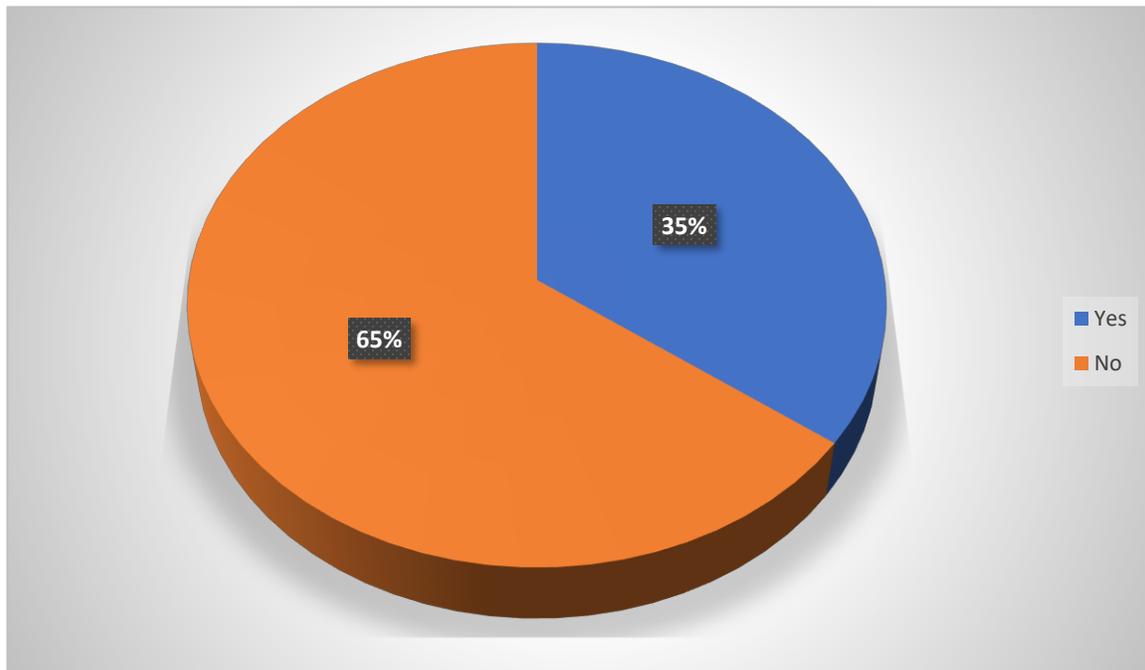


Figure 3.2 Accessing Cash
Source: Field Data (2020)

Figure 3.2 indicates that 35% of the people had a difficulty in accessing cash while 65% did not experience any hardship in accessing cash. Some of the respondents reported that the fund issued was inadequate and could not satisfy their basic needs and hence further exposing them

¹⁰⁷ Cabot Venton, C., Bailey, S and Pongraez, S.(2015). Value for money of Cash Transfers in Emergencies.

to budget shortfall. They suggested that the funds to be increased to cover the number of households.

3.3 Time Efficiency of Delivery

Figure 3.3 below shows that majority (97.3%) of the beneficiaries found that aid was efficient and it came in time, while 2.7% did not.

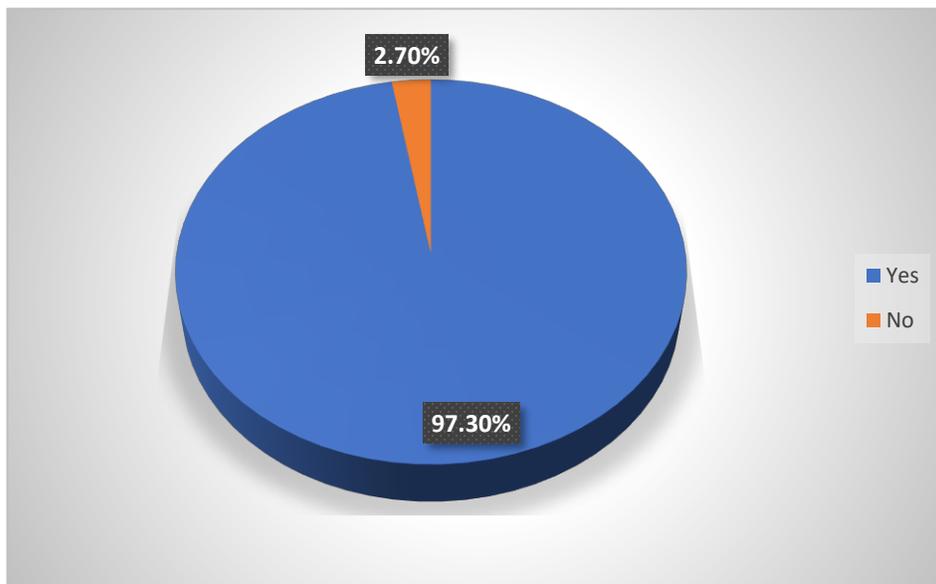


Figure 3.3 Time efficiency of Delivery
Source: Field Data (2020)

In some instances, it was reported that funds delayed, donors and signatories at various spots projected this to be due to approval of funds. When this happens communication ought to be clear and beneficiaries informed on the new changes and when the next disbursement is likely to take place. Some beneficiaries complained of funds delaying for two or more weeks from the expected days. The delay of payment as indicated in the cash transfer guidelines has multiple negative effects, affecting some beneficiaries. It exposes them to risk and further

interferes with the household's planning and budgeting. Another common problem reported was on the unpredictable dates of payment. The beneficiaries complained of not having a specific day in which the cash was set to be the paying day, sometimes it was bound to come early while other days it delayed.

3.4 Chapter Summary and Findings

This study found that as much as cash transfer is effective and has several impacts on beneficiaries it also has a number of challenges in terms of accessing the cash and cash transfer as a programme. Interview conducted indicated that logistical constrain was the major challenge in accessing the cash with 16.2%. Some further claimed they did not experience any challenge in accessing cash, as it was disbursed through mobile money transfer using the "M-pesa" platform. It was found several mobile money transfers agents are across the area making it easy for beneficiaries to conduct their transactions. Other challenges registered included; security and fraud. The use of E- transfer has shown significant reduction in theft and fraud cases, it has also enhanced privacy among beneficiaries.

Some of the Challenges of the Cash transfer as a programme include misuse of funds on what is considered as luxury. In using of voucher, collusion between traders and staff in order to get cash from beneficiaries and biased targeting.

Data collected from beneficiaries indicated that majority (97.3%) of the people found the aid to be efficient and it came in time, while others complained of having delays. The delay in cash delivery can lead to beneficiaries going back to negative coping mechanism. Innovative solutions are being introduced into the programme for cash transfer and verification identity

to reduce the commonly experienced risks. In conclusion the solutions to the challenges discussed in this chapter will be analyzed in depth in Chapter 4 which discusses measures on how to curb and improve the programme.

CHAPTER FOUR

MEASURES USED TO IMPROVE CASH TRANSFER PROGRAMME IN KAINUK, TURKANA COUNTY

4.0 Introduction

This chapter sought to access measures that can be used to improve Cash Transfer Programme and solutions to challenges being experienced, by examining responses and suggestions offered by beneficiaries and also look at secondary data.

4.1 Measures used to Improve Cash Transfer around the world

Cash transfer programmes has a positive impact to beneficiaries however policy makers should continue to hold evaluation measures so as to improve the programme and be able to achieve the objectives and goals intended. National governments always strive to ensure that cash transfer reach the targeted audience as per their chosen targeting criteria. Without the correct targeting method, policymakers risk excluding the poor households from the social program, and further enriching a well-off households. Some countries opt in using Proxy Means Test (PMT) for eligibility in screening. It collects data for household assets however it is quite expensive. In other areas the government does this by putting down pre-conditions necessary for receiving benefits.¹⁰⁸ According to an assessment conducted by Calp , analysis should be continuously done in order to provide management with sufficient information

¹⁰⁸ Cahyadi,Nur,Rema Hanna,Benjamin A.Olken,Rizal Adi Prima, Elan Satriawan, and Ekki Syamsulhakim."Cumulative impacts of conditional cash transfer programs: Experimental evidence from Indonesia." American Economic Journal: Economic policy 12,no.4(2020): 88-110

including recommendation to make an informed decision on the best modality of the programme. There should also be an exit and feedback strategy, this should be adopted as part of the programme closure activities, ensuring compliance ,adherence ¹⁰⁹ Social accountability is highly encouraged, it creates transparency in running of the programme and creation of channels that can be used to air out their grievances. It also involve community participation, it tends to create programme efficiency and strengthening social capital.¹¹⁰

4.2 Measures used by the government of Kenya to improve Cash Transfer Programme

Through the National Safety Net Program (NSNP), the Kenyan government has various programmes (Cash Transfer for PWD CT-OVC, HSNP, OPCT and UFSP) that it uses to reach the most vulnerable groups as discussed earlier. It was developed as a social protection programme established in 2013 to enhance and improve social protection delivery. It aims at alleviating human suffering and poverty reduction.

4.3 Measures and Solutions to Challenges for Cash Transfer in Kainuk

This research shows that despite Cash Transfer Programme having been a success it also has a number of challenges as seen in Chapter 3. The review of data collection helped to identify gaps (challenges) and proposed a strategy for a better and consistent programme. As much as most beneficiaries were grateful for the impact of cash transfer and the cash received, it is clear that the amounts issued was not enough to meet their basic needs.

¹⁰⁹ Hutton, Josephine, Shawn Boeser, and Floor Grootenhuys, "A review of Cash transfer Programming and Cash Learning Partnership (CaLP) 2005-2015 and beyond." The Cash Learning Partnership (2014).

¹¹⁰ Corbridge, Stuart, Glyn Williams, Manoj Srivastava, and Rene Veron. Seeing the state: Governance and governmentality in India. Vol. 10. Cambridge University Press, 2005.

As some households were bigger than others yet they all received a blanket amount of cash, as indicated by complaints raised by key informants. They further suggested that the cash to be issued should be in line with the size of the household. After the completion of the programme the issue was raised and the implementers agreed on how they can develop equity in the programme going forward.

Studies has shown that cash transfers are not necessarily designed to alleviate people from poverty in a short period. To some extent it induces laziness, while also promotes productivity and provide an income multiplying effect at both household and economy level. Since Cash transfer programme is regarded to create a sense of dependency by the beneficiary, cash transfer should cease immediately the normal income generating activities resume and market reaches the level of self-sufficiency. ¹¹¹Its purpose is to get the affected people through a crisis stage until normalcy is restored and they can be independent again. To avoid this the implementing team should have a clear outlined plan on how to breakout from the programme once it ends. They should be able to explain to the beneficiaries how long the programme is likely to take during the pilot stage, and how they are supposed to prepare for the exit, so as to avoid over dependency.

As the condition normalizes, the programme should shift more towards recovery and development activities that are geared towards long term sustainability within the community. Disaster preparedness or resiliency planning is a better coping strategy for repeated crises.

¹¹¹ Jones,N.,and M. Shaheen (2012) Transforming Cash Transfers: beneficiary perspectives on the palestinianal cash transfer programme – Part 2 . Case of the West Bank .ODI:London

4.3.1 Frequent use of mobile money transfer M-pesa

Expanding the use of mobile money made it easy for KRCS to reach beneficiaries in the most remote and hard to reach areas. It also reduces expenditure and cost, enabling prioritization of needs. Since payment is made against registered beneficiaries' database, money is able to reach the targeted audience. This improves transparency and accountability to the community and partners. Thus Transfer delivery mechanism should be improved to minimize on time and expenditure incurred by beneficiaries in cash collection. Payment points should be brought closer to beneficiaries so as to improve efficiency and reliability.

4.3.2 Capacity Building for Staff

Investors must set out a budget on capacity building while formulating a proposal, ensuring that the budget allocated caters for the required needs at all levels. It increases the community awareness and knowledge, supports monitoring and evaluation process as they can easily monitor the project indicators and thus become actively involved in the project. Programme implementers should capacity build the community so as to improve their knowledge and enable a deeper understanding on the beneficiary needs.¹¹² Agencies should also come together and invest in program awareness amongst themselves and encourage a cross cutting energy synergies. Linkages to be developed with other social programs that share the same social objectives and are geared towards the same goal in exchanging learning experiences and ideas so as to build the ability of project implementers.

¹¹² Barrientos, A. and D. Hulme (2008) Social Protection for the poor and the poorest: Concepts, Policies and Politics. Basing Strokes: Palgrave Macmillan.

Targeting should be improved to reduce both inclusion and exclusion errors, most vulnerable groups should also be offered support. ¹¹³ A strategy should be put in place for a targeting criteria that is not biased but fair to ensure the poor and most vulnerable in the community have not been included to be part of the programme.

Community volunteers, and leaders like the area representative ran the Cash transfer Programme. This enhanced community participation, reducing the risks involved in not including participants. The community's decision-making and monitoring role should be strengthened with clearly stipulated rules and regulations to maximize on the positive impacts of CTP.

Economic recovery and development is an advised after the local markets have re-establish themselves, and are at a point of meeting local demand. Cash transfer can be integrated or overlapped with financial education, life-skills training business planning and enterprise development during economic recovery in the transition.¹¹⁴

The modern technology has a led to an increase of easier and efficient methods in which beneficiaries can receive cash or improved options for policy and programme implementers to reach the vulnerable and most affected population. Direct cash through bank to direct line triggered saving culture and access to formal credit. There is minimal physical interaction with other beneficiaries when mobile money transfer is put in use hence, reducing

¹¹³ Ibid

¹¹⁴ OECD (Organisation for Economic Cooperation and Development) (2011) Perspectives on Global Development 2012: Social cohesion in a shifting world. Paris: OECD

opportunities for receiving added household goods or items, exchange of messages and continuous monitoring. This can further be counteracted by developing a policy on constant monitoring of the programme and an active complaints and feedback channel for the community to address issues being experienced during the project.

According to Jones, there's a range of social accountability mechanism that is directed to guarantee beneficiary feedback and oversight on the programme operations. Which is keen for implementers in strengthening the programme's effectiveness and accountability to vulnerable groups and population. Examples of such mechanism are complaints and feedback mechanism, community meetings, participatory monitoring and evaluation mechanisms.¹¹⁵

Cash transfer can also be linked with other humanitarian interventions and offer side services on thematic areas of the crisis. This could further magnify the project's impact and social protection objectivity. It could be attained through skills development designed to satisfy specific needs of the community people like business development, agricultural extensions, transferring of traditional resources with cash transfer that can be used to bring in more cash, assigning additional resources to increase the supply of local resources.

4.3.3 Financial Literacy Sensitization Awareness

Community or public awareness raising is a great investment and is key during project execution, therefore all participants both should be included to increase the free flow of knowledge, accountability and information, which is necessary for the running of the

¹¹⁵ Jones N., Samuels F., and Malachowska A. (2013). Holding Cash Transfer to Account: beneficiary and community perspectives. London:ODI

programme. Success stories and information should be communicated more widely through the local available media stations. Coordination should be aimed to be strengthened among development partners, NGO's and the authority.

There should be packages specifically tailored to support the maximization of cash transfer programme impact for the marginalized social groups in the community through financial literacy. Future rollout can be incorporated within a broader social protection strategy, which includes linkages to complementary forms of social assistance Example fee waiver, health insurance.¹¹⁶

Psychosocial support services including development of local community centers should be promoted to allow beneficiaries to meet and discuss issues of concern.

4.4 Chapter Summary and Findings

The chapter sought to seek measures that can be used to improve the cash transfer programme going forward. These measures were as a result of the challenges experienced by beneficiaries during the programme and what some beneficiaries felt could be done for a greater impact. Secondary data was also utilized to counteract the information gathered.

It was reported that majority of the beneficiaries wanted the cash to be increased particularly because some of the households felt that the cash was not sufficient for households with more

¹¹⁶ Selvester., K., L., Fidalgo and N Taimo (2012) Transforming Cash Transfer: Beneficiary and Community Perspectives of basic social Subsidy Programme in Mozambique. ODI: London

people. It was further suggested that it will be discussed on how harmonization of cash can be done in order to consider the size of the household.

Some of the measures suggested in the chapter included: capacity building for both staff and the community in regards to the programme to increase awareness on the needs of the most vulnerable. Citizen awareness was also suggested to be enhanced to improve information flow and communication. Coordination among development partners and international partners to be encouraged to develop a stronger programme governance framework. A more tailored package to be formulated for maximizing the impact of cash transfer programme, on specific marginalized group in the community. Transfer delivery mechanism can also be improved to minimize time and expenses incurred by beneficiaries. Targeting to cut down on errors that come from poor targeting and offer assistance to the most vulnerable groups.

In conclusion it can be noted that as much as cash transfer programme has been adopted and embraced well with different stakeholders, NGO's and the government, other methods of aid delivery should be still be used depending on the situation at hand. For CTP to be highly effective continuous monitoring and evaluation should always be conducted and focus to improve the programme adopted.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The purpose of the research was to investigate the Socio- Economic Impact of Cash Transfer Programme in the livelihood of beneficiaries in Kainuk, Turkana County. This Chapter will discuss objectives tackled in the study by examining summary of key findings, conclusions and recommendations that will be necessary in improving Cash transfer Programme.

5.1 Summary of Key Findings

5.1.1 Effectiveness of Cash Transfer Programme on the livelihood of Kenyan Beneficiaries

According to objective one of the study; effectiveness of Cash Transfer programme on the livelihood of beneficiaries and forms of cash transfer being administered in Kainuk, Turkana County. It was established that all the beneficiaries found the programme to be effective and it had a positive impact on their way of life. As they ventured into various activities like; business, agriculture, livestock purchase and a mixture of all the mentioned activities. They could now easily manage to afford their daily basic and household needs, contribute to the development of local economy amongst others. The main purpose of cash transfer is to alleviate poverty and accumulation of human capital, this was further observed from the data collected. Most beneficiaries acknowledged that the programme had moderate effects on their lives. Age, gender and literacy level are among variables to be considered in the collection of data as they define why people do what they do hence influencing how the programme affects

them. In Kainuk County majority of the beneficiaries preferred unconditional cash transfer compared to conditional cash transfer, as it does not have restrictions tied to it.

5.1.2 Challenges experienced in Cash Transfer Programme at Kainuk, Turkana County

Objective two of the study focuses on the challenges experienced in Cash Transfer Programme in Kainuk, Turkana County. Logistical constrain was found to be the major challenge being experienced by beneficiaries according to the survey conducted during data collection. Other challenges included: insecurity, misuse of funds, delay in payment and inadequate cash are among the common challenges reported. Most beneficiaries reported that the aid was efficient, it came in time. Delay in receiving of the cash is likely to lead negative coping mechanism like prostitution, theft, going into debt etc.

5.1.3 Measures used to improve Cash Transfer Programme in Kainuk, Turkana County

The last objective discussed in Chapter Four on measures that can be used to improve Cash transfer programme in Kainuk. As per the objective it was suggested that the implementers should consider issuing cash based on the size of the household rather than using the blanket method of equal amount to each household. Information sharing and communication was considered an important aspect in citizen awareness on what the project entails, how it is beneficial to the community and what the expected outcome from it. For the programme to be successful, it was emphasized that coordination among different stakeholders is to be enhanced for it work well. CTP should be tailored to improve inclusion and exclusion errors that easily occur during targeting.

5.2 Conclusion

In order to ensure a stronger impact is made, communication between stakeholders should be done in order to be improved, strengthen the complaints and feedback by establishing toll free communication lines to report any feedback through the line. Timely payment should also be observed to avoid the risk of negative coping mechanism.

In chapter Two the study indicated that as much as cash transfer programme has a number of impacts, it also has its challenges. These challenges can counteract with measures that can improve the programme if adopted in time and efficiently solved.

In conclusion, it's necessary to include other methods of aid delivery like in kind distribution of food and supplies to complement cash transfer. This should be based on the situation at hand. During the programme continuous monitoring and evaluation should be observed for positive results.

5.3 Recommendations

A number of measures have been discussed to improve the Cash transfer programme in Chapter Four. While such measures have increased CTP accessibility there are still areas of improvement. Some of the measures discussed and their recommendations include:

- The study showed that although people were receiving CTP in Kainuk the problem was that it was said to be substantial for the large families. Government to increase the cash disbursed.

- Time efficiency- Time lines should be adhered to, ensuring that all the activities are undertaken within the stipulated timeframes. Communication is also key in this stage as dates for disbursement should be communicated in time.
- Community involvement. Active members of the affected community should be part of the committee, as they play a major role in the success of a programme. They give opinions and suggestions that are viable in implementing the procedure, as they have knowledge of the culture and religious beliefs.
- Improving of targeting needs to reduce any errors that are as a result of biasness or carelessness. Targeting to be done in a manner that is inclusive of the most vulnerable people in the community.
- Community awareness raising, should also be inclusive of everyone in the community for easy gathering, flowing of information and transparency. Citizens who are benefiting from the programme should take the initiative of learning about the programme and its expected outcome, accountability channels and feedback mechanism.
- Coordination to be strengthened among development partners and international NGO's. All participating actors should be able to identify and deliver on the assigned role. They should also occasionally held joint progress meetings, so that they can all be familiar with issues at hand and the general progress on the project.
- Implementers should ensure that the programme adopted is keen enough to address the issues at hand and ensure the targeted people needs are met.

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APPENDICES

Appendix i: Semi- structured interviews

Dear Respondent,

My name is Chebett Norah. I am currently pursuing a Master's Programme in International Studies at the University of Nairobi. I would like to invite you to participate in my research study on the impacts of Humanitarian aid on beneficiaries by filling the questionnaire below.

The purpose of the research is to determine the forms of Cash Transfer administered, investigate challenges faced in accessing Cash and to access the measures that can be used to enhance the Cash Transfer Program. Further it will enable me to fulfill my graduation requirements.

Your involvement in this research project is voluntary. You may decline altogether, or leave blank any question you do not wish to answer. There is completely no risk in participation. Your responses will remain confidential and anonymous. Data from this research will be secure and reported only as a collective combined total for research purposes. Thank you for your assistance in this important endeavor.

Bio- data Section –A

(Tick the category you fall under)

1. Age:

- below20years
- 20- 25 years
- 25-35 years
- 45-55 years
- Above 55 years

2. Education Level:

- None
- Primary
- Secondary
- College
- University

3. Sex:

- Male
- Female

Section B

1. Has your life changed after the Cash Transfer Program?

- Yes

No

2. If yes describe how-----

3. To what extent has CTP impacted your life?

(1 indicating the least effects while 5 the most)

1

2

3

4

5

Not at all

4. Which are some of the socio-economic activities you have engaged in after the enrolment of program?

i)

ii)

iii)

5. Have you faced any challenges while accessing Cash?

Yes

No

6. If yes what type of challenge?

Logistical

Natural

Network

Others (specify)

7. Which mode of delivering aid do you prefer being utilized?

Conditional

Unconditional Cash Transfer

8. Do you find the aid effective? (comes in time)

Yes

No

9. If Yes explain why?-----

10. Has there been a change in participation in labor market by members of your household?

I managed to invest the money and start up a business after the Program.

I bought farm equipment's and started farming.

- I started keeping livestock.

11. Any suggestions on how you think CTP can be improved .-----

12. What can be done for cash Transfer Program to contribute to the enhancement of social wellbeing of beneficiaries?

10 Any other comment -----

Appendix ii: Focus Group Discussion Guide

1. How is Cash Transfer programme effective to the beneficiaries of Kainuk.
2. What are some of the social benefits of CTP to beneficiaries?
3. The Economic benefits of CTP to beneficiaries.
4. Measures of solutions being faced by beneficiaries.
5. Challenges experienced in accessing the cash.

Appendix iii: Key Informant Interview

Date of Interview:

Name of Key informant: (Optional)

Title:

Gender:

1. Cash Transfer Use

- a. Are beneficiaries trained on how to access the money?
- b. How do beneficiaries access the cash? What are some of the requirements
- c. Does the programme monitor how beneficiaries spend the money?
- d. Has the programme increased or reduced vulnerabilities. If so in what ways?

2. Programme Operation

- a. How does the programme operate?
- b. What is your role in the programme? Explain
- c. How often is the cash offered? Is it sufficient
- d. Do you find the programme effective?

3. Socio-economic effects of Cash Transfer Programme

- a. How has the programme improved the beneficiaries' lives?
- b. Do you think the beneficiaries have been empowered through the program? In what ways.
- c. Challenges faced in the whole programme?

Appendix iv: NACOSTI Research Permit

 <p>REPUBLIC OF KENYA</p>	 <p>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION</p>
Ref No: 683701	Date of Issue: 22/September/2020
RESEARCH LICENSE	
	
This is to Certify that Miss. Chebett GOLDY Norah of University of Nairobi, has been licensed to conduct research in Turkana on the topic: SOCIO-ECONOMIC IMPACT OF CASH TRANSFFER PROGRAMME ON THE LIVELIHOOD OF KENYAN BENEFICIARIES for the period ending : 22/September/2021.	
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	Verification QR Code 
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