



Implementation Constraints of Unconditional Cash Transfer for Elderly Persons: Experiences and Lessons from Kajiado County, Kenya

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Abstract: *Unconditional Cash Transfer (UCT) has been identified by most developing countries as a significant strategy for improving the socio-economic livelihoods of elderly persons. This strategy has received ample consideration from scholars, policymakers, and international organizations since the 1990s, however, in Kenya, it has picked the momentum in the last decade. Despite its significance to elderly people, the program has experienced constraints during its implementation. Most studies on UCT programs seem tilted towards evaluating their impacts while neglecting the arguments surrounding the constraints impacting the implementation process. This paper aims to analyze and critique these constraints. A descriptive research design was used and elderly persons were targeted as respondents. The sample size was 102 respondents. Simple random sampling was used. The study used questionnaires and interviews as the main data collection instruments. Data was analyzed using quantitative and qualitative methods. Quantitative data were analyzed using descriptive and inferential statistics. Qualitative data analysis was transcribed verbatim into themes. The study found that the implementation of elderly persons' unconditional cash transfers is affected by constraints such as community participation, misappropriation of resources, and the capacity of implementers to a greater extent. However, different delivery mechanisms of unconditional cash transfers may pose barriers for intended participants, such as spending time and having the mobility to collect cash at a payment point. The paper recommends the adoption of friendly digital innovations to offer solutions for inclusive processes as well as sensitize the beneficiaries on ways to access cash and how to effectively utilize it.*

Keywords: *Implementation, Constraints, Unconditional Cash Transfer, Elderly Persons, Kenya*

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1. Introduction

Globally, cash transfers especially to vulnerable populations including the elderly are emerging as key interventions for social protection. Various studies such as (Skovdal et al. 2014; Handa and Davis 2006; Adato and Bassett 2009; and Arnold et al. 2011), have found that unconditional cash transfer (UCT) programs enhance a regular income for vulnerable households to boost the

health and developmental outcomes of vulnerable population in the global south. Over 45% of the world's population benefits from social protection programs by governments and other development agencies (ILO, 2017). Cash Transfer (CT) has been recognized as a social protection tool for poverty reduction and financial protection for vulnerable individuals and households (Browne, 2015). According to Standing (2008), income

transfers addressing poverty and economic difficulties are not a dominant perception held by experts, politicians, and donor agencies. However, evidence suggests that a regular and reliable transfer of cash to households with elderly persons has a strong and positive effect on the welfare of the beneficiaries.

Amaranthe & Brun (2018), aver that CT programs were first designed and implemented in Latin America. Mexico's Progresa (Progress) program was the first CT experience in 2011, to improve elderly people's education and healthcare and transfer resources to the country's poor (Baird, 2014). After the successful Mexican experience, other Latin American countries such as Colombia started to develop their own CT programs for human capital development and poverty alleviation. Since its creation, the program has been shown to increase families' basic consumption by more than 15%. Other program achievements include reducing elderly people's malnutrition and elderly people's labor and increasing school attendance, especially among secondary school students (Turner et al. 2010).

As of 2015, over 71% of the world's population had not received the full range of benefits stemming from child and family benefits to old-age pensions (ILO, 2017). In this paper, the authors focus on the implementation constraints of Unconditional Cash Transfer (UCT) for elderly persons. UCT is a form of cash payment given to financially challenged populations without requiring anything in return or favor, in this case, elderly persons. Ottie-Boakye (2020) notes that despite its low recognition under the Millennium Development Goals (MDGs), it was adopted and used as a tool for poverty reduction under the Sustainable Development Goals (SDGs).

Over the past two decades, UCT programs have gained prominence and approval as a tool for poverty reduction around the globe. Barber and Gertler (2010) noted that in Mexico, UCT has the potential to empower beneficiaries, women in particular, by enabling them, through access to information and resources, to demand their right to health care. Many other governments in developing countries for instance, gradually use this as a strategy to reduce vulnerabilities in health, education, and poverty among the affected populations (Browne, 2015). Scholars such as Fusein et al. 2017; and Gaarder, 2012), argue that if poverty is what bars poor households from investing more in human capital, then the offering of cash without restrictions is the panacea. As such, conditionalities associated with cash transfers are criticized.

In the case of elderly persons, UCT is aimed at improving their livelihoods and health needs (Holzmann & Hinz, 2005). Various actors are involved in the implementation of the UCT programs including the traditional social institution's state actors, Non-Governmental Organizations (NGOs), International NGOs (INGOs), and bilateral donors. As the COVID-19

pandemic has come to dominate economic and social policymaking, UCT was on the top of the list of social protection responses in many African countries during the initial phases of the pandemic in 2020 (Gentilini et al. 2020).

2. Literature Review

In this paper, we argue that if individuals have not planned well for old age, it becomes a contributor to poverty, and poverty contributes to creating or aggravating poor health in old age (Gentilini et al. 2020). Health is thus, an important vulnerability factor that can lead elders and their households to critical poverty and hasty them to sell household assets and pay for assistive devices or leave paid employment to take care of an elderly household member. We argue that despite its impact on the welfare of the elderly people, not much has been done to reduce the barriers to effective implementation processes. Studies have acknowledged the influence the implementation process has had on the effectiveness of UCT. However, few studies explicitly focus on the design and implementation aspects that can minimize the barriers UCTs (Bastagli et al., 2016).

In Bangladesh, Mannan (2010) highlights malpractices, abuses, corruption, and leakages of resources in social pension undermining program benefits. Evaluation of Bangladesh's old-age pension showed that it was highly affected by corruption from state officials handling the programs. In India, Murgai (2017) found that the social pension Karnataka and Rajasthan, states identified widespread petty corruption, where paying small bribes to the postman and government officials were reported, while beneficiaries reported receiving much less than they were entitled to or no pension at all. DIFD's (2017) study noted that in Yemen, despite UCT funds increasing beneficiaries' self-esteem and dignity, a minority of individuals felt stigmatized by it experiencing a loss of dignity. The main constraint is that even when UCT is a livelihood opportunity for them, they feel overburdened by the givers of the funds. Additionally, there are few options for an exit strategy for such programs, hence, compromising the sustainability of the intervention.

Social protection can improve development plans with the rise and institutionalization of national development agenda among people to great interventions in the government for vulnerable groups. The efficiency of UCT program implementation programs in Africa can be influenced by the proper management of resources for the growth of economic welfare. However, challenges facing implementations included lack of proper planning, political instability, and bureaucracy among management teams. Ajulor (2016) noted that the imposition of government policy can be altered by different implementations of UCT among civil servants on development programs. Hiola & Rama (2017) explains that the UCT program's implementation can be

influenced by organization, interpretation, and application. Dialoke and colleagues argue that Africa has no problem with policy formulation, but with policy implementation and the inability to involve the target beneficiaries in the policy and implementation processes (Dialoke, Ukah & Maduagwuna, 2017).

In Ghana, for instance, UCT programs for the elderly have been implemented successfully for over 15 years. In Kenya, there is growing awareness of the importance of including the elderly in UCT programs. The implementation of UCT programs is a useful tool for personal achievement or success, however, most beneficiaries are experiencing challenges in rolling out social protection interventions designed against institutional policy. Stakeholders believe in the preparation of a policy framework for successful economic welfare.

Uprety (2018) noted that social protection systems face various constraints in addressing the needs of eligible beneficiaries. Such constraints include beneficiary awareness, and verifying resources utilized for service delivered. Shirin (2018) notes that payment mechanisms can enhance service given as they end up facilitating erroneous payments, reducing congestion problems at the banks, ineffective supervision and monitoring between the government departments, and finally the paying bank leading to delivery problems. In Uganda, Ggoobi (2016) found that the implementation of policy on UCT failed due to the neglect of the rural areas and the design and planning of policies without proper management thus, undermining the capacity of local intellectual resources to act on local issues.

In the Kenyan context where the UCT program for the elderly persons is implemented by the government, elderly persons are targeted through the use of village

chiefs, elders, and especially elected committee members, who are not paid for their work and who have other duties and activities to accomplish. The implementations of UCT programs depend on government structures laid down. Ezeani (2016) argues that the UCT program aims to reduce poverty by providing welfare programs without any conditions on the receivers' actions while addressing income as a key social determinant of health in low- and middle-income countries. However, as Oino et al. (2015), noted that despite substantial resources being allocated to developing and maintaining programs for vulnerable groups relatively little is known about how these programs are sustained and what factors lead to their failure. This paper there presents the constraint affecting the effectiveness of the UCT program for the elderly in Kajiado County.

3. Methodology

A descriptive research design was used in this study. A descriptive research design was used and elderly persons were targeted as respondents. The sample size was 102 respondents. The Data was analyzed by use of SPSS version 25. Simple random sampling was used. The study used questionnaires and interviews as the main data collection instruments. Data was analyzed using quantitative and qualitative methods. Quantitative data were analyzed using descriptive and inferential statistics. Qualitative data analysis was transcribed verbatim into themes.

4. Results and Discussion

The study was interested in understanding the constraints faced by elderly persons during the implementation of unconditional cash transfers.

Table 1: Constraints influencing the Implementing UCT for Elderly Persons

Constraints	Frequency	Percentage (%)
Not at all	77	25.8%
Slightly	149	49.8%
Very Much	73	24.4%
Total	299	100.0%

Note: (Field survey, 2021)

Analysis in table 1 above shows that over 50% of the respondents agreed that they were slightly affected in their economic welfare because some were not aware of the program. However; others were not much affected possibly those who had enough education in the program. From the findings, only 25.8% were not affected but the

rest over 60% agreed they were affected by the implementation of the unconditional cash transfer program. This is evidenced by the report of women group leaders who said over 60% of women suffer to get registered. Report to the key informant, women suffer more because for us women to be registered we face a lot

of harassment including sexual harassment from the chiefs and other officers named withheld. The report further reported women to lack enough information as seen by another 20% saying they are not sure.

4.1 Implementation Constraints

Implementation constraints are barriers that inhibit the effectiveness of UCT programs. Scholars have argued that certain implementation mechanisms pose barriers to participation (Holmes & Scott, 2016), and there can be diversions from designed processes, errors, and

difficulties with implementation outcomes (Gelders, 2018). Thus, affecting the quality of implementation (Hypher & Veras Soares, 2012). Some studies have found that the capacities of implementers may hinder or enhance the effectiveness of UCT programs (Sabates-Wheeler et al. 2015). The study sought to establish the constraints facing the implementation of unconditional cash transfer by asking the respondents the following aspects. Table 2 presented the results.

Table 2: Challenges of implementing UCT

Strength	N	Percent
The capacity of the Implementers	77	25.8%
Participation	149	49.8%
Availability of the Resources	73	24.4%
Total	299	100.0%

Source: (Field data 2022)

The results indicated that 149(49.8%) of the respondents agreed that the participation of all stakeholders and especially the beneficiaries affected the uptake of the UCT program. During interviews with participants, it was revealed both men and women are involved when receiving the cash however, not much during the designing and planning of the interventions, thus affecting the sustainability of the UCT program. Whereas only 25.8% were not affected by the capacity of implementers to run the UCT activities well. About 24.4% of the respondents explain that the availability of resources for the overwhelming cases of elderly persons affected the effectiveness of the UCT program in the study area. However, it was noted during key informant interviews that during the registration of beneficiaries' women face several challenges. One key informant said that: *“Women suffer more because for us women to be registered we face harassments including sexual harassment from the chiefs and other officers” (Female Key Informant, 72 years)*. It was also reported that since most women say within the household, they do not access adequate information on UCT.

Despite the meagre resources allocated to elderly persons, some feel that it is enough to meet the bare minimum needs. The reason behind this is that, before the UCT program, they didn't have any sources of income, but there is some relief after the rolling out of the UCT program. One of the participants said that: *“Mimi ninaridhika na pesa tunapewa”* implying that I

get satisfied with the money we are given. Fifty percent (50%) of the respondents reported that the cash they receive slightly changed their economic welfare. From the above findings, we argue that the effectiveness and inclusiveness of the UCT determine its sustainability, which prompts the need for a better understanding of the underlying mechanisms and processes of implementation. Effectiveness and inclusiveness are dependent only on the design of the UCT program, and the capacity and knowledge of implementers.

4.2 Misappropriation of Unconditional Cash Transfer

Studies have shown that the UCT program can lead to poverty reduction (Skoufias & Di Maro, 2008; Handa et al., 2013; Devereux et al., 2006). This implies that the investment of scarce national and/or donor resources into UCT programs will be worthwhile. However, while some scholars maintain that beneficiaries utilize their UCT appropriately, others think they misuse it (Peppiatt et al., 2001). In this paper, the misappropriation of UCT was considered to be a key issue in this study on the economic welfare of elderly persons. Studies have shown that risks of cash transfer programs include diversion or theft of funds, corruption in the selection of beneficiaries and the transfer of cash, and collusion in corruption by government staff. The study inquired how the beneficiaries utilized the UCT received from the government. The analysis of the findings was presented in table 3.

Table 3: Use of Cash Received from UCT

Use cash	N	Percent
Food (water Included)	83	50.9%
Personal effects	3	1.8%
Blankets	6	3.7%
Savings	4	2.5%
School Fees	15	9.2%
Health care for the Family	17	10.4%
Personal Effects Such as soap	19	11.7%
Transport	16	9.8%
Total	163	100.0%

Source: Field data (2022)

Table 3 above showed that most respondents that is 83(50.9%) use their cash to buy food and water. The balance they use to buy commodities like personal effects, blankets, transport, and personal effects. From the findings, the elderly persons use almost all the money to cater to basic needs but no money to save. Therefore; there is a need for the government to increase the number of unconditional cash transfers for the elderly persons in Kajiado County. Findings observed from studies such as Kimosop (2013); Mannan (2017), Sakunphanit and Suwanrada (2016), and Nepal Central Bureau of Statistics (2004) on UCT were that cash transfers helped members in meeting medical expenses of self and household members, for the case of Kajiado county, however, the beneficiaries currently can access free medical cover for inpatient and outpatient through NHIF. The FGDs with members of Kajiado County aimed to establish the extent of utilization of funds received and noted that a majority of the unconditional cash transfer beneficiaries spend their money on food, though the money is not sufficient to last long. During FGD discussions, one of the participants said that:

You know we elderly are poor and therefore our major concern is to have food on the table. A greater part of the money we receive is used to buy the necessities such as food, water, and rent. But one clear thing is that the amount given is insufficient to fully meet some of these needs. (Female participant, 68 years).

For Naitore (not her real name):

“We appreciate the money given but we wish that the government could now increase the amount that the cost of living is very high and everything is expensive. “Olé Ntutu (Not his real name) in one interview with other unconditional cash transfer beneficiaries a male respondent narrated that:

Once I get the cash transfer money, I pay Ksh.. 2000 to a hotel frequently, which is where I eat until the money is over then I can eat on credit. I

use the balance to pay rent and debts” (Source: field survey, 2021).

From the above findings, it is evident that though the money is not enough, the beneficiaries can meet some basic needs. This also debunks some of the myths build on the suspicion that people living in poverty do not know what to do with money and spend it on luxury or ‘temptation’ goods (Swinkels, 2021). However, a vast body of knowledge debunks this idea that the poor cannot be trusted to use cash wisely and points to the fact that most cash transfers are spent on nutrition, education, health, and productive assets and activities (Ansell et al., 2017). During interviews in FGDs, it was, however, shared that some beneficiaries misuse the cash, wasting it on impulse purchases such as alcohol and drugs, thus affecting their livelihood negatively. However, studies show that the misappropriation associated with UCT is no greater than those associated with in-kind assistance (Gordon, 2015). It was revealed that there are cases of corruption from some government officials during enrolment into the program. As Chene (2010) found, while cash transfers are fungible and can be used on social goods such as food, health, education, and/or anti-social goods including alcohol and drugs), this fungibility does not necessarily undermine the intended social protection objectives of the UCT programs.

To mitigate the misappropriation of UCT, Holmes (2009) argues that innovative design and implementation can be used for delivery mechanisms, drawing on what has been done in other countries. For example, in Ethiopia, Somalia, and Afghanistan, reliance on the existing forms of money transfer mechanisms including remittance organizations were effective and safe methods of delivering cash to beneficiaries, even in insecure areas. However, due diligence is needed to avoid working with agents associated with fraudulent activities such as money laundering. DFID piloted a mobile phone cash transfer scheme in 2012 in four districts of Afghanistan in response to a severe drought in the previous year. An evaluation of the project revealed that the M-Paisa system was a reliable option to transfer cash to the rural

and urban poor in a conflict situation like Afghanistan. This is applauded by the World Bank (2016) which noted that the evolution of technology has provided favorable

4.3 Community Participation

In this paper, community participation is the process of engaging and involving every stakeholder in program implementation and the community should take the lead in the whole process. We argue that the participation of stakeholders is key to ensuring that programs have their desired impact. Therefore, the extent of involvement

conditions for the use of cash transfers since e-payments improve transparency, reduce leakage, and decrease costs.

especially for the beneficiaries in designing, planning, implementing and monitoring, and evaluating the program determines the sustainability of such program. When the respondents were asked whether they participate in community participation in unconditional cash transfer the result of their response is shown in table 4 below.

Table 4: Community participation by designing an unconditional cash transfer program

Community participating	N	Percent
Agree	335	47.4%
Not sure	103	14.6%
Disagree	269	38.0%
Total	707	100.0%

Source: Field data (2022)

The results showed that 335(47.4%) agreed that the design of unconditional cash transfer is well-articulated to cover every need of the respondents but also a great number disagreed that 269(14.6%) and others are not sure whether it is good or not. During interview discussions with the focus group, the discussion shared that the design of unconditional cash transfers does not favor elderly persons since they get problems accessing healthy food.

From the discussions and interviews with the study participants, it was revealed that UCT is not designed well to cater for elderly person’s needs. However; the field findings show that unconditional cash transfer is To reduce participation constraints, there is a need to prevent claims of unfair targeting. The criteria employed for selecting beneficiaries should be well-publicized through community meetings, public posting, and even on social media platforms. As also emphasized by Mercy Corp International, communities should have the opportunity to help define the targeting criteria of beneficiaries in the program. Beyond, implementation, there is a need for program implementers to consider the most appropriate and convenient methods for beneficiaries to provide feedback about the effectiveness of the program.

good enough to enable elderly persons to improve their socio-economic welfare benefits on time. The UCT beneficiaries also disagreed that the UCT program does not enable elderly people, especially female elderly persons to take part and contribute to the community and social events. These findings tend to contradict the findings of Fultz and Francis’s (2013) study on cash transfer programs in Brazil, Chile, India, Mexico, and South Africa which noted that UCT programs alleviate poverty for many households of elderly persons. This could be a result of differences in the implementation design, amount of cash being disbursed, high levels of corruption, the environment, and the prevailing economic situation in the countries mentioned.

4.4 Institutional Constraints to Unconditional Cash Transfer

Despite UCT experiencing a surge in popularity over the last decade in many countries including Kenya, as they have the outstanding potential to promote inclusive development outcomes by reducing inequality, alleviating poverty, and providing social protection (Swinkels, 2021), institutional challenges affecting UCT have greatly affected the delivery of the program. Table 1 presents challenges affecting UCT programs including weak ownership, poor management of development projects, lack of conceptualization approach and lack of cooperation among management and employees, personal characters and beliefs among individuals, and complex technical interdependencies in policy-making.

Table 5 Institutional challenges affecting unconditional cash transfer

Challenges	N	Percent
Weak ownership of stakeholders	3	1.8%
Poor financial management for development plans	83	50.9%
Poor conceptualization approach	6	3.7%
Lack of cooperation among management and employees	19	11.7%
Personal characters and beliefs among individuals	16	9.8%
Complex technical interdependencies in policy-making consideration.	17	10.4%
Conflict of interest	4	2.5%
Employees discrimination	15	9.2%
Total	163	100.0%

Source: Field data (2022)

Analysis in table 5 above showed that most respondents agreed that most institutional challenges were poor financial management for development plans 83 (50.9%), Lack of cooperation among management and employees 19(11.7%), Complex technical interdependencies in policy-making consideration 17(10.4%), Personal characters and beliefs among individuals 16(9.8%), Employees discrimination 15(9.2%), Conflict of interest 4 (2.5%), Lack of conceptualization approach 6(3.7%) and weak ownership of stakeholders 3(1.8%). From the findings, poor financial management skills for development plans affected elderly persons most. Marston & Grady, (2014) argue that UCT programs need to be timely and sustained over a long period to address the structural factors driving chronic poverty. As also noted by Oino et al. (2015), it is sustainability that makes the difference between the success and failure of interventions. In this paper, we round up by supporting the theory underpinning the UCT program that states that the poor and, in this case, the elderly persons are rational actors and that easing cash constraints will result in increasing the use of public services without the need for conditions (Arnold et al. 2011).

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5. Conclusion and Recommendations

The authors conclude that the UCT program is an effective social protection strategy for development, despite its demerits in terms of its inability to meet the needs of elderly persons inclusively it can help in addressing deep-rooted poverty and social exclusion in communities. UCT programs can be used in promoting the socio-economic welfare of elderly persons. However, different delivery mechanisms of UCT may pose constraints such as spending time and having the mobility to collect cash at a payment point to intended participants, Additionally, UCT payment systems especially electronic require higher levels of literacy/numeracy than conventional transfer mechanisms. The paper recommends the adoption of friendly digital innovations to offer solutions for inclusive processes but also poses specific constraints such as mobile phone access and digital literacy for mobile money. Special attention should be paid to the elderly to ensure their participation and security when designing a program using e-transfers. Additionally, there is a need for diversification of programs that can meet the diverse needs including the health of elderly persons.

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