

**DETERMINANTS OF THE EFFECTIVENESS OF CASH  
TRANSFER PROGRAMMES ON THE LIVELIHOOD STATUS  
OF THE URBAN POOR: A CASE OF KOROGOCHO SLUMS,  
NAIROBI COUNTY, KENYA**

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## DECLARATION

This Research Project Report is my original work and has not been presented for academic qualification in this or in any other university.

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Date.....

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This Research Project Report has been submitted for examination with my approval as the University supervisor.

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## **DEDICATION**

This Research Project Report is dedicated to my dear parents Mr. Jim Njoroge and Mrs. Jane Njoroge for their invaluable love and great desire to see me excel in higher academic heights.

## **ACKNOWLEDGEMENTS**

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>CBT</b>	Community Based Targeting
<b>CCTs</b>	Conditional Cash Transfers
<b>CFF</b>	Cash for Food
<b>CT</b>	Cash Transfer
<b>CTP</b>	Cash Transfer Programme
<b>DfID</b>	Department for International Development
<b>ESCOR</b>	Collective efficiency in small scale industry
<b>GoK</b>	Government of Kenya
<b>OVC</b>	Orphans and Vulnerable Children
<b>UCTs</b>	Unconditional Cash Transfers
<b>UNICEF</b>	United Nations Children's Fund
<b>USAID</b>	United States Agency for International Development

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## ABSTRACT

Kenya faces a number of pressing challenges, including lack of peace and security, high unemployment, and recurrent drought, which puts millions of Kenyans at risk of hunger. Due to a combination of factors, including consecutive droughts, post-election violence, low food grain production, and global food price hikes there has been a significant increase in food prices in Kenya, sparking a food crisis in 2008–9. In January 2009, the government of Kenya declared the country's food crisis to be a national disaster where according to government statistics, an estimated 9.5 million people were at risk of starvation, with 4.1 million of these living in urban informal settlements. The Korogocho slum is the fourth largest informal settlement in Nairobi, after Kibera, Mathare Valley, and Mukuru Kwa Njenga. It is made up of 8 villages, Grogan A, Grogan B, Gitathuru, Highridge, Korogocho A, Korogocho B, Kisumu Ndogo and Nyayo and is located in the Kasarani Division, in eastern Nairobi, approximately 11 kilometres from the central business district. Cash Transfer programmes advance an exciting new vision of social justice in Kenya which recognizes that caring for society's most vulnerable members is a collective responsibility to be shared by a country's government, local citizens, and the international community. This has led to a steady increase in the government's budget allocation to CT programmes. The programme in the area under study however does not guarantee an improvement in the livelihood status of the beneficiaries as its effectiveness is determined by a number of factors. The purpose of the study was to analyse various determinants of the effectiveness of the Cash Transfer Programmes with Korogocho as the case. The objectives of the study were to establish how the gender of the recipient, establish how the level of education of the recipient, determine how the size of the household and determine how the number of income earners in a household determine the effectiveness of the programme on the livelihood status of the urban poor. It is hoped that the results of the study will inform the design of future Cash Transfer Programmes and gender sensitive projects. A descriptive survey research design was used on a sample of 322 household heads arrived at using Krejcie and Morgan's sample size estimation table and who were selected through stratified random sampling from a target population of 2000 households. Data collection was done by the use of questionnaires and interviews were conducted. The data was analyzed by the aid of Microsoft Excel and Statistical Package of Social Scientists Program (SPSS). The following statistical measures were used to draw inference from the responses of the respondents: percentages, frequency counts, correlation coefficient, and chi-square tests. The study had a response rate of 84%. The findings of the study revealed that gender of the recipient, size of the household, and the number of income earners within a household has a bearing on the use of the cash. The level of education was found to not play a big role since the amount did not offer much flexibility in spending choices and also because the recipients were pretty much faced by similar situations. The study established that the beneficiaries felt that the cash transfers had to a great extent improved the household wellbeing. The study recommends for the transfer amount to be increased due to the high inflation and increases in food prices. Additionally, it is recommended that the amount be conditioned on its use whereby if one does not use the transfer for the benefit of the household as a whole, they then are removed from the programme. It would also help if the transfer amount was indexed on the size and the level of vulnerability of the household.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1. Background of the Study**

Cash Transfers encompass a range of instruments (e.g. social pensions, child grants or public works programmes) and a spectrum of design, implementation and financing options. The field of cash transfers encompasses a diversity of transfer types (conditional and unconditional cash transfers for example); development objectives; design and implementation choices; and financing options. Conditional Cash Transfers (CCTs) require certain actions from recipients (e.g. ensuring children's school attendance or antenatal care) while Unconditional Cash Transfers (UCTs) are without requirements attached. Appropriate design will depend critically on context, including political economy constraints. CTs are often targeted at the poorest households and at sections of the population that are regarded as vulnerable (DFID, 2011). They are now considered by most donors and humanitarian agencies to be an appropriate part of the emergency response toolkit and are appropriate in most contexts where markets are still functioning and supply conditions are appropriate. All cash programmes aim to increase the purchasing power of disaster-affected people to enable them to meet their minimum needs for food and non-food items; or to assist in the recovery of people's livelihoods. Modest but regular income from cash transfers helps households to smooth consumption and sustain spending on food, schooling and healthcare in lean periods without the need to sell assets or take on debt.

The current generation of cash transfers was pioneered by Latin American countries in mid 1990's, who also built in best-practice monitoring and evaluation. In these countries, cash transfers have had a measure of success in fighting poverty and in most cases the beneficiaries are required to meet a set of conditions to get the transfer. The conditions can range from being light (as in Brazil's Bolsa Familia) to being extremely time-intensive, especially for mothers (as in the Oportunidades programme in Mexico) (IDEAs Policy Brief No. 3/2011). Brazil's Bolsa Escola program emerged from a long history of local level conditionality programs. Throughout the 1990's many local community's implemented programs which had welfare transfers conditioned on school attendance. Mexico implemented a federal CCT program in 1997. Progresa, renamed Oportunidades, was modeled on the Brazilian experience. The program provided cash and in kind benefits to households conditional upon children regularly attending

school until the age of 18, and regular visits to health centers for the entire family. Originally covering 300,000 households, it expanded to over 2.5 million by the year 2000. (Abelsohn, 2011)

Because of the perceived success of these transfers in Latin America, cash transfers, both conditional and unconditional, have proliferated in countries of other developing regions. The best-documented case of cash aid is the 'Cash-For-Food' (CFF) programme administered by the UN Children's Fund (UNICEF) in the 1983–85 famine in Ethiopia. It was recognized that, even if sufficient food aid was received from abroad, this might not reach all of the population in need of assistance in time. The aim of the CFF programme was to enable the affected population to secure food supplies from areas of surplus. In Sudan, cash was distributed to internally-displaced people in Nyala, western Sudan, during a severe famine in 1984. Immediately following the distribution, local food prices increased dramatically because existing grain supplies were unable to meet the sudden demand. However, the increased demand coupled with the assurance that cash distributions would continue attracted traders from surplus areas, and led to a rapid and regular flow of grain into the area, with prices soon returning to reasonable levels. In Ghana, ActionAid used cash distribution in 1994 in Bawku West District in response to widespread food insecurity stemming from declining agricultural productivity, high population density and irregular rainfall. The agency's emergency 'Food Security Programme' involved cash transfers to 1,000 households identified as the most vulnerable within the population.

Again in the 1990s, a number of 'safety-net' programmes were established in Mozambique, Namibia and Zambia as part of a research project funded by ESCOR, a component of the UK's DFID. In Mozambique, a CT programme called GAPVU (Gabinete de Apoio à População Vulneravel) was established in 14 towns targeted at war-affected and disabled people, who received the equivalent of £16 per person per year (around \$22); In Namibia, there was a social pension representing the equivalent of £192 per person per year (about \$270), provided to all citizens over 60 years of age; and a CFW project in the drought-affected Western province in Zambia, in which earnings varied by district, according in part to the number of participants (Peppiatt et al., 2001).

In 2004, the then Vice President of Kenya, Hon. Moody Awori, suggested the introduction of a cash transfer program as a way to meet the needs of the country's increasing number of orphans

and vulnerable children (Bryant, 2009). The concept had been discussed in a number of forums by a wide range of organizations and was generating increasing support. A first version of a national action plan for orphans and vulnerable children was developed that same year and was followed by the establishment of a national steering committee for actions. The development of the first version of this plan was sponsored by the Ministry of Home Affairs and also, World Bank, DfID, USAID and UNICEF (Pearson & Alviar, 2009). The programme implemented in the specified area of study in Unconditional Cash Transfers where the cash payments are done through the mobile phone technology so as to reduce costs and leakage, as well as promote financial inclusion of the poor. This is done by establishing a unique identifier for recipients and putting the payment instrument directly into the hands of recipients.

The study however focused on the CTPs that are offered to the urban poor. In particular, the study used the Korogocho informal settlements as a case. The Korogocho slum is the fourth largest informal settlement in Nairobi, after Kibera, Mathare Valley, and Mukuru Kwa Njenga. It is made up of 8 villages: Grogan A, Grogan B, Gitathuru, Highridge, Korogocho A, Korogocho B, Kisumu Ndogo and Nyayo and is located in the Kasarani Division, in Eastern Nairobi, approximately 11 kilometers from the central business district. It is estimated to house between 100,000 and 120,000 people on 1.5 square kilometers of land owned by the Government of Kenya. The total number of households has been enumerated at 18,537. It borders the largest dumping site in Nairobi – the Dandora dumping site – posing environmental health and security risk for the residents and surrounding settlements.

## **1.2. Statement of the Problem**

CT programmes being implemented in Kenya with close collaboration between the Government and a group of key Development Partners, especially UNICEF, DFID and the World Bank have come a long way since their inception. The Government's contribution to the financial resources made available for the implementation of the CT programmes has increased from a low level when the programmes were initiated to a point where its contribution currently is virtually equal to that of the donors. Budget allocation to CT-OVC programme has, for instance, increased almost 12-fold between 2005/06 and 2008/09, from US\$ 800,000 to over US\$ 9 million respectively while the allocation to the CT programme for the Elderly has increased 138-fold

from an annual budget allocation of Ksh 4 million in 2006 to Ksh 550 million for the 2009/10 financial year (Ikiara, 2009). Although CT programmes are a valuable tool for reaching the poor, they are not guaranteed to achieve any particular goal. They should not be seen as the silver bullet in eradication of poverty as there are many other factors in play. Despite the increase in budget allocation, the livelihood status of the beneficiaries seemed to not have improved because the cash received is not always put to maximum use. Its use is left to the beneficiary's discretion and may be influenced by a number of factors. Korogocho slum unlike say Mukuru kwa Njenga is far from the city's major industrial area meaning there is less formal sector economic activity and more reliance on the casual labour market.

### **1.3. Purpose of the Study**

The purpose of the study was to analyse determinants of the effectiveness of cash transfer programmes on the livelihood status of the urban poor. The study used Korogocho Slums as its case.

### **1.4. Research Objectives of the Study**

The objectives of this research were to:

1. Establish how the gender of the recipient determines the effectiveness of Cash Transfer programmes on the livelihood status of the urban poor.
2. Establish how the education level of the recipient determines the effectiveness of the Cash Transfer programmes on the livelihood status of the urban poor.
3. Determine the extent to which the size of the household determines the effectiveness of Cash Transfer programmes on the livelihood status of the urban poor.
4. Determine the extent to which the number of income earners in a beneficiary household determines the effectiveness of Cash Transfer programmes on the livelihood status of the urban poor.

### **1.5. Research Questions of the Study**

The research was guided by the following research questions:



1. How does the gender of the recipient determine the effectiveness of Cash Transfer programmes on the livelihood status of the urban poor?
2. How does the education level of the recipient determine the effectiveness of Cash Transfer programmes on the livelihood status of the urban poor?
3. To what extent does the size of the household determine the effectiveness of Cash Transfer programmes on the livelihood status of the urban poor?
4. To what extent does the number of income earners in a household determine the effectiveness of Cash Transfer programmes on the livelihood status of the urban poor?

### **1.6. Significance of the Study**

It is hoped that the findings of this study will contribute in various dimensions and to various people. First, it is hoped that it contribute to the knowledge base on the design of the CT Programmes for use by the Government and its development partners. As a result, the Government and its development partners can develop more effective CT programmes that will positively enrich the livelihoods of the beneficiaries. Thirdly, the beneficiaries of the CT programmes in Korogocho will be in a position to express their views on the measures that should be implemented in order to enhance the efficiency of the CTPs in which they participate.

### **1.7. Limitations of the Study**

Korogocho is the study site for a major demographic and health surveillance system that has been in operation since 2006. Residents in the area are highly accustomed to being questioned about their lives and receive regular visits from researchers investigating a wide variety of topics. This means that over time respondents have learnt what interviewers are expecting to hear and sometimes give standard answers to familiar questions. This was overcome by use of triangulation; both interviews and questionnaires were used to collect the data.

### **1.8. Delimitations of the Study**

The study was delimited to Korogocho slums. The population was further sampled to get a representative sample. The results of the study will however be generalized to all participants of the CT programmes in the area of study.

### **1.9. Assumptions of the Study**

The study was based on the following assumptions; there are various determinants of the effectiveness of the cash transfer programs offered within Korogocho slums, there are measures that can be implemented to enhance the effectiveness of CT programmes and thus positively impact on the livelihoods of people living within the Korogocho slums and that the identified respondents in the area under study will co-operate with the researcher and answer questions raised to them truthfully and fearlessly.

### **1.10. Definition of Significant Terms used in the Study**

<b>Alleviating destitution</b>	Protecting the living standards of people
<b>Beneficiary household</b>	A household selected and enrolled into the programme having signed the programme agreement
<b>Cash Transfer Programme</b>	A programme where organizations provide cash funding for sustainable beneficiaries
<b>Cash Transfers</b>	Direct, regular and predictable non-contributory cash payments that help poor and vulnerable households to raise and smooth incomes
<b>Determinant</b>	Factors that affect the use of cash received from the programmes
<b>Education level of the recipient</b>	Highest level of education attained
<b>Effectiveness</b>	Use of the Cash received from the programme for purposes aimed at improving the livelihood status
<b>Eligible household</b>	An identified household verified by the enumerators as having met the programme selection criteria
<b>Enrolment</b>	Families registered in the CT programme
<b>Gender of the recipient</b>	Male or female
<b>Size of the household</b>	Number of persons living under the same roof
<b>Household Representative</b>	This is the head of the household and one who is designated to collect the cash from the service provider/s

<b>Livelihood status</b>	The ability to support one's existence
<b>Number of income earners</b>	Number of people in a household getting an income from other sources, besides the cash received from the programme
<b>Poverty</b>	The state of not having enough food for consumption, not owning assets (as defined by the community and used for targeting)
<b>Recipient</b>	The person who receives the money on behalf of the household
<b>Size of household</b>	Number of people in a household meant to benefit from the programme
<b>Social Protection</b>	Programmes concerned with preventing, managing, and overcoming situations that adversely affect people's well being
<b>Urban Poor</b>	People living in informal settlements that are vulnerable and susceptible to various risks for example food shortages and displacement

### **1.11. Organization of the Study**

The study is organized in five chapters. Chapter one is made up of the following subsections: background of the study, statement of the problem, aim of the study, research objectives and questions, significance, delimitation, limitation and assumptions of the study. Chapter Two is the literature review and it explores empirical literature that is in line with the objectives of this study. Chapter three is the research methodology which outlines the following: the research design, target population, sampling frame, data collection methods, data analysis techniques, instrument reliability and validity and research ethical issues. The study will be both quantitative and qualitative. Chapter Four covers data presentation, analysis, and interpretation. Descriptive and statistical analysis will be carried out in chapter four. Chapter Five gives the summary of findings, discussions, conclusions and recommendations.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

The literature review section outlines and analyses published articles and journals written by accredited scholars and researchers with reference to the topic that is being studied. In this particular case, the literature review examines the following sections: CTPs and urban livelihoods, determinants of the effectiveness of CT programmes, measures of enhancing CTPs effectiveness to positively impact on urban livelihoods and the conceptual framework.

#### **2.2 Cash Transfer Programmes and Urban Livelihoods**

Cash transfer programming is one form of humanitarian response which is used to address basic needs and/or to protect, establish or re-establish livelihoods or economic productive activities (Adato & Bassett, 2012). According to Fiszbein, Schady and Ferreira (2009), all cash programmes aim to increase the purchasing power of disaster-affected people to enable them meet their minimum needs for food and non-food items; or to assist in the recovery of people's livelihoods. While governments must take primary responsibility for their citizens in disaster situations, the Movement is often called upon in humanitarian crises to provide assistance to those in need. Movement responses have traditionally focused upon the provision of in-kind assistance, i.e., giving people specific items to replace what they have lost or what they need. However, cash transfers can assist populations affected by disaster particularly where employment, income, livelihood or economic production opportunities have been lost. Unlike in-kind assistance, cash transfers allow recipients to obtain goods and services of their choice directly from local providers and service providers (ICRC, 2007). CTs have been driven by a number of interlocking factors, including the strong evidence base from Latin America of positive experiences with conditional cash transfers, advocacy by civil society actors, increasing acceptance of the need for social assistance for those seen to be particularly vulnerable and a desire to find alternatives to emergency relief that has continued for decades in contexts such as Ethiopia and Northern Kenya. They are seen as having the potential to help reduce annual emergency appeals, reduce people's risk to disasters and resilience in the face of shocks,

reducing the need for relief and as having the potential to be expanded during times of crisis to help people cope with disasters.

### **2.2.1 Conditions of Urban livelihoods**

A Worldwide consultative Forum in 2000, led to the formulation of the Millennium Declaration of 2000 that formulated eight Millennium Development Goals that generally target to reduce poverty by the year 2015 through many dimensions while promoting gender equality, education, health, and environmental sustainability. Among the targets in reaching the MDGs is target 11 to improve sustainably the lives of at least 100 million slum dwellers by the year 2020, while providing adequate alternatives to new slum formulation. To achieve the above target, it is inevitable that governments have to redefine their strategies of housing the urban poor who according to the most recent estimates are 900 million people (Garau et al., 2005). Among this will be the need to redefine their building standards to reflect the realistic need of the poor, recognize the urban poor as active agents and not passive beneficiaries of development; improve good governance; support and enact pro-poor policies; mobilize resources for development; and empower local action. In large part, the answer to improving the lives of 100 million slum dwellers lies in the constraints imposed by the regulatory framework created and operated by governments and the terms and conditions imposed by formal sector financial (Adato & Bassett, 2012)

By the mid-20th century, three out of 10 people on the planet lived in urban areas. At that time and over the following three decades, demographic expansion was at its fastest in cities around the world. Cities offer human beings the potential to share urban spaces, participate in public and private events and exercise both duties and rights. These opportunities enable human beings to produce goods, trade with others and get access to resources, culture, and various forms of riches and well being due to the societal values cultivated and the defined modes of governance. Today, half of the world's population lives in urban areas and by the middle of this century all regions will be predominantly urban.

According to current projections, virtually the whole of the world's population growth over the next 30 years will be concentrated in urban areas and it is estimated that by 2030 all developing regions, including Asia and Africa will have more people living in urban than rural areas

(Dunne, Lusch & Carver, 2011). Although many countries have adopted an ambivalent or hostile attitude to urbanization, often with negative consequences, it appears today that this worldwide process is inevitable. It is also generally positive, as it brings a number of changes some of which are: in the employment sector, from agriculture-based activities to mass production and service; in societal values and modes of governance; in the configuration and functionality of human settlements; in the spatial scale, density and activities of cities; in the composition of social, cultural and ethnic groups; and in the extension of democratic rights, particularly women's empowerment. More people and more poor people now live in urban areas than rural areas globally. Urban poverty numbers are in many places larger and are usually growing faster than rural poverty numbers. World Bank estimates, for example, indicate that about a quarter of urban residents in developing countries are poor.

In Kenya, vulnerabilities of urban poor differ from those living in the rural areas due to their dependence on a monetised economy, high cost of food and basic services, a range of environmental and health hazards, substandard housing and tenure insecurity, and exposure to crime and violence. They are also faced with a number of social problems such as unemployment, school drop-out, illicit brewing leading to drunkenness, sexual exploitation of women and girls, child abuse, and a high prevalence of HIV and AIDS. Dependence on markets for sustenance contributes to specific deprivations among the urban poor who are required to buy essential goods that are free or cheaper in rural areas. Urban dwellers may benefit from services such as electricity and health that may not be available in rural areas, but need to pay for these, increasing the pressure to earn more money so as to pay for these services (ICRC, 2007)

### **2.2.2 Background of the Cash Transfer Programme**

UNICEF and the GoK started implementing the Pilot CTs for Orphans and Vulnerable Children (CT-OVC) in 2005. In the context of high HIV and AIDS rates, the pilot programme aimed to encourage the adoption/fostering of orphans, reduce poverty and promote household investment in health and education. The pilot was experimenting with a conditional and unconditional transfer comparison. Households would either receive additional income for health and education expenses conditional on children going to school and members visiting health centers' or households receive additional income for these expenses but there's no official requirement to

invest in these social services.

A UN Human Settlements Programme (UN-HABITAT) states that Nairobi has some of the most dense, unsanitary and insecure slums in the world with almost half of the population living in over 100 slums and squatter settlements within the city, with little or inadequate access to safe water and sanitation. Migration to the cities, fuelled with the hope for a better future, has caused and still is causing the establishment and growth of informal settlements in Kenya. Despite the expectations to improve one's life, the population of these settlements mainly remains poor and lives in miserable conditions. Slum-upgrading as an answer to this problem has been tackled in different ways, but often with little success (Schmidt, 2008).

The cash transfer initiative in Korogocho was part of a larger response to what was perceived to be an emerging crisis driven by high initial levels of vulnerability and poverty mixed with rising prices and stagnant incomes, it was part of a wider urban slum livelihoods programme. The principal argument for the project was that price increases could lead to catastrophic consequences but action needed to be taken immediately, because by the time the consequences were empirically identifiable, it would be too late. Between December 2007 and December 2008, prices of key commodities had risen substantially, with maize meal in particular rising by 133% and maize grain by 99%. Prices of services had risen as well, with fuel prices increasing by 19% (firewood) to 92% (electricity), and water increasing by 113%. At the same time, incomes in almost every employment category fell by up to 28% on average. Jobs were harder to find, and wages fell. The lowest fall was in formal wage labour (a 2% fall), and the highest in more precarious livelihoods, such as firewood collection (a 28% fall). Increasing prices and falling incomes resulted in various coping strategies. Many households reduced their food intake, others reduced the quality of their food intake and others increased their use of risky livelihoods, for instance prostitution and children scavenging. As a result children were taken out of school, households relied increasingly on gifts and credit, and some households split (Oxfam GB, 2012). The programme's overall objective was to improve the food and livelihood security of the most food-insecure households in Nairobi's informal settlements by increasing their immediate access to food and developing longer-term initiatives to improve their access to food and income security. It came about following the January 2009 declaration of the food crises as a national disaster by the GoK (Ikiara, 2009)

Oxfam, Care International (Kenya), and Concern Worldwide commissioned research which indicated that there was a humanitarian crisis unfolding in the slums of Nairobi, where families were finding it increasingly difficult to meet their basic everyday needs. The dramatic hike in food prices was having a major effect on nutritional intake among the poorest families in these areas, including Kibera, Mathare, Korogocho, Mukuru Kwa Njenga, and Deep Sea and as part of a larger co-ordinated programme in Nairobi, Oxfam GB and Concern Worldwide developed a joint programme to address this urban crisis (Oxfam GB, 2012). In the past, it has been normal for aid agencies to distribute food to people in urgent need of help. Anne O'Mahony, Concern's country director in the country gave the reasons for distributing cash instead of food. The market stalls in Kenya's slums, Anne explains, are run by the poor people themselves. As a result, distributing cash has a double impact in that the poor are targeted with the cash at the same time you are re also enabling the market sellers to earn and generate an income. She says that if food was to be brought in, the intervention would undermine the markets and probably create more poverty as a result.

### **2.3 Determinants of the Effectiveness of Cash Transfer Programmes**

Empirical evidence from various researchers and scholars suggests that the adoption of cash transfers within developing countries has increased tremendously in the last decade. The overall aim cash transfer programs within developing countries is enhancing the livelihoods of the poor and vulnerable groups within the society (Adato & Bassett, 2012; Fiszbein, Schady & Ferreira, 2009). However, the studies note that there are various challenges that hamper the effectiveness and success of cash transfer programs to poor households. This study will examine how the following factors affect the effectiveness of CTPs: gender of the recipient, education level of the recipient, size of the household, and the number of income earners within a household.

#### **2.3.1 Gender of the recipient and the livelihood status**

Bolzendahl (2011) argues that there is gender disparity when it comes to the spending of funds received from CTPs. This implies that there is a variation in the manner in which men and women spend funds they receive from CTPs. Consequently, the impact of CTPs on livelihoods of household will vary depending on the gender. Handa and Peterman (2009) conducted a study



that sought to investigate the effect of gender on the spending behavior of the program's beneficiaries. The study examined the various Mexican cash transfer programs. The findings of the study revealed that income from cash transfer programs is treated as any other form of income within the household. The study further revealed that women who are heads of households will not treat funds from cash transfer programs in a special manner when compared to the other household earned income. This implies that gender disparity in the spending of funds received from CTPs is as a result of gender disparity in buying behavior. The study however recommended that there is need for more gender inclusion in cash transfer programs (Bolzendahl, 2011; Handa & Peterman, 2009).

Bukuluki and Watson (2012) conducted a research study that sought to examine the impact on grants offered to senior citizens in Uganda. The findings of the study revealed that the CT program was an effective mode of enhancing the livelihoods of individuals who were benefiting from it. Through the fund, the recipients were able to meet some of their basic needs and obligations. Women recipients were more likely to spend the grants on enhancing the livelihoods of their households as compared to their male counterparts (Bukuluki & Watson, 2012). The findings further revealed that the grants enabled the women become more empowered both socially and economically. In addition, it enabled the women participate more in household decision making. The findings of this study reveal that women are effective at enhancing the livelihoods of their households through CTPs than their male counterparts.

Another study that examines gender disparity within CTPs was conducted by Devereux and Jere (2008). The study sought to investigate the effectiveness of cash transfers on enhancing the livelihoods of women and their households. The findings of the study revealed that The transfer allocated to women resulted in the empowerment of women and furthermore enhanced the livelihoods of members of a household. The study attributed this to the fact that women often spent the funds they received on the amenities needed by the members of their household. Empowerment of women was through the fact that some women receipts undertook business ventures with the funds they received from the CTPs. Devereux and Jere (2008) further note that cash transfer enabled households have flexible budgets.

### **2.3.2 Level of education of the recipient and the livelihood status**

Numerous research studies highlight that one of the overall aims of CT programmes is enhancing education within the vulnerable and poor societies. Adato and Hoddinott (2010) argue that conditional cash transfers grant poor households a chance to access: health, nutritional services, and education participation and enrolment. In particular, various research studies have highlighted that education accessibility through condition cash transfers facilitates the empowerment of poor and vulnerable households. According to Rawlings and Rubio (2005), a number of developing countries have adopted conditional cash transfer programmes with the aim of enhancing the accessibility of the following services to poor families and households: health facilities and education. As a result, Rawlings and Rubio (2005) argue that education enrolment in poor households has increased tremendously. However, there is a gap in empirical literature with reference to how the education levels of recipients affects how they effectively use the funds they receive from CT programmes.

Trehann and Trehan (2006) argue that the level of one's education influences his/her buying behavior. In addition, educated individuals employ rationality in their buying behavior. This implies that educated individuals require more information on a particular product or service before committing to its purchase. Trehann and Trehan (2006) further note that educated individuals demand for better quality products and services when compared to uneducated individuals. Tan (2002) further highlights that educated individuals tend to base their buying decisions also on ethical and moral considerations. This implies that educated individuals will purchase products and services from institutions which they deem to be founded on ethical and moral principles.

Consequently, there is a variation in the spending habits of educated households and those which are not educated (Dunne, Lusch & Carver, 2011). Educated households tend to use rationality and further consider more variables in the decision making process of how to spend the funds received from CTPs. As a result, they enhance the livelihoods of their households more than those made of individuals and households which are not as educated. This can be attributed to the fact that educated individuals are more alert to advertisement claims, product and service quality, and price of product (Dunne, Lusch & Carver, 2011).

### **2.3.3 Size of the household and the livelihood status**

Stamoulism (2001) argues that there is a negative correlation between household size and dependency on per caput income. This implies that the size of the household does indeed adversely affect the effectiveness of funds received by beneficiaries of CTPs. Miller, Tsoka and Reichert (2008) conducted a research study which sought to examine a number of variables one being; the impact of size of household on the utilization of funds received from CTPs. The findings of the study noted that the size of the household was positively correlated with the effectiveness of the funds received from CTPs. This implies that the size of the household can determine the extent to which the livelihoods of beneficiaries of CTPs are enhanced.

Gyeke and Oduro (2013) conducted a research study that sought to investigate the effect of size of household on CT utilization. The qualitative research study was conducted in rural Ghana. Purposive sampling research design was used to select 21 household which were used as the sample. The findings of the study revealed that the household size does influence the spending decision of the beneficiaries of the CTPs. This was despite the fact that the cash transfer was conditional. However, the beneficiaries of the CT program spent all the funds they received on the enhancing the livelihoods of members of their particular households. Mushunje (2010) echoes similar sentiments by stating that household size impacts on the effectiveness of CTPs. For instance, the more of members of a household; the more the ineffective funds received from CTPs are. In addition, the size of the household complicates the decision making process of how to allocate the funds received.

Sadoulet and Janvry (2001) conducted a research study in Mexico which sought to examine the multiplier effect of cash transfers. According to the study, the cash transfer program in Mexico was initiated to compensate farmers who had suffered as a result of the North American Free Trade Agreement. The findings of the study revealed that the cash transfer program in Mexico had a positive multiplier effect. However, the multiplier effect varied from one beneficiary household to another due to the following factors: number of individuals in a household, size of farm held by beneficiary, and the cultural background of the cash transfer recipient. From the findings of this study, it is evident that the size of a household can adversely affect the effectiveness of funds received from CTPs.

#### **2.3.4 Number of income earners in household and the livelihood status**

Household income refers to the total combined income of people living within a household (Hashim, 1998). As a result, the total number of income earners within a household determines the household income. Household income – in this particular case – will also include the funds that a household receives from CTPs. It is from the household income that decisions are made on how to use the funds available. The more the number of income earners within a household the more the household income. Consequently, a household will have the ability to enhance its livelihood. However, if the number of the income earners within a household is high; the decision making process will be complex and complicated. This can result in household conflict. This is attributed to the fact that all income earners think that it is their right to have a say on how the income of the household should be used.

Empirical evidence further suggests that cash transfer programs can have an effect on labor force participation. Soares, Ribas and Osorio (2010) conducted a research study which sought to examine various variables one being effect of CT programmes on labor force participation. The findings of Soares et al. (2010) revealed that CT programmes have had no negative effect on labor force participation. This finding suggests that the number of income earners within a household is not affected when the household benefits from resources received through CT programmes. Case and Deaton (1998) further argue that the more the number of income earners within a household, the higher the disposable income for that household. In addition, the funds received from CT programmes will be perceived as an additional income and will be used to enhance the livelihood of the household.

#### **2.4 Measures of enhancing Cash Transfer Programmes' Effectiveness to Positively Impact on Urban Livelihoods**

It is evident that CTPs have a significant positive impact on enhancing the livelihoods of its beneficiaries from the empirical literature examined. This is attributed to the fact that developing countries across the world – South America and Africa – employ CTPs with the aim of enhancing the livelihoods of the both the poor and the vulnerable in their societies. Developed countries like America are also cited in studies as employing CTPs to enhance the livelihoods of individuals who are vulnerable or those who have been affected by calamities like natural

disasters. Consequently, CTPs play an important role in enhancing both social and economic development of both developed and developing nations. It is therefore imperative to develop measures that will enhance its effectiveness and impact on the livelihoods of beneficiaries. This section examines literature that seeks to determine measures that can be adopted in order to enhance the effectiveness of CTPs.

A study conducted by Bukuluki and Watson (2012) highlighted the following as the measures that should be put in place to enhance CTPs: (1) increasing the funds of the CTPs; (2) adoption of efficient delivery systems; (3) reinforcement and sustainability of the CTPs. Bukuluki and Watson (2012) argue that some of the beneficiaries from the CTPs were of the view that funds they received was not enough to cater for all their necessities. In addition, some revealed that if the amount could be significantly increased they could establish business initiatives that would enable them become self reliant. The study further recommended that CTPs can be enhanced through the setting of monitoring, evaluation and governance structures. Devereux and Jere (2008) argue that CTPs should undertake financial literacy programs for their recipients. This is because; they will gain the ability to better spend the cash they receive from CTPs.

Aker, Boumnijel, McClelland and Tierney (2011) carried out a study that sought to determine the impact of mobile CTPs. The overall aim of the study was to evaluate if mobile CTPs were more effective than manual CTPs. The findings of the study mobile CT was more effective in the following ways: (1) the recipients were able to more efficiently receive the funds; (2) the CT program incurred lesser costs; (3) there was more recipient privacy when receiving the funds from the CT program. This implies that mobile cash transfers can be both efficient to both the recipient and the institution funding the CT program. The institution will benefit by incurring lesser costs when disbursing the funds. As a result, the institution can recruit more households into its program or channel more funds into monitoring and evaluation and by so doing the livelihoods of the beneficiaries are more positively impacted. This implies that institutions offering CTPs need to research and develop more effective ways of distributing resources to the vulnerable members of the society.

From the empirical literature examined, it was evident that the size of the household can adversely affect the use of funds from CTPs. This was the case for both conditional and unconditional cash transfers. Gyeke and Oduro (2013) posit that it is necessary for institutions

funding CTPs to consider household size when adopting CTPs. Institutions can achieve this by allocating CT resources proportionately to the size of the household. This way, households with more members can have received more funding. Consequently, the CTPs will be more effective in achieving their objectives whose overall aim is enhancing the livelihoods of the vulnerable in the society. It is also imperative that institutions and organizations undertaking CTPs offer financial education to their beneficiaries.

Financial education will significantly assist the beneficiaries of CTPs to make sound financial and investment decisions. This way, the programs would be more effective in enhancing the livelihoods of beneficiaries. Cohen et al. (2006) compiled a report in 2006 which was the results of a research study that was conducted in various developing countries in an effort to develop a financial education curriculum. Though the countries were different, the Cohen et al. report identified and concluded that the following are what should be encompassed in a financial education curriculum: teaching persons how utilize banking or services offered by financial institutions, motivating persons to save, emphasizing the need and importance of budgeting, teaching persons how to manage their debts or financial obligations and finally teach persons how to financially negotiate. This curriculum can be adopted to enhance the financial literacy levels of individuals who benefit from CTPs.

## **2.5 Conceptual Framework**

Creswell (2002) posits that a conceptual framework is made up of the following variables: independent variables, moderating factors and dependent variables. The independent variables are the variables which a study seeks to examine in order to determine their impact on a particular subject matter. In this particular case, the following were the independent variables: gender, education level, size of the household, and number of income earners within a household. The moderating factors are factors that can adversely affect the outcomes of the independent variables in a study. The moderating variables for this study are: legal policy and frameworks, and the availability of funds.

The dependent variables are influenced by independent variables and in this particular case, the dependent variable for the study are: average meal frequency, type of food consumed, accessibility to clean water, accessibility to clean water, percentage of children enrolled in and retained in school, and type of dwelling owned. Figure 2.1 below presents a figurative representation of the conceptual framework of the study.

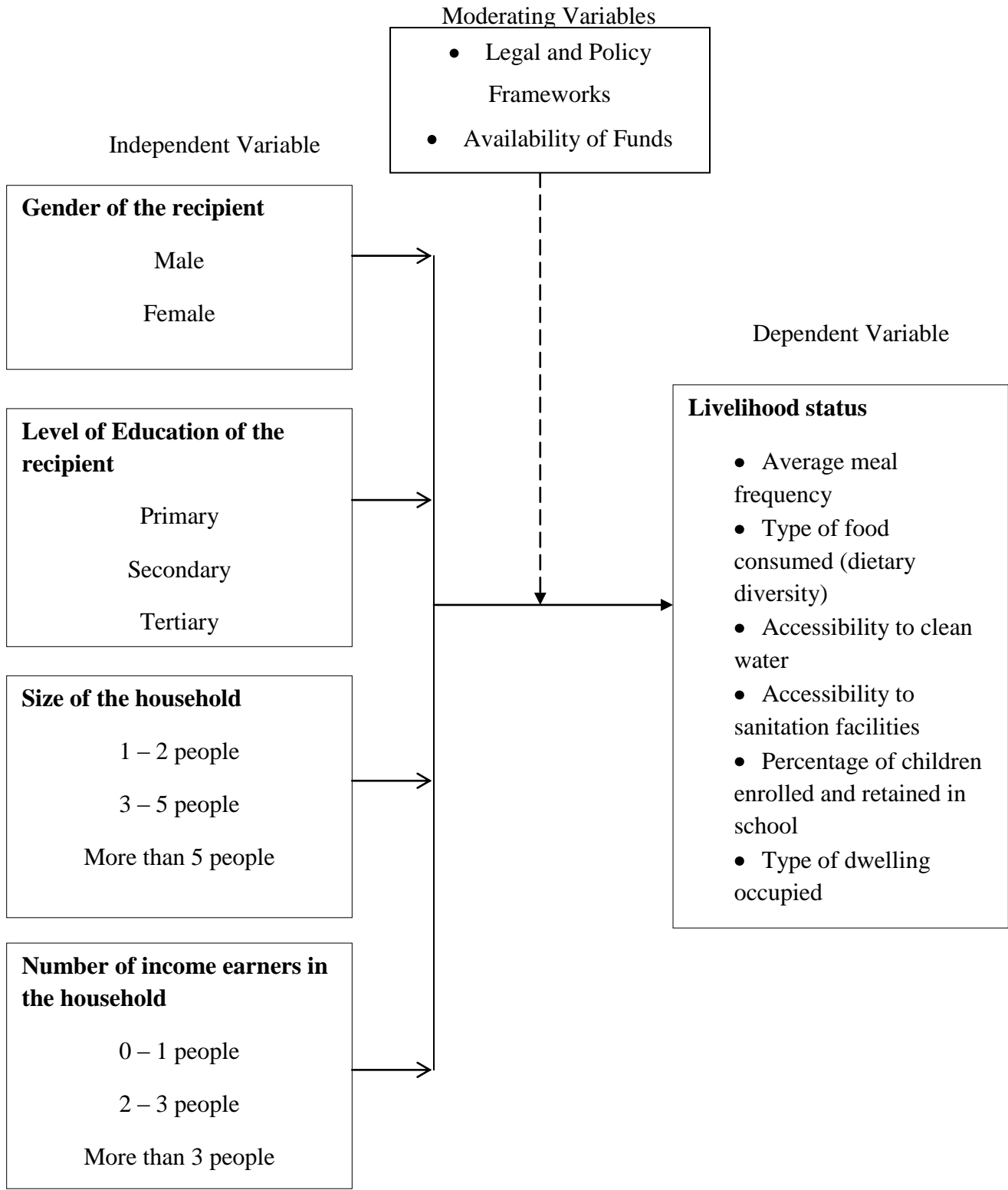


Figure 2.1 - Conceptual framework



## **2.6 Summary of literature review**

From the above literature, Cash transfer programmes have the potential to deliver a range of benefits not only reducing extreme poverty, but also providing effective support for broader human development objectives, including better nutrition, health and education outputs and outcomes. The extent to which programmes deliver these different impacts will depend critically on the availability of complementary services, the local context, and the specifics of programme design, including the transfer value. There is evidence that well-designed cash transfer programmes can contribute to women's empowerment, local economic activity, human development, addressing social inequalities as well as facilitating social cohesion and state building. Additionally, the various differences between urban and rural livelihoods bring out the importance of using different mechanisms to address poverty in the two different contexts.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

The methodology section refers to the steps which a researcher will adhere to during the process of data collection and analysis. The methodology chapter in this case is divided into the following subsections: the research design, target population, sample size and sampling technique, data collection methods, reliability and validity of the research instruments, data analysis, and the ethical considerations for the study.

#### **3.2 Research Design**

The study adopted a descriptive survey design. Descriptive survey research design is useful in describing the characteristics of a particular set of variables (Zechmeister & Shaughnesy, 1994; Kothari, 2008). In this particular case, descriptive research design was used to discuss the determinants of the effectiveness of CT programmes on the livelihood status of the urban poor, using Korogocho informal settlements as its case.

#### **3.3 Target Population**

Population is described as the total number of elements or individuals under investigation by a research study (Mugenda & Mugenda, 2003). The population for this study constituted all the individuals who were living within the Korogocho slums. The target population for this study was all the households that live within the Korogocho informal settlements that were beneficiaries of the CT Programme implemented by Concern Worldwide which is a total of 2000 (two thousand) households (Oxfam GB, 2012).

#### **3.4 Sample Size and Sampling Method**

A sample is described as a proportion of the population that is under investigation by a research study (Mugenda & Mugenda, 2003). A researcher is allowed to use a sample when the target population for a study is too big and the researcher is limited in terms of resources. For this

study, stratified random sampling was used to choose the respondents where each of the eight villages in Korogocho slums formed a strata. The technique was used because it guarantees equal representation of each of the identified strata. The target population was the total number of households within the Korogocho slums who participated in the programme which stands at 2000 households. (Oxfam GB, 2012). The sample size was arrived at by the use of Krejcie and Morgan's (1970) table as shown in Appendix One. Based on this table for determining sample size, for a given population of 2000 a sample size of 322 was used to represent a cross-section of the population.

### **3.5 Data Collection Methods**

Mugenda and Mugenda (2003) argue that there are two data collection techniques: primary and secondary data collection techniques. For this study, the researcher used both primary and secondary data collection techniques. Primary data collection technique is whereby data is used for the purposes it was originally collected for (Sapsford & Jupp, 2006). There are various data collection techniques that can be used in the collection of primary data. The study employed the following data collection techniques: (1) questionnaires; (2) interviews.

Secondary data is described as data which is used for other purposes than the one it was originally collected for (Kothari, 2008). The study sourced secondary data from accredited journal articles that are in line with the objectives of this study which were then correlated with the findings of this study. By so doing, the researcher gained the ability to critically analyze and answer the research questions of this study. It also gave the researcher the ability to develop comprehensive and elaborate conclusions.

### **3.6 Research Instruments**

The researcher used a self-administered questionnaire and conducted interviews to carry out the research. A questionnaire is a research instrument that gathers data over a large sample (Kombo and Tromp, 2006). The advantages of using questionnaires are: the person administering the instrument has an opportunity to establish rapport, explain the purpose of the study, explain the meaning of items that may not be clear and they give respondents freedom to express their views or opinions and also to make suggestions. Face to face interviews were also conducted for their

likelihood to achieve a high response rate and because they are useful in obtaining detailed information about personal feelings, perceptions and opinions. The questionnaire that was used for the data collection process was semi-structured. A sample of the questionnaire that was used in the study can be viewed on Appendix D. The researcher conducted a number of interviews with the households that live within the Korogocho slums. The interviews provided the researcher with more insight on the determinants of the effectiveness of cash transfer programs. As a result, the researcher was in a better position to answer the research questions of this study. The researcher engaged the services of the two research assistants who were oriented on what is expected before sending them to the field to assist in the distribution and collection of the questionnaires.

### **3.6.1 Validity of research instruments**

According to Mugenda and Mugenda (1999) validity is a measure of the degree to which result obtained from data represents the phenomena under study. Ranjit and Kumar (2005) further define validity as the quality of measurement procedure that provides respectability and accuracy. The researcher used existing instruments, in the form of questionnaires and interview guides, that have substantial evidence of validity in a variety of populations. The researcher then conducted a pilot study in Mukuru slums with the help of the research assistants. The pilot study was to help improve face validity and content of the instruments. As such, the researcher sought assistance from the supervisor in order to help improve content validity of the instrument. Construct validity was ensured through restricting the questions to the conceptualizations of the variables and ensuring that the indicators of a particular variable fall within the same construct.

### **3.6.2 Reliability of research instruments**

Mugenda and Mugenda (1999) defines reliability as a measure of the degree to which a research instrument yields consistent results or data after repeated tests when administered a number of times. To enhance the reliability of the instrument, a pilot study was conducted in Mukuru slums on participants of a CT programme. The aim of pre-testing was to gauge the clarity and relevance of the instrument items so that those items found to be inadequate for

measuring variables were either be discarded or modified to improve the quality of the research instruments.

The procedure for extracting an estimate of reliability was obtained from the use of Test-Retest reliability method which involved administering the same instrument twice to the same group of subject with a time lapse between the first and second test. According to Robert (2008) there is no one best interval between the two tests but several weeks to several months is reasonable depending on the measure and the specific situation. A Pearson's product moment correlation coefficient formula was then used, which is calculated as:

$$r = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n\sum x^2 - (\sum x)^2][n\sum y^2 - (\sum y)^2]}}$$

According to Mugenda and Mugenda (2003) a coefficient of 0.80 or more shows that there is high reliability of data. A correlation coefficient of 0.79 was arrived at and hence the instrument was deemed reliable for data collection.

### **3.7 Data Analysis Techniques**

Data collected was analyzed both qualitatively and quantitatively. Quantitatively, the responses of the respondents were coded and analyzed using Ms Excel and SPSS (Statistical Package for Social Sciences). This implies that the responses from the questionnaires were scored, data edited, coded and entered into the computer for analysis. Tabulation was done for each questionnaire depending on the responses elicited by the respondents. The analyzed data was then presented in a report format by use of tables and Chi-square tests further done. Qualitative data was aligned with the objectives of the study and inference drawn.

### **3.8 Ethical Considerations of the Study**

In the course of the data collection process the researcher ensured adherence to the following ethical considerations. First, the researcher did not force the respondents to participate in the study, allowing them to participate on their own volition.

This implies that if any of the respondents felt like withdrawing during the data collection process; they were allowed to do so. Secondly, the researcher will sought permission from the relevant research stakeholders before undertaking the study. Thirdly, the researcher upheld anonymity and thus the respondents were not required to give their names.

Table 3.1: Operationalization of variables

Research Objective	Variable	Indicator	Measurement Scales	Measurement	Type of analysis	Level of analysis
Establish how the gender of the recipient determines the effectiveness of CT programmes on the livelihood status of the urban poor	Gender of the recipient	Male	Nominal	Number of children now attending school	Qualitative	Descriptive
		Female		The number of meals per day		
Establish how the education level of the recipient determines the effectiveness of the CT programmes on the livelihood status of the urban poor	Education level of the recipient	Primary	Ordinal	Ability to afford a balanced diet	Qualitative	Descriptive
		Secondary		Accessibility to clean water		
		Tertiary				
Determine the extent to which the size of the household determines the effectiveness of CT programmes on the livelihood status of the urban poor	Size of the household	1 – 2	Ordinal	Accessibility to sanitation services	Qualitative	Descriptive
		3 - 5		Type of dwelling now occupied		
		Above 5				
Determine the extent to which the number of income earners in a beneficiary household determines the effectiveness of CTPs on the livelihood status of the urban poor	Number of income earners in the household	0 – 1	Ordinal	Availability of electricity in the household	Qualitative	Descriptive
		2 - 3		Set up of an income generating activity		
		Above 3				

## CHAPTER FOUR

### DATA ANALYSIS, PRESENTATION AND INTERPRETATION

#### 4.1 Introduction

This chapter presents the responses collected from the respondents. In addition, it analyzes the responses using qualitative and quantitative techniques in order to draw inference that will enable the researcher answer the research questions of the study. This chapter is divided into five sub-sections: (1) section one: personal information; (2) section two: determinants of effectiveness of cash transfer programs; (3) section three: enhancing the effectiveness of CTPs (4) section four: analysis of the interview guide.

#### 4.2 Questionnaire Return Rate

Table 4.1 presents the responses rate of the respondent in answering and returning the questionnaire which was utilized as the instrument of data collection.

Table 4.1: *Response rate*

<b>Questionnaire</b>	<b>Response</b>	<b>Percentage (%)</b>
Responded	271	84
Did not respond	51	16
<b>Total</b>	<b>322</b>	<b>100</b>

.As can be seen from the table, 84% of the respondents answered and returned the questionnaire. On the other hand, 16% of the respondents did not fill the questionnaire. Babbie (1989) argues that a response rate of above 50% is adequate to carry out an analysis on the sample population. This implies that the responses for this study are adequate to carry out an analysis. Failure to get all questionnaires answered was attributed to unavailability of the respondents, some declined to participate and un-returned questionnaires within the set timeline.



### 4.3 Demographic Characteristics of the Respondents

It was imperative that the researcher gain some personal information about the respondents. This is because it would enable the researcher in establishing some identification or connection with the respondents of the study.

#### 4.3.1 Gender of the respondents

Table 4.2 presents the gender of the respondents who participated in the research process of the study.

Table 4.2: *Gender of the respondents*

Status	Gender	Frequency	Valid Percent	Cumulative Percent
Valid	Male	206	76.0	76.0
	Female	65	24.0	100.0
<b>Total</b>		<b>271</b>		

According to the responses, 76% of the respondents were of the male gender while 24% of the respondents were of the female gender.

#### 4.3.2 Education level

Table 4.3 presents the responses of the respondents with reference to their level of education.

Table 4.3: *Education levels of the respondents*

Status	Education	Frequency	Valid Percent	Cumulative Percent
Valid	Primary	201	74.0	74.0
	Secondary	43	16.0	90.0
	Tertiary	27	10.0	100.0
<b>Total</b>		<b>271</b>		

The findings reveal that 74% of the respondents had only attained primary level of education. On the other hand, 16% and 10% of the respondents had attained secondary and tertiary level

education. This implies that the majority of the residents of Korogocho slums have only attained primary level of education. It is for this reason that the respondents were guided on how to answer the questionnaire by the researcher and with the help of research assistants.

### 4.3.3 Number of individuals within household

Table 4.4 presents the responses of the respondents with reference to the number of individuals who live within their household.

Table 4.4: *Number of individuals within household*

Status	Household Size	Frequency	Valid Percent	Cumulative Percent
Valid	1 to 2	68	25.0	25.0
	3 to 4	127	47.0	72.0
	More than 5	76	28.0	100.0
<b>Total</b>		<b>271</b>		

The findings revealed that 47% of the respondents were 3 to 5 individuals within their household. The findings further revealed that 28% and 25% of the respondents lived in households that had over five individuals and 1-2 individuals respectively.

### 4.3.4 Income earners within household

Table 4.5 presents the responses of the respondents with reference to the number of income earners within their household.

Table 4.5: *Income earners within household*

Status	Income Earners	Frequency	Valid Percent	Cumulative Percent
Valid	0 to 1	163	60.0	60.0
	2 to 3	84	31.0	91.0
	More than 3	24	9.0	100.0
<b>Total</b>		<b>271</b>		

The findings revealed that 60% of the respondents lived in households which had only one income earner. In addition, the responses revealed that 31% of the respondents lived in households which had 2 to 3 income earners. The responses of the respondents also revealed that 9% of the respondents lived in a household which had over 3 income earners.

#### 4.3.5 Duration of living within Korogocho

Table 4.6 presents the duration which the respondents had resided within Korogocho slums.

Table 4.6: *Duration of time in Korogocho*

<b>Status</b>	<b>Years in Korogocho</b>	<b>Frequency</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Less than 1	38	14.0	14.0
	1 to 5	163	60.0	74.0
	More than 5	70	26.0	100.0
<b>Total</b>		<b>271</b>		

The findings reveal that 66% of the respondents had lived in Korogocho for over five years. In addition, 20% of the respondents had resided in Korogocho for between one and five years. Only 14% of the respondents had lived in Korogocho slums for less than one year. This finding suggests that the majority of the respondents had familiarity within the CTPs that had been designated for Korogocho. Therefore, they would have the ability to answer the research questions of the study with ease and insightfully.

#### 4.3.6 Residence with Korogocho

Table 4.7 presents a figurative presentation on the residence of the respondents within Korogocho slum. Korogocho slums is divided into the following eight regions: Grogan A, Grogan B, Gitathuru, Highridge, Korogocho A, Korogocho B, Kisumu Ndogo, and Nyayo.

Table 4.7 : *Residence in Korogocho*

<b>Status</b>	<b>Location</b>	<b>Frequency</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	Grogan A	30	11.0	11.0
	Grogan B	38	14.0	25.0
	Gitathuru	22	8.0	33.0
	Highridge	43	16.0	49.0
	Korogocho A	27	10.0	59.0
	Korogocho B	38	14.0	73.0
	Kisumu Ndogo	32	12.0	85.0
	Nyayo	41	15.0	100.0
	<b>Total</b>	<b>271</b>		

The findings revealed: 11% of the respondents lived in Grogan A, 14% lived in Grogan B, 8% lived in Gitathuru, 16% lived in Highridge, 10% lived in Korogocho A, 14% lived in Korogocho B, 12% lived in Kisumu Ndogo, and 15% of the respondents lived in Nyayo. This implies that the sample was well representative of the area being studied.

#### **4.4 Determinants of effectiveness of Cash Transfer Programs**

According to Adato and Hoddinott (2010), Fiszbein, Schady and Ferreira (2009) and Gyeke and Oduro (2013), there are various factors that determine the effectiveness of funds received from CTPs in enhancing the livelihood status of recipients. This study examined the influence of the following factors in determining the effectiveness of funds of received from CTPs to enhance the livelihood status of individuals in the society: (1) gender; (2) education level of the recipient; (3) size of the household; (4) number of income earners within a household.

##### **4.4.1 Gender of the recipients**

Table 4.8 presents the responses of the respondents with reference to the influence of gender on the effective use of funds received through CTPs in enhancing the livelihood status of recipients.

Table 4.7: *Influence of gender on effective use of the transfer*

<b>Opinion</b>		<b>Gender of the recipient influences use of the transfer</b>	<b>Male recipients use the transfer more effectively</b>	<b>Gender of recipient can enhance effectiveness of the transfer</b>
<b>Strongly Disagree</b>	Count	30	70.0	14
	% of Total	10.9%	25.8%	5.2%
<b>Disagree</b>	Count	46	161.0	27
	% of Total	16.8%	59.4%	10.0%
<b>Neutral</b>	Count	25	13.0	12
	% of Total	9.7%	4.8%	4.4%
<b>Agree</b>	Count	112	16.0	153
	% of Total	41.2%	5.9%	56.4%
<b>Strongly Agree</b>	Count	58	11.0	65
	% of Total	21.4%	4.1%	24.0%
<b>Total</b>	<b>Count</b>	<b>271</b>	<b>271</b>	<b>271</b>
	<b>%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

#### 4.4.1.1 *Gender of the recipient influences use of the transfer.*

Table 4.8 presents the responses of the respondents with reference to whether they perceive gender of the recipient to influence the use of the transfer. The findings reveal that 62.6% of the respondents agreed with the view that gender of the recipient influences the use of funds received from CTPs. On the contrary, 27.7% of the respondents disagreed with this view. This finding is in line with the views of Bolzendahl (2011) who argues that there is gender disparity when it comes to the spending of funds received from CTPs. This suggests that gender of the recipient determines how the transfer will be used in enhancing the livelihood status of a household.

#### 4.4.1.2 *Male recipients use the transfer more effectively.*

Table 4.8 presents the responses of the respondents with reference to whether male recipients use the transfer more effectively when compared to their female counterparts. The findings revealed that 10% of the respondents agreed with this view while 85.2% of the respondents disagreed with this view. Handa and Peterman (2009) argue that women spending habits of cash received from

CTPs is different to men’s spending habits of the transfer. This suggests that male recipients may not be effective in enhancing household status with funds received from CTPs.

*4.4.1.3 Gender of recipient can enhance effectiveness of the transfer.*

The findings reveal that 80.4% of the respondents are of the view that the gender of the recipient can be used to enhance the effectiveness of the transfer. However, 15.2% of the respondents are not of this view. A study conducted by Bukuluki and Watson (2012) reveals that women are more likely to spend the transfer in enhancing the livelihood status of a household than their male counterparts. This suggests that gender of the recipient influences the change in the livelihood status of his/her household. Figure 4.7 below echoes similar sentiments by revealing that 82% of the respondents were of the view that gender of the recipient can be used to enhance the effective use of the transfer. However, 18% of the respondents were of contrary views. The respondents were of the view that women were in a better position than men of making decisions that would enhance the livelihood status of their household. This is attributed to the fact that majority of the men spend the transfer on their entertainment rather than enhancing the livelihood status of their household.

Table 4.8: *Gender and effective use of the transfer*

<b>Status</b>	<b>Yes/No</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Yes	222.0	82.0	82.0	82.0
	No	49.0	18.0	18.0	100.0
<b>Total</b>		<b>271</b>	<b>100.0</b>	<b>100.0</b>	

*4.4.1.4 Correlations between male recipients’ use the transfer more effectively and gender of recipient can enhance effectiveness of the transfer.*

Table 4.10 presents the correlation between the responses of the respondents on whether male recipients use the transfer is more effective than that of the female gender and whether the gender of recipient can enhance effectiveness of the transfer in enhancing the livelihoods of the recipient.

Table 4.9 : *Correlation between the gender responses*

		Value
Interval by Interval	Pearson's R	-0.951
N of Valid Cases		271

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.
- c. Based on normal approximation.

The findings reveal a strong negative correlation of -0.951. This suggests that there is a gender disparity in terms of how effective the transfer is at enhancing the livelihood status of individuals.

4.4.1.5 *Chi-tests on responses between male recipients use the transfer more effectively and gender of recipient can enhance effectiveness of the transfer.*

Table 4.11 presents chi-square tests on the responses of the respondents on male recipients use the transfer more effectively and gender of recipient can enhance effectiveness of the transfer.

Table 4.10 : *Chi-Square Tests on influence of gender on effectiveness of the transfer*

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	714.435 <sup>a</sup>	16	.000
Likelihood Ratio	506.147	16	.000
Linear-by-Linear Association	244.299	1	.000
N of Valid Cases	271		

- a. 14 cells (56.0%) have expected count less than 5. The minimum expected count is .49.

The Pearson chi-square value is 714.435; df 16 and the Asymp. Sig. value is 0.000. Since Pearson Chi-Square tests the hypothesis that the row and column variables are correlated; and that the lower the significance value, the less likely it is that the two variables are correlated. The chi-square tests validate the correlation findings presented in Table 4.10. Therefore, there is a significant relationship between the gender of the recipient and the livelihood status of the household.

#### 4.4.2 Education level of recipient

Table 4.12 presents the responses of the respondents with reference to whether the education levels of the recipient influenced the effective use of the transfer in enhancing the livelihood status.

Table 4.11: *Influence of education level on effective use of the transfer*

<b>Opinion</b>		<b>Education levels influence effective use of the transfer</b>	<b>Educated recipients use the transfer more effectively</b>
<b>Strongly Disagree</b>	Count	72	53
	% of Total	26.5%	19.7%
<b>Disagree</b>	Count	98	106
	% of Total	36.1%	39.1%
<b>Neutral</b>	Count	19	38
	% of Total	7.1%	13.9%
<b>Agree</b>	Count	38	43
	% of Total	13.9%	16.0%
<b>Strongly Agree</b>	Count	44	31
	% of Total	16.4%	11.3%
<b>Total</b>	<b>Count</b>	<b>271</b>	<b>271</b>
	<b>%</b>	<b>100.0%</b>	<b>100.0%</b>

##### 4.4.2.1 *Education levels influence effective use of the transfer.*

The findings reveal that 62.6% of the respondents disagreed with this view. However, 30.3% of the respondents agreed with this view. This finding contradicts those of other studies which reveal that educated individuals have better spending habits than those who are not educated (Dunne, Lusch & Carver, 2011). This suggests that the education levels of recipients does not necessarily influence the effectiveness of the funds received from CTPs in enhancing the livelihood status of a household.

##### 4.4.2.2 *Educated recipients use the transfer more effectively.*

The findings presented in Table 4.12 highlight that 58.8% of the respondents disagreed with the view that educated recipients use CTPs more effectively. Only 27.3% of the respondents agreed with this view. Dunne, Lusch and Carver (2011) argue that educated households tend to use



rationality and further consider more variables in the decision making process of how to spend the funds received from CTPs. However, this contradicts the findings of this study which suggests that education levels do not necessarily influence the effectiveness of the transfer enhancing the livelihood status of individuals living within Korogocho slums. This is further signified by Table 4.12.

Table 4.12: *Influence of education on the use of the transfer*

Status	Yes/No	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	84.0	31.0	31.0	31.0
	No	187.0	69.0	69.0	100.0
<b>Total</b>		<b>271</b>	<b>100.0</b>	<b>100.0</b>	

The respondents were of the view that both educated and non-educated recipients face the same socio-economic challenges and many are the times that they make similar decisions.

4.4.2.3 *Correlation between education levels affect effective use of the transfer and educated recipients use the transfer more effectively.*

Table 4.14 presents correlation between the responses of the respondents on education levels affect effective use the transfer.

Table 4.13: *Correlation between education levels responses*

		Value
Interval by Interval	Pearson's R	0.954
N of Valid Cases		271

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.
- c. Based on normal approximation.

The findings reveal a strong positive correlation of 0.954. This suggests that education levels do not have any significance on the use of the transfer in enhancing the livelihoods of recipients.

4.4.2.4 *Chi-square tests on the responses of respondents on how education levels affect effective use of The transfer and educated recipients use The transfer more effectively*

Table 4.15 presents chi-square tests on the responses of responses of respondents on how education levels affect effective use of the transfer and educated recipients use the transfer more effectively.

Table 4.14 : *Chi-Square Tests on responses of influence of education*

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	652.696 <sup>a</sup>	16	.000
Likelihood Ratio	567.271	16	.000
Linear-by-Linear Association	245.528	1	.000
N of Valid Cases	271		

a. 5 cells (20.0%) have expected count less than 5. The minimum expected count is 2.17.

The Pearson chi-square value is 652.696; df 16 and the Asymp. Sig. value is 0.000. Since Pearson Chi-Square tests the hypothesis that the row and column variables are correlated; and that the lower the significance value, the less likely it is that the two variables are correlated. The test validates the correlation tests presented on Table 4.6 above. To mean that there is no significant relationship between the education level of the recipient and the livelihood status of the household.

**4.4.3 Size of the household**

Table 4.16 presents the responses of the respondents with reference to whether the size of the household influences the effective use of the transfer.

Table 4.15: *Influence of size of household on effective use of the transfer*

Opinion		Size of household influences effective use of the transfer	The smaller the household the more effective use of the transfer
Strongly Disagree	Count	5	23
	% of Total	1.7%	8.3%
Disagree	Count	33	49
	% of Total	12.2%	18.1%
Neutral	Count	33	0
	% of Total	12.2%	0.0%
Agree	Count	72	88
	% of Total	26.5%	32.4%
Strongly Agree	Count	128	111
	% of Total	47.4%	41.2%
<b>Total</b>	<b>Count</b>	<b>271</b>	<b>271</b>
	<b>%</b>	<b>100.0%</b>	<b>100.0%</b>

#### 4.4.3.1 *Size of household influences effective use of the transfer.*

The findings revealed that 73.9% of the respondents agreed with this view. On the contrary, 13.9% of the respondents disagreed with view. Similar findings are highlighted through a research study that was carried out by Stamoulism (2001). The study revealed that there was a positive correlation between household size and dependence on per caput income. This suggests that the size of the household influences the effective use of the transfer in enhancing the livelihood status of a recipient's household.

#### 4.4.3.2 *The smaller the household the more effective use of the transfer.*

The responses presented in Table 4.16 reveal that 73.6% of the respondents agreed with the view that the smaller the house the more effective use of the transfer in enhancing the livelihood status of individuals living in Korogocho. However, 26.5% of the respondents disagreed with this view.

This suggests that the smaller the household; the more effective the transfer are in enhancing the livelihood status of recipients. A study conducted by Tsoka and Reichert (2008) presents similar findings to this study's. This finding is further revealed figuratively by Table 4.17.

Table 4.16: *Influence of size of household on the use of the transfer*

Status	Yes/No	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	171.0	63.0	63.0	63.0
	No	100.0	37.0	37.0	100.0
<b>Total</b>		<b>271</b>	<b>100.0</b>	<b>100.0</b>	

The respondents were of the view that smaller households had lower household needs. Consequently, additional household income received from CTPs significantly contributed to the enhancement of the livelihood status of households

*4.4.3.3 Correlation between the households' size influence on the effective use of the transfer and the smaller the household the more effective use of the transfer.*

Table 4.18 presents the correlation value between the responses on how the size of household influences effective use of the transfer and the smaller the household the more effective use of The transfer.

Table 4.17: *Correlation between the size of household responses*

	Value
Interval by Interval Pearson's R	0.954
N of Valid Cases	271

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.
- c. Based on normal approximation.

The findings reveal a strong positive correlation of 0.954. This suggests that the size of the household plays a significant role in the determination of how effective CTPs are in the enhancement of the livelihood of the recipient. Similar views are held by Tsoka and Reichert (2008).

#### 4.4.4 Number of Income earners within household

Table 4.19 presents the responses of the respondents with reference to whether number of income earners in a household influences the effective use of the transfer.

Table 4.18: *Influence of number of income earners within household on effective use of the transfer*

Opinion		The more the income earners the more effective the use of the transfer	The lesser the income earners the lesser effective the use of the transfer
Strongly Disagree	Count	17	23
	% of Total	6.3%	8.5%
Disagree	Count	33	38
	% of Total	12.2%	14.0%
Neutral	Count	26	21
	% of Total	9.6%	7.7%
Agree	Count	112	120
	% of Total	41.3%	44.3%
Strongly Agree	Count	83	69
	% of Total	30.6%	25.5%
<b>Total</b>	<b>Count</b>	<b>271</b>	<b>271</b>
	<b>%</b>	<b>100.0%</b>	<b>100.0%</b>

##### 4.4.4.1 *The more the income earners the more effective the use of the transfer.*

From Table 4.19, 71.9% of the respondents agreed that the more the number of income earners within a household; the more effective the transfer will be used in enhancing the livelihood status of the household. However, 18.5% of the respondents disagreed with this view. Case and Deaton (1998) argue that the more the income earners within a household; the more the disposable income within that household. This results in better livelihoods for household. This sentiment is in line with the findings of this study. This is attributed to the fact that 45.8% of the respondents disagreed with this view.

4.4.4.2 *The lesser the income earners the lesser effective the use of the transfer.*

Table 4.19 reveals that 69.8% of the respondents agreed with the view that the lesser the income earners; the lesser the effective use of the transfer. However, 22.5% of the respondents disagreed with this view.

4.4.4.3 *Influence of number of income earners within a household.*

Table 4.20 presents the responses of the respondents with reference to whether number of income earners influences the effective use of the transfer. The findings reveal that 65% of the respondents were of this view while 35% of the respondents were not of this view. The respondents were of the view that if they had more income earners in their household; they would have more disposable income. In addition, cash received from CTPs would also increase an already increased household income. Consequently, household livelihood status would increase tremendously.

Table 4.19: *Influence of income earners on use of the transfer*

Status	Yes/No	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	176.0	65.0	65.0	65.0
	No	95.0	35.0	35.0	100.0
<b>Total</b>		<b>271</b>	<b>100.0</b>	<b>100.0</b>	

4.4.4.4 *Correlation between the more the income earners the more effective the use of the transfer and the lesser the income earners the lesser effective the use of the transfer.*

Table 4.21 presents a correlation between the responses on whether between the more the income earners the more effective the use of the transfer and the lesser the income earners the lesser effective the use of the transfer.

Table 4.20: *Correlation between responses on income earners*

	Value
Interval by Interval Pearson's R	0.960
N of Valid Cases	271

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.
- c. Based on normal approximation.

The findings reveal that there is a strong positive correlation of 0.96. This suggests that the number of income earners within a household can influence the effectiveness of the transfer in enhancing the livelihoods of recipients.

#### 4.5 Enhancing the effectiveness of Cash Transfer Programmes

This section presents and examines the responses of the respondents on whether CTPs enhance the livelihood status of recipients. In addition, the section examines the responses of the respondents on the measures that need to be implemented in order to enhance the effectiveness of CTPs and consequently improve the livelihood status of recipients.

##### 4.5.1 Influence of CTPs on livelihood status

Table 4.22 presents the responses of the respondents with reference to the influence of CTPs on the livelihood status of recipients.

Table 4.21: *Influence of CTPs on livelihood status*

Status	Yes/No	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	76.0	28.0	28.0	28.0
	No	195.0	72.0	72.0	72.0
<b>Total</b>		<b>271</b>	<b>100.0</b>	<b>100.0</b>	

The responses revealed that 72% of the respondents were of the view that their livelihoods had changed after receiving cash from CTPs. However, 28% of the respondents were not of this view. Bukuluki and Watson (2012), Aker, Boumnijel, McClelland and Tierney (2011), Devereux and Jere (2008), and Gyeke and Oduro (2013) are also of the view that CTPs can be a useful way of enhancing the livelihood status of vulnerable individuals, communities, and societies. This suggests that the government and non-governmental institutions should develop more CTPs targeting the vulnerable and under privileged groups in the society.

#### **4.6 Analysis of Interview Guide**

Many of the respondents confirmed that their livelihood had indeed changed for the better with the introduction of the CTP. This is because they were now in a position to buy food, send their children to school and even some had moved to better houses where they now had better access to sanitation services and some to houses with electricity connections. As with the responses on the questionnaires issued, out of the variables under study the respondents confirmed that the gender of the recipient, the size of the household and the number of income earners had a bearing on the effectiveness of the programme as it determined the use to which the money was put into. The level of education on the other hand was found to not influence the effectiveness of the programme mainly because the small amount did not offer the recipient room for many decisions and choices to be made.

On determining how the livelihood status had changed in the household most of the respondents rated their status before the CTP as poor and very poor. They said that their status had relatively improved with the introduction of the CTP some of which was reflected in the type of food they now consumed and the number of children they now had going to school. Most of them were not able to send all their children to school since they required a larger amount of money in order to achieve that and some of those who managed to send only some of the children gave priority to the boy child. In these cases, the girl was forced to do menial jobs so as to contribute to the sustenance of the family. The CTP has also changed the social status of some of the families as the members were now in a position to join a social group since they had the resources required for contribution. A few of the recipients had started an income generating activity from the transfer which made them less dependable on the transfer if indeed the business is well managed. On the downside a few women cited cases where the transfer had brought about conflicts in the house where they quarreled with their husbands on the misuse of the transfer. Other women cited cases where the husband absconded his duties when the wife was identified as the recipient of the transfer. But overall, the recipients felt that the transfer had brought about good and welcome change in to their lives. Their suggestion was that the transfer amount be increased as the Ksh. 2,000.00 they received monthly did not adequately cater for their basic needs due to the increase in food prices and high inflation rates in the country.



**CHAPTER FIVE**  
**SUMMARY OF FINDINGS, DISCUSSION, CONCLUSIONS AND**  
**RECOMMENDATIONS**

**5.1 Introduction**

This chapter is based on the responses of the respondents that are presented in chapter four. In particular, this chapter presents a summary of the findings, discussions, conclusions of the study, and recommendations of the study. The study will further recommend areas of further research.

**5.2 Summary of the Findings**

**5.2.1 Gender of the recipient**

The findings of the study revealed that gender of the recipient does influence the effectiveness of the transfer in enhancing the livelihood of the recipient and their household. This is attributed to the fact that 62.6% of the respondents were of this view. However, 27.7% of the respondents were not of this view. This is further illustrated by the negative correlation coefficient of -0.951 between gender influence on the effective use of the transfer and men are more effective than women in enhancing their livelihoods when using the transfer.

**5.2.2 Education level of the recipient**

According to the responses of the study, 62.6% of the respondents disagreed that the level of education influenced the effective use of the transfer in enhancing the livelihoods of recipients. However, 30.3% of the respondents were not of this view. The findings further revealed that 58.8% of the respondents disagreed with the view that educated recipients enhanced their livelihood status more than the lesser educated through funds received from CTPs. In addition, there was a positive correlation of 0.954 between education levels affect effective use of the transfer and educated recipients use the transfer more effectively. This suggests that education levels do not influence the use of the transfer in enhancing the livelihood status of recipients.

**5.2.3 Size of the household**

The findings reveal that 73.9% of the respondents agreed with the view that the size of the household influences the effectiveness of the transfer in enhancing the livelihoods of recipients. However, 13.9% of the respondents disagreed with this view. The findings further revealed that

73.6% of the respondents agreed that the smaller the household the more effective the transfer is at enhancing the livelihood of recipient.

#### **5.2.4 Number of income earners within household**

The responses from the respondents reveal that 71.9% agreed with the view that the number of income earners with a household influences the effective use of the transfer in enhancing the livelihood status of recipients. However, 18.5% of the respondents disagreed with this view. In addition, there is a positive correlation coefficient of 0.96 between the more the income earners the more effective the use of the transfer and the lesser the income earners the lesser effective the use of the transfer.

### **5.3 Discussion**

According to Bukuluki and Watson (2012) and Handa and Peterman (2009), gender influences the rate of effectiveness of the transfer enhancing the livelihood of the recipient. The responses revealed that there are concerns that cash may disadvantage women because they will have less say in how the money is spent than in-kind assistance. The case therefore differs when women are included as the recipients of the cash as it was seen from the study. From the analysis of the data set, it was observed that more women beneficiaries than men used the cash received from the programme in ways meant to uplift the livelihood status of the household as a whole. There were more cases of men misusing the money received on things like alcohol and drugs. Bukuluki and Watson (2012) conducted a research study in Uganda whose findings revealed that the majority of the men spend the transfer on entertainment rather than finding ways of enhancing their livelihoods.

From the analysis done, it was observed that the education level of the recipient does not determine the use to which the cash enhances their livelihood. This is contrary to empirical literature - Dunne, Lusch and Carver (2011) and Trehann and Trehan (2006) – which reveal that education levels play a critical role in the effective use of the transfer. However, the findings revealed that people who had higher levels of education appreciated the value of education and spared the cash to enroll their children in school. Similar findings are revealed that by Rawlings and Rubio (2005) who posit that education enrolment in poor households' increases with the receiving of The transfer. However, the respondents were also of the view that school enrolment

is determined by the size of the household and in particular the number of children of school going age. Some were not in a position to enroll all their children in school and like in the African culture, those who could afford to send some of their children gave priority to the boy child. The girl child is therefore left to do menial jobs so as to boost the household's income in addition to performing chores in the house.

The observation done from the analysis of the data set is that the size of the household did determine the effectiveness of the programme which is determined by the use to which the money is put. For households with a large number of people, most of the money was used to buy food unlike in smaller households where they were able to spare some of the money to enroll their children in school and also start up some businesses. As with giving the an amount of money in line with the level of vulnerability of the household, it would also help if the money was allocated depending on the number of people in each household who will be looking to benefit from it.

Similar findings are propagated by Sadoulet and Janvry (2001) who conducted a research study in Mexico which sought to examine the multiplier effect of cash transfers. The findings of the study revealed that the cash transfer program in Mexico had a positive multiplier effect. However, the multiplier effect varied from one beneficiary household to another due to the following factors: number of individuals in a household, size of farm held by beneficiary, and the cultural background of the cash transfer recipient. This reveals that the size of the household significantly contributes to the effectiveness of the transfer enhancing the livelihoods of recipients.

The higher the number of income earners the higher the level of the household income. This however does not translate to an improved livelihood status in all cases. In the study area, some cases emerged where the cash received from the programme led to conflicts in the household. This was attributed to two cases; first where the recipient of the money did not put it to proper use for example if the man of the house received the cash and spent it all on alcohol, drugs and other channels not meant to benefit the household as a whole. Secondly is where the parties in the household had problems making decisions on how to spend the money. For instance where a man has another source of income and the wife a beneficiary of the programme, the man would cease providing for the family transferring the role to the wife since she also now had an income of her own.

### **5.3.1. Cash versus in – kind assistance**

A survey conducted in Delhi found out slum women more often than not preferred receiving food rations rather than cash transfers or coupons for a specified value, partly because of the fear of food price inflation that would erode the value of the cash transfer (Parsai, 2011). Asked about what they preferred, the residents of Korogocho were divided between what they felt was more appropriate. This is because like the women in Delhi, they felt that the cash they received, due to the rise in food prices, might not adequately cater for their food requirements. On the other hand, however, due to the high levels of corruption in the country they were afraid that food allocated to them might never get to them as has been witnessed several times before in the country. They said that with the cash, disbursed to them through the mobile transfer technology, there were only a few cases, if any, where the intended beneficiary did not receive the cash because it had gone into the wrong hands. The risk of diversion or looting during procurement and transport of food is therefore avoided. One of the male beneficiaries also raised the issue of dignity stating that *“There is more dignity in receiving cash than having to queue in line waiting and then having to carry a huge sack of relief food”*. On the other hand, there are the people who had been excluded from the programme because they did not have national identity Cards, like in the case of refugees, which they were required to produce so as receive the money. For one to receive food rations there is rarely a requirement to produce identification documents making it more inclusive and accessible to all in need.

### **5.3.2. Conditional cash transfers**

CCTs have the potential to help alleviate current poverty while also encouraging long run improvements in welfare through human capital development as they are provided as long as the beneficiary makes certain investments in human capital. The conditions imposed could be justified by the desire to produce positive socially beneficial outcomes--such as increasing literacy levels and decreasing crime - while avoiding negative outcomes - such as eternal dependency on transfer income. CCTs aim to change the effective norms of the recipient's behavior in order to affect long run desirable outcomes. The long term goal of CCTPs is to have the behavior which is attached to the cash incentive become something which is socially valued, liberating the state from providing cash inducements. Even with the free primary education in the country, many children are still unable to access education sometimes due to the fact that the

parents cannot afford the money required to cater for items like the school uniform and books. With the aim of improving the levels of education and the health status of the country, a conditional cash transfer would be the best tool where the parents receive the transfer only on condition that they enroll and retain their children in school and also that take their children for regular visits to the doctor. This way, in addition to helping households achieve a minimum consumption level, they encourage better investments in the future.

### **5.3.3. Sustainable urban livelihoods**

Livelihood sustainability refers to the capacity to withstand shocks and stresses while, at the same time, not compromising the environment by making decisions which make sense for today and tomorrow. With the dependence on the transfers, the sustainability of livelihood in Korogocho slums is reduced. This is because when the transfer comes to an end, the household is unable to cope with and recover from stresses and shocks and manage to enhance its capabilities and assets both now and in the future. Livelihoods tend to be at their most complex in urban areas, with households drawing on a wide variety of activities to capture income and other resources. Also of importance in the identification and allocation of the cash is the differentiated contribution and roles which are related to the differences of power relationships and capabilities of individual household members.

### **5.3.4. Effectiveness of cash transfer programmes**

One of the ways that CTPs can be made effective is making them long-term interventions, in addition to using them in emergency contexts, so as to help to guard against future emergencies and build resiliency. Implementing the programme as a long-term intervention serves to reduce asset depletion at the household level and creates assets at the community level enabling graduation from poverty. Asset-building interventions also need to shift from providing assets to families to enabling them produce their own. Graduation through asset building involves the transition from regular cash payments to get a household on its feet, to a fixed asset transfer, and then to financial inclusion and savings. Adopting various designs of CTPs would also enhance this effectiveness where for example a cash-for-work model is adopted as well as complementing the transfer with training in business or technical skills.

## **5.4 Conclusion**

The main objective of the cash transfer programme in Korogocho implemented by Concern Worldwide was to improve the food and livelihood security of the most insecure households in term of food. Cash transfers are suited to urban environments in crisis, because the urban poor are so reliant on the market and buy a bigger part of their household requirements with cash. The criteria for selecting beneficiaries included the income level set at Kshs 50 or less a day, female-headed households, households with more than seven members, older people, households with members who are chronically ill, households that included a member who had experienced acute malnutrition in the past 12 months, households with school-aged children who were not going to school, households caring for orphaned or vulnerable children, and households with older people taking care of three or more orphaned or vulnerable children.

The purpose of the study was to find out how the gender of the recipient, level of education of the recipient, size of the household and number of income earners in a household determine the effectiveness of the CT programme on the livelihood status of the urban poor. It was hoped that the results of the study will inform the design of future Cash Programmes and gender sensitive projects. A descriptive survey research design was used on a sample of 322 household heads arrived at using Krejcie and Morgan's sample size estimation table and who were selected through stratified random sampling from a target population of 2000 households. Data collection was done by the use of questionnaires and interview schedules and the data analyzed by the aid of Statistical Package of Social Scientists Program (SPSS). The researcher used the following statistical measures to draw inferences from the responses of the researcher: percentages, frequency counts, correlation coefficient, and chi-square tests.

The findings of the study reveal that there are various determinants of the effectiveness of cash transfer programme whereby the effectiveness is measured by the use to which the cash is put. According to the findings; gender of the recipient, size of the household and number of income earners have a bearing on the use of the cash. Consequently, the researcher was able to validate the assumptions of the study. In addition, the researcher was able to validate and nullify the research hypotheses of the study. The study further revealed that the beneficiaries felt that the cash transfers had to a great extent improved the household wellbeing. The findings further revealed that the respondents were of the view that the disbursement was not enough to meet all

their needs as a result of the raising standards of living. Most of the beneficiaries reported that the allocation had enabled them access basic sanitation services, retain their children in school and afford atleast two meals a day. The study also showed that there is a tendency of cash transfers to perpetuate dependency on the hand outs, a scenario captured by one of the respondents who when asked about what they will do once the programme came to an end said *“That will mean me going back to the difficult situation I was in before I entered into the programme”*. This is due to their inability to gain meaningful employment and also due to the fact that with the amount allocated to them, they are not able to invest in productive assets and income generating activities. To this end, there is a need to rethink the design of cash transfer programmes in urban areas to ensure sustainability of the livelihoods.

### **5.5 Recommendations of the Study**

Based on the findings of the study the following were the recommendations further study:

1. To reduce chances of the transfer being used for entertainment purposes like it was cited in the study area, a Conditional Cash Transfer programme should be introduced. This means that beneficiaries will only remain in the programme only if they are seen to spend the money for the money on things that will help improve the livelihood status of the family as a whole. The use of money for alcohol and drugs will therefore be reduced and consequently increasing the effectiveness of the programme.
2. On the level of education, capacity building should be done to ensure that the recipients make sound decisions when spending the money. Training them in business skills for example will open them up to additional income derived from the businesses. This will reduce dependency on the programme and enable the people to better deal with the shocks of life. Increasing the transfer amount would also help to boost enrolment numbers in schools
3. On size of the household, the recommendation is that the amount be indexed to the number of people in a household. At the end of the transfer period, there was expected to be a sharp decline in the well-being of the larger households with most of them likely to return to the same level they were at before the transfer. This is explained by the fact that larger households spent the transfers solely on food and other household needs in

comparison to smaller size households which have been able to save or invest a substantial amount of the transfer resulting in a more sustained impact after the end of the transfer period.

4. And finally on the number of income earners, the amount of the transfer should be indexed on the vulnerability of a household. A family with a lesser income should therefore receive a larger amount of money than that with income from other sources other than the programme.

### **5.6 Suggestions for further Study**

Based on the limitations and delimitations of the study, the following were the areas suggested for further study: this study was delimited to Korogocho slums which are an urban informal settlement. To this end therefore a further study should be carried out on Cash Transfer Programmes being implemented in a rural setting. Additionally, more study needs to be carried out on Conditional Cash Transfer Programmes in the country.



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**APPENDICES**

**Appendix A: R.V. Krejcie and D. W. Morgan (1970) Sample Size Estimation Table**

$N^*$	$S^\dagger$	$N$	$S$	$N$	$S$	$N$	$S$	$N$	$S$
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

\*N is the population

†S is the sample size

## **Appendix B: Letter of Transmittal**

Dear Sir/Madam

### **RE: LETTER OF TRANSMITTAL**

My name is Maureen N. Njoroge, a Masters of Arts in Project Planning and Management student at the University of Nairobi. I am currently carrying out my research project and you have been selected to participate in this study that aims to establish the determinants of the effectiveness of the CT programmes on the livelihood status of the urban poor. The study will involve carrying out interviews as well as self administered questionnaires in which your views about the CT Programmes in Korogocho will be highlighted. This will be treated with utmost confidentiality and at no particular time will the information you provide be divulged to anybody without your consent. No reference will be made in both oral and written reports which could link you to any information collected and your name will not appear anywhere. No risks are anticipated as a result of taking part in this exercise.

Thanking you in advance.

Yours faithfully

Maureen Njoroge

### **CONSENT**

I have read and understood the above information and all questions pertaining to this project have been answered to my satisfaction. I also understand that by signing and returning this consent form, I have agreed to participate in this study voluntarily, truthfully and completely.

## **Appendix C: Interview Guide for Households**

1. How have the CT programmes in Korogocho slum affected the livelihood status of the urban poor?
2. How does the gender of the recipient affect the effectiveness of CT programmes on the average meal frequency, type of food consumed (dietary diversity), accessibility to clean water, accessibility to sanitation facilities, percentage of children enrolled and retained in school, and type of dwelling owned by the urban poor?
3. How does the education level of the recipient affect the effectiveness of the CT programmes on the average meal frequency, type of food consumed (dietary diversity), accessibility to clean water, accessibility to sanitation facilities, percentage of children enrolled and retained in school, and type of dwelling owned by the urban poor?
4. How does the number of individuals in a beneficiary household affect the effectiveness of CT programmes on the average meal frequency, type of food consumed (dietary diversity), accessibility to clean water, accessibility to sanitation facilities, percentage of children enrolled and retained in school, and type of dwelling owned by the urban poor?
5. How does the number of income earners in a beneficiary household affect the effectiveness of CT programmes on the average meal frequency, type of food consumed (dietary diversity), accessibility to clean water, accessibility to sanitation facilities, percentage of children enrolled and retained in school, and type of dwelling owned by the urban poor?
6. How has the family well being changed since you got into the programme?
7. How many would you rate your livelihood status before the Cash Transfer Programme?
8. How many would you rate the improvement in your household after the Cash Transfer Programme?
9. What are the measures that can be adopted in order to enhance the effectiveness of the CT programmes being offered within Korogocho and other slums in the country?

**Appendix D: Questionnaire for Household Heads**

The questionnaire is designed to gather general information about the determinants of the effectiveness of cash transfers programmes on the livelihood status of people. You are assured that your answers will be treated confidential. Hence do not provide your name. Please indicate the correct option as honestly and as correctly as possible by putting a tick on one of the options. For questions that require your own opinion, please fill blanks (...). You are requested to respond to all items.

**Section I: Personal Information**

- 1. Please indicate your gender:  
a) Male [ ]                                  b) Female [ ]
- 2. What is your highest level of education?  
a) Primary [ ]                                  b) Secondary [ ]                                  c) Tertiary [ ]
- 3. How many are you in this household?  
a) 1 – 2 [ ]                                  b) 3 – 5 [ ]                                  c) Above 5 [ ]
- How many of you in this household earn an income from other activities?  
a) 0 – 1 [ ]                                  b) 2 – 3 [ ]                                  c) Above 3 [ ]
- 4. How many years have you lived at Korogocho:  
a) 0-3 years [ ]                                  b) 3-5 years [ ]                                  c) More than 5 years [ ]
- 5. Which part of Korogocho do you live in?

.....  
.....

- 6. How many children live in this household? Please state the number.

.....

**Section II: Determinants of effectiveness of Cash Transfer Programs**

You have been provided with statements on the determinants of the effectiveness of cash transfers programmes within Korogocho. Please indicate whether you strongly agree, agree, moderately agree, disagree, or strongly disagree with the given statements: Strongly agree (SA)... 5: Agree (A)... 4 Neutral (N)...3 Disagree (D)... 2 strongly disagree (SD)...1



Gender of the Recipients	SA 5	A 4	N 3	D 2	SD 1
7. The gender of the recipient impacts on the effective use of the funds received through cash transfer programs.					
8. Households headed by male recipients enhance their livelihoods more than those headed by female recipients.					
9. The gender of the recipient determines the effect of the CT program in the enhancement of the livelihood status of a household.					

10. Does the gender of the recipient determine the effect CT program on the livelihood status of a household? Yes [ ] No [ ]. Kindly explain your response:

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.....

Education Level of Recipients	SA 5	A 4	N 3	D 2	SD 1
11. Education levels affect the use of the cash received from cash transfer programs.					
12. Educated cash transfer recipients are able to enhance their livelihoods more than the lesser educated recipients.					

13. Do education levels of the recipients determine the effectiveness of CTPs in the enhancement of livelihood status of a household? Yes [ ] No [ ]. Kindly explain your response:

.....

.....

.....

Size of the Household	SA	A	N	D	SD
	5	4	3	2	1
14. The size of the household adversely affects the use of funds received through cash transfer programs.					
15. The smaller the household, the more livelihoods are impacted by funds received from cash transfers.					

16. Does the size of a household determine the effectiveness of CTPs in the enhancement of livelihood status of a household? Yes [ ] No [ ]. Kindly explain your response:

.....

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.....

.....

Number of Income Earners within a Household	SA	A	N	D	SD
	5	4	3	2	1
17. The more the income earners within a household; the more effective cash transfer is.					
18. The more the number of individuals in a household the lesser effective the funds received from CTPs are at enhancing the livelihoods of households.					

19. Does the number of income earners within a household affect the effectiveness of funds received from CTPs in the enhancement of livelihood status of a household? Yes [ ] No [ ]. Kindly explain your response:

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SECTION IV: Enhancing the effectiveness of cash transfer programmes

20. Has the adoption cash transfer programmes enhanced the livelihoods of people living within Korogocho? Yes [ ] No [ ] Kindly explain your response:

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.....  
.....  
.....

21. Are there any other measures that can be adopted in order to enhance the cash transfer programmes offered at Korogocho? Yes [ ] No [ ] If Yes, Kindly give suggestions:

.....  
.....  
.....  
.....

...Thank You...

Appendix G: A map Of Korogocho Slums

