

THE ROLE AND SUSTAINABILITY OF CASH TRANSFER PROGRAMMES IN POVERTY REDUCTION ON FEMALE-HEADED HOUSEHOLDS IN MUKURU SLUMS OF NAIROBI CITY COUNTY

CHRISTINA WAIRIMU WANJOHI

REG. NO. N69/81198/2012

A RESEARCH PROJECT SUBMITTED TO THE INSTITUTE OF ANTHROPOLOGY, GENDER AND AFRICAN STUDIES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF ARTS IN GENDER AND DEVELOPMENT STUDIES, OF THE UNIVERSITY OF NAIROBI

2014

DECLARATION

This project is my original work and has not been presented for a degree in any other University.

Signature:.....

Date.....

Christina Wairimu Wanjohi

Reg. No. N69/81198/2012

APPROVAL

This research proposal has been submitted for examination with my approval as a University Supervisor.

Signature:

Date:

Mr. Khamati Shilabukha

Research Fellow - Institute of Anthropology, Gender and African Studies

University of Nairobi

DEDICATION

This study is dedicated to my mother, Mrs Margret Wanjohi for inspiring me to look at the plight of female headed households and to all those dedicated mothers living in Mukuru Slums who wake up every day to fend for the families despite all odds.

“Keep on keeping on”

ACKNOWLEDGEMENTS

My deepest gratitude is to God for giving me life, strength, knowledge and an opportunity to further my studies, my mum, brother and sister for supporting me financially and in many other ways, and to Anne Muthoni- Program Coordinator at Mukuru Slums Development Projects (MSDP) and all MSDP staff for enabling and supporting me to collect data in Mukuru, and finally to my friends and especially the BBA family for the words of encouragement.

I am sincerely grateful to my supervisor Mr. Khamati Shilabukha for guiding me through the process and for the insights.

TABLE OF CONTENTS

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENTS	iv
TABLE OF CONTENTS	v
LIST OF TABLES	viii
LIST OF FIGURES	ix
LIST OF ABBREVIATIONS AND ACRONYMS	x
ABSTRACT.....	xi
CHAPTER ONE:INTRODUCTION	1
1.1 Introduction.....	1
1.2 Statement of the Problem.....	3
1.3 Research Objectives.....	4
1.3.1 General Objective	4
1.3.2 Specific Objectives	4
1.4 Assumptions of the Study	5
1.5 Justification of the Study	5
1.6 Scope and Limitation of the Study.....	6
1.7 Definition of Terms.....	7
CHAPTER TWO: LITERATURE REVIEW	9
2.1 Introduction.....	9
2.2 History of Cash Transfer Programmes	9
2.3 Challenges Facing Female-Headed Households in Slums in Kenya.....	10

2.4 Effects of Cash Transfer in Poverty Reduction among Slum Dwellers.....	13
2.5 Cash Transfer as a Social Protection Initiative	15
2.6 Relationship between Cash Transfer and Creation of Dependency among Its Beneficiaries	16
2.7 Sustainability of Cash Transfer Programmes	17
2.8 Theoretical Framework.....	18
2.8.1 Relevance of the Theory	18
CHAPTER THREE: RESEARCH METHODOLOGY	20
3.1 Introduction.....	20
3.2 Research Site.....	20
3.2.1 Ethnographic Profile	22
3.2.2 Livelihood	24
3.3 Research Design.....	25
3.4 Study Population.....	25
3.5 Sampling Procedure and Sample Size	26
3.6 Data Collection Methods	26
3.6.1 In-depth Interviews	26
3.6.2 Key Informant Interviews	27
3.6.3 Focus Group Discussions (FGDs)	27
3.6.4 Secondary Sources	27
3.7 Data Processing and Analysis.....	27
3.8 Ethical Considerations	28

CHAPTER FOUR: PRESENTATION AND INTERPRETATION OF FINDINGS.....	29
4.1 Introduction.....	29
4.2 Demographic Characteristics of the Respondents	29
4.2.1 Age of Respondents	29
4.2.2 Marital Status.....	31
4.3 Selection Procedure and Amounts and Timeliness of Cash Transfer.....	32
4.4 Perceptions of Change among those Receiving Cash Transfers.....	33
4.5 Differences between Cash Transfer and Food Aid.....	34
4.6 Life after Cash Transfer	35
4.7 The Sustainability of the Programmes to the Recipients	36
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS.....	37
5.1 Introduction.....	37
5.2 Perceived Relationship between Cash Transfers and Poverty Reduction	37
5.3 Summary of Finding	40
5.4 Conclusions.....	41
5.5 Recommendations.....	42
REFERENCES.....	44
APPENDICES.....	46
APPENDIX 1: CASH TRANSFER INTERVIEW GUIDE.....	46
APPENDIX 2: FOCUS GROUP DISCUSSION GUIDE	47
APPENDIX 3: KEY INFORMANT INTERVIEW GUIDE.....	48
APPENDIX 4: INFORMED CONSENT FORM	49

LIST OF TABLES

Table 4.1 Age of the Respondents	30
Table 4.2 Marital Status of the Respondents	31

LIST OF FIGURES

Map 3.1 Map of Kenya	21
Map3.2 Map of Nairobi County.....	21
Map 3.3 Mukuru Slums	21
Figure 4.1 Age of the Respondents.....	30
Figure 4.2 Marital Status of the Respondents.....	32

LIST OF ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Immuno-Deficiency Syndrome
CT	Cash transfer
FGDs	Focused group discussions
FHH	Female-headed households
HIV	Human-Immuno deficiency Virus
MDG	Millennium Development Goals
MSDP	Mukuru Sums Development Projects
NGO	Non Governmental Organizations
NBER	National Bureau of Economic Research
TB	Tuberculosis
WID	Women in Development

ABSTRACT

This project presents the findings of a study on the role and sustainability of cash transfer programs in poverty reduction on female-headed households in Mukuru slums of Nairobi City County. The aim of the study was to explore the role of cash transfer programs in addressing poverty and to examine the role of cash transfer programs in reducing poverty and also to analyze the sustainability of cash transfer programs in poverty reduction. The theory used in the study was the anti-poverty approach. It advocates for the redistribution of goods, and is embedded in the concept of growth, provision of basic needs, and ensuring an increase in the productivity of poor women. The findings related to the objectives whereby, it was established that the cash transfer programmes had succeeded to a great extent to achieve their purpose. The beneficiaries used the cash they received to provide basic needs such as to pay school fees for their children, buy food for their families, and maintain their micro businesses as well as for paying rent. In addition other programmes within the cash transfer programmes saw children that had completed primary education trained in vocational skills such driving, hairdressing and beauty and tailoring so as to provide more livelihood options for the households. Beneficiaries were taught on how to save, as well as how to live positively and eat healthily for them that had acquired HIV and AIDS. Based on the findings, the study recommends that the cash should be increased to ensure that these female headed households benefit holistically, that the cash programmes targeting food security and poverty reduction be targeted to women directly, and that these cash programmes be accompanied by other programmes like cash for work, and also that the government and NGO's giving these cash programmes should sensitize people about sustainable livelihood options, and for a study to be conducted on other programmes other than

cash that can be used in reducing poverty in female-headed households in Mukuru slums and measures put in place to ensure that only the rightful people benefit.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

Between the years 2003 to 2013, many governments of developing countries, working with donors and Non-Governmental Organizations (NGOs), have implemented cash transfer programmes. These are regular transfers of cash to individuals or households through mobile money transfers, bank transfers or postal transfers. These programmes are united by common assumptions that income poverty has a highly damaging impact on people's health and nutrition, and that cash empowers poor people and households to make their own decisions on how to improve their livelihoods (World Bank 2007 page 11).

Similarly, in the rush to meet the Millennium Development Goal 1: to halve extreme poverty and hunger by 2015, cash transfer programmes were widely adopted as the most effective means of tackling poverty and social exclusion in many developing countries including Kenya. Cash transfer programmes have been established in more than 50 countries including Brazil, Chile, Colombia, Ecuador, Ethiopia, Honduras, Jamaica, Mexico, Nicaragua, South Africa, Turkey, Kenya and Zambia, with many more countries piloting them with the support of the international financial institutions and donor agencies (Kirera 2012 Page 59).

The sudden preference for cash transfer coincides with the emerging consensus regarding targeted social protection, in which monetary assistance rather than in-kind transfers is a central policy plank aimed at reducing the risk and vulnerability of those in extreme poverty, especially those living in informal settlements and rural areas.

Cash transfers have gained credence both because they appear to mark a clear advance on earlier systems of poverty relief and because they have achieved good results, particularly in Kenya, America and in some African countries including South Africa, Lesotho and Malawi. The move from transfers in kind (typically food) to monetary stipends accomplishes several goals at once (Gershensberg, 1983 page 189).

The adoption of cash transfer programmes in Kenyan slums such as Mukuru Slums, Korogocho, Kibera and other slums by NGOs is credited with helping to bring about poverty reduction. These programmes are widely promoted as a cost effective and efficient means by which to target vulnerable groups. The model pioneered in Mukuru slums for example, by Mukuru Slums Development Projects (MSDP) Kenya (courtesy of government and various development partners such as, World Food Program –WFP-, Oxfam and Concern) is designed to assist poor households and female-headed households with the cost of food and schooling, and an innovative feature is that the transfer is given directly to the mothers. It is claimed that this maximizes efficiency and achieves positive results because women's spending in low income households, in contrast to men's, is largely directed at satisfying children's and household's needs. It is also claimed that women benefit from their control over this resource and that their participation in the program is empowering women. The research will explore cash transfer programmes in Mukuru Slum in particular, and assess its impacts in poverty reduction and/or creation of dependency syndrome among beneficiaries (UNICEF, 2007 page 5).

1.2 Statement of the Problem

Poverty is the main cause of most of the financial, economic, social and political problems facing women. Female-headed households especially in slum areas are striving on daily basis to secure a source of income to buy food and family needs; they face the hardship of life and have little chance in education and better health services. Mukuru slum is becoming highly populated with increased numbers of women getting involved in family provision and headship roles mainly because of loss of husbands due to HIV and AIDS scourge and because of early sexual debut leading to teenage pregnancies (Kirera, 2012 pp. 96). Various intervention programmes have been implemented to reduce poverty and empower women economically to empower whole households. For instance, cash transfers have been identified as a social safety net to most vulnerable households in slums, and have been piloted in urban slums through NGO funded programmes by Oxfam, Concern and the World Food Program (WFP) not targeted at women only, but having women as the majority beneficiaries.

Evaluation reports (Concern Worldwide and Oxfam GB, 2011) have indicated their effectiveness in supporting the female-headed households, but there is still an increase in vulnerability and lack of basic needs. CTs are currently seen as a legitimate, efficient and cost effective way of getting money to the poor people and promoting development (Hanlon et al. 2010) or helping those in crisis to survive difficult times (UNICEF, 2007) Donor money is increasingly channeled in to both humanitarian and development CTs, promoting the value of cash over food aid in emergencies and the importance of social protection as a key poverty reduction strategy (Skoufias, 2006). Unlike food aid, cash transfer especially targeted at female-headed households could increase household spending on the basic needs when finances are controlled by the female

heads. CT is seen as a more dignified way of empowering the poor where they are given the opportunity to make decisions on their own households and also provides flexibility to the beneficiary as opposed to direct food or other in kind aid (Skoufias, 2006, pp.36)

By some, cash transfers are seen as short term and palliative only addressing emergencies and not the long-term problems and instead further aggravate the situations by creating dependency and disconnecting the social network previously used by the recipient (Creti et al. 2006)

Therefore the study sought to answer the following questions:

- (a) What are the contributions of cash transfer programmes to reducing poverty in female-headed households of Mukuru Slum?
- (b) Are cash transfer programmes sustainable as a means of poverty reduction in female-headed households of Mukuru Slum?.

1.3 Research Objectives

1.3.1 General Objective

To explore the role of cash transfer programmes in addressing poverty in female-headed households in Mukuru Slums.

1.3.2 Specific Objectives

- (a) To examine the role of cash transfer programmes in reducing poverty in female-headed households in Mukuru slums.
- (b) To analyze the sustainability of cash transfer programmes in poverty reduction on female – headed households in Mukuru Slum.

1.4 Assumptions of the Study

The study was guided by the following assumptions:-

- i. Poor female household heads living in the Mukuru slum have benefited from the cash transfer programmes.
- ii. Cash transfer programmes targeted for female-headed households, have an influence on poverty reduction.

1.5 Justification of the Study

The existing knowledge base concerning the impact of cash transfer programmes in slums remains very limited –especially in Kenyan slums where such evaluations are relatively rare. Therefore, it was the aim of this research to investigate the main contributions of cash transfer programmes in poverty reduction and its aftermath effects on beneficiaries, with the focus on female-headed households of Mukuru slums for use by academics in future researches.

There has been ongoing debate on whether cash transfer programmes are only effective in crisis and emergency situations or whether they are an intervention to foster and boost sustainable development (World Bank, 2012). This research seeks to contribute to that ongoing debate by policy makers and development workers, to use lessons learnt in modeling future cash transfer programmes as a means of poverty reduction and sustainable development and also as a means of social welfare provision in developing countries.

1.6 Scope and Limitation of the Study

The study focused on the people living in Mukuru and especially the female household heads. It also targeted people working with the Mukuru Community such as government line ministries and NGOs who are implementing and facilitating cash transfer programmes in Mukuru.

One limitation was that because Mukuru is an urban informal settlement, the findings may not be applicable to cash transfer beneficiaries in rural settings due to marked differences between urban and rural setting. The researcher therefore identified and highlighted similarities in socio economic conditions experienced by women in both settings and this enabled the findings to be relevant for use on rural cash transfer programming.

Another limitation was that informal settlements are highly fluid and dynamic and therefore some of the beneficiaries of the CT programmes had relocated. The researcher therefore located and used key informants like village elders to gather information.

1.7 Definition of Terms

Cash transfer - Cash transfers are direct transfer of payments of money to eligible people. Cash transfers are the provision of assistance in the form of cash to the poor or to those who face a probable risk of falling into poverty in the absence of the transfer with the aim of increasing the poor and vulnerable households' real income.

Empowerment - Empowerment is the process of obtaining basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. It also includes actively thwarting attempts to deny those opportunities. Empowerment also includes encouraging, and developing the skills for, self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group.

Female headed households –households whereby the head is a woman. Individuals living in female-headed households are more likely to be in poverty than those in other types of households due to women's disadvantaged position in the society and economic ladder.

Informal settlement - residential areas where a group of housing units has been constructed on land to which the occupants have no legal claim, or which they occupy illegally; ii) unplanned settlements and areas where housing is not in compliance with current planning and building regulations(unauthorized housing).

Poverty –is the state of one who lacks a usual or socially acceptable amount of money or material possessions. Poverty is a condition where people's basic people's need for food, clothing, and shelter are not being met.

Population - a group of individual persons, objects, or items from which samples are taken for statistical measurement. It is the whole number of people or inhabitants in a country or region

Slum - is “a densely populated urban area marked by crowding, dirty run-down housing, poverty, and social disorganization”. It is generally a legal but otherwise inadequate multifamily tenements or rooming houses, custom built for rent to poor people or converted from some other use

Sustainable development - is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. Sustainable development promotes the idea that social, environmental, and economic progress are all attainable within the limits of our earth’s natural resources and approaches everything in the world as being connected through space, time and quality of life.

Sampling - A process used in statistical analysis in which a predetermined number of observations will be taken from a larger population. The methodology used to sample from a larger population will depend on the type of analysis being performed, but will include simple random sampling, systematic sampling and observational sampling.

Sample - The sample is a representation of the general population

Voluntary Savings and Loaning Schemes (*Chamas*) – these are small semi formal groups of between 10-15 people that contribute an agreed amount of cash weekly/ monthly and are allowed to borrow the money and pay it back with low interest rates as per the agreement of the group.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section reviewed the literature relevant to the research problem. The literature was reviewed under the following subheadings: History of cash transfer programmes, Challenges facing female-headed households in slums, Effects of cash transfer in poverty reduction among slum dwellers, Cash transfer as a social protection initiative, the relationship between cash transfer and creation of dependency among its beneficiaries, Sustainability of cash transfer programmes. The anti poverty approach which is the second approach in the Women in Development (WID) approach, which informed and guided this study, was also discussed.

2.2 History of Cash Transfer Programmes

For years, policymakers in third world nations and donor agencies such as the international financial agencies dismissed the idea that poverty eradication could be redressed through cash transfers. This is because they relied largely on social insurance and means-tested social assistance for those affected by particular contingency risks, such as accidents, unemployment, disability or old age, and many showed a remarkable faith in public works. However, they gave a very limited role to cash transfers per say. Recently, that has changed. According to economists, there is a growing movement in favor of cash transfers and even universal income grants in countries where it is commonly claimed that no universal system of social protection is financially feasible (Kirera, 2012). The conventional wisdom is that cash transfers to the most vulnerable living in slums and other poverty stricken conditions, and safety net policies more

generally, are at best a short term palliative and at worst a waste of money. These views are starting to be questioned at different levels. Firstly, evidence from careful evaluations has pointed to a number of success stories, and the presumption of an overall trade-off between redistribution or insurance and growth has come to be questioned.

However, irrespective of the controversies concerning the effectiveness of cash transfers in poverty eradication, many nations of the world have and are on the move to adopt the idea as a way of reducing poverty among the poor and vulnerable slum dwellers. Recently, the world has witnessed an increasing number of developing country governments, working with donors and NGOs, implementing cash transfer programmes – regular transfers of cash to individuals or households (Gassmann et al. 2006). These programmes are united by common assumptions that income poverty has a highly damaging impact on people’s health and nutrition and that cash empowers poor people and households and especially women to make their own decisions on how to improve their livelihoods.

2.3 Challenges Facing Female-Headed Households in Slums in Kenya

The main financial problems of slum women can be divided into four main categories: economic, social, family level and individual. Most of the problems are connected to the social and political change and transition-taking place in Kenya. For many slum women and families, the transition from one system to another has meant increased economic problems and a loss of paid labor and unemployment (Kirera, 2012).

According to Okumu (2010), social problems are connected with economic and financial problems; unemployment and a lack of income are usually connected with malnutrition, illness, and alcoholism. In many Kenyan slums, such as Mukuru Slums the social infrastructure in the villages is connected with the industrial production system. Inequality between the sexes in decision-making can also be seen as a social problem. There is a male-dominated decision-making culture at both local and national levels in the slums. The proportion of women in public life is very low. There is also a social problem in education and training in slum areas; women are less educated with respect to the needs of emerging markets and the level of education in slum areas is low (Gershenberg, 1983).

Another greatest challenge facing slum women is maternal health and financial disabilities. During pregnancy, women are more sensitive to their environmental circumstances and get sick or have complications in pregnancy more often than women with access to better financial services have. The women residents of slums are in exponentially worse conditions because of the lack of clean and sanitary water courtesy of poor services and their financial ability (Kirera, 2012). Without good water and sanitation, maternal and baby mortality rates rise and diseases thrive. The lack of hospitals and funding for proper hospital staff and supplies is a contributing factor.

The World Bank report (2007) states that International government aid to fight global poverty is often the only financial assistance that slum dwellers receive. Although there are many non-governmental organizations (NGOs) which receive private funding which goes to help the poor,

the poorer women in slums cannot afford to initiate programmes to focus on the basic issues of health and community services.

Female-headed households and other poor slum dwellers constantly experience economic insecurities among other poverty related challenges. Economic insecurity reflects exposure to several forms of risk and uncertainty, limited capacity to cope with adverse outcomes, and limited ability to recover from them. To a greater or lesser extent, everybody is exposed to idiosyncratic risks, reflecting life-cycle contingencies, such as a spell of unemployment, illness, theft, low education, or a disabling accident. This is the sphere of classic social security. However, there is also co-variant risk, where one adverse event has a high probability of triggering others, and systemic risk, where whole communities are exposed.

They experience various shocks and hazards that make their life increasingly miserable. Shocks have become more numerous because of globalization and global warming. These includes sharp economic downturns, and socio-economic disasters, whether they be quick-onset shocks, as in the case of earthquakes, post-election violence, floods, tsunamis or a sudden economic collapse, or slow-onset shocks, as in the case of droughts, famines or an epidemic such as HIV and AIDS and other STIs (Paxson et al. 2007).

Hazards are also important sources of economic insecurity in slums. Hazards are predictable life events that have a high probability of an adverse economic effect for an individual or family. They include a death of relative, chronic sicknesses, weddings, births, a migration event, and retirement. The resultant costs can erode a household's capacity to sustain its normal livelihood

base, perhaps by pushing it into debt or into mortgaging land, or by preventing it from getting daily basic needs like food, shelter, education, healthcare services and clothing. Hazards have always existed, but with commercialization and rising financial costs of basic services, their threat for low-income families has intensified especially in slums.

Therefore, security from such challenges arises from being able to deal with risks, shocks, hazards, and uncertainty. It is a premise that basic economic security is essential for freedom, development, and empowerment of Women house heads in slums. Basic economic security according to economists is a threefold set of circumstances—limited exposure to idiosyncratic, co-variant and systemic risks, uncertainty, hazards and shocks, an ability to cope if they materialize, and an ability to recover from adverse outcomes if they arise (World Bank 2007).

2.4 Effects of Cash Transfer in Poverty Reduction among Slum Dwellers

Evidence indicates that these, programmes are widely replicated due to their perceived positive impact in reducing poverty. Women involved in the programmes report that, in general, they experience greater self-esteem, well-being, and autonomy. The programmes are highly favored as a poverty reduction mechanism because the aggravation of poverty and inequality under globalization defied the prediction that economic growth would “trickle down” to the poor and economically insecure. Secondly, other forms of aid have had limited effect, especially in the context of systemic shocks, involving mass entitlement failures in which whole communities are blighted by an economic setback, ecological disaster or epidemic (Spring, 2000).

Cash transfers provide mothers with children at school with a cash subsidy to facilitate their school attendance capacities. The programmes are based on the assumptions that poor households do not invest in human capital, and that mothers are key to improving the life chances of their children. The programmers' human development results are usually positive, improving school attendance of the children, nutrition, and health. A more complex view of women empowerment is defined as the acquisition of capabilities that can assist female-headed households to achieve legal and material autonomy, social and personal equality and voice and influence over the decisions that affect their lives. Evaluations have shown cash transfers have succeeded in improving children's school attendance, and nutritional and health indicators. They have also provided economic security to women by giving them power over financial decisions and enabling them to cater for all household requirements such as rent, food, education among others. Increasing evidence suggests that social cash transfers eradicate poverty. Policymakers do not necessarily face a trade-off pitting social cash transfers against growth objective but rather have the opportunity to engineer a virtuous circle of increased equity promoting growth supporting further improvements in equity (Kirera 2012).

Social transfers are an investment, and there are various paths through, which cash transfers hold the potential to eradicate poverty. Cash transfers help create an effective and secure state for women headed households. For instance, when broadly based in a manner accepted by communities, they build social cohesion and a sense of citizenship, and reduce conflict. Cash transfers enable the poor women to protect themselves and their assets against shocks, enabling them to defend their long-term income generating potential. Cash transfers enable households to resist desperate measures and reduce future vulnerability.

2.5 Cash Transfer as a Social Protection Initiative

Cash transfers are emerging in various nations as a lead social protection initiative addressing poverty and vulnerability. Importantly, increasing evidence is suggesting that cash transfers can contribute to poverty eradication by providing an effective risk management tool, by supporting human capital development and by empowering poor households to lift themselves out of poverty. Social protection implies the policies and actions for the poor and vulnerable, which enhance their capacity to cope with poverty, and equip them to better manage risks and shocks. Social protection includes a portfolio of instruments, including social cash transfers. Social cash transfers can be defined as regular non-contributory payments of money provided by government or NGOs to individuals or households, with the objective of decreasing chronic or shock induced poverty, addressing social risk and reducing economic vulnerability experienced by female-headed households. The transfers can be unconditional, conditional on households actively fulfilling human development responsibilities (education, health, nutrition, or else conditional on recipients providing labor in compliance with a work requirement).

Cash transfers address risk, vulnerability, and poverty in several ways. First, they directly protect consumption, enabling households to better cope with both shocks and chronic poverty. Second, they mitigate the worst downside consequences of high-risk investments, promoting activities that are more productive. Third, in many ways the developmental impact of social transfers helps to break poverty traps. In particular, they support investments in children's health, nutrition, and education that help to break the inter-generational transmission of poverty.

2.6 Relationship between Cash Transfer and Creation of Dependency among Its Beneficiaries

While cash transfers have had a number of good practices, there are still a number of open questions about it. In particular, debates continue on a number of fronts, particularly with respect to dependency, affordability, and sustainability. Policymakers frequently raise the concern that social cash transfers will create “dependency,” a vaguely defined term with strong emotional connotations. These are however not empirically tested views. Cash transfer creates an entitlement that replaces dependency with a reliable guarantee. Current evidence suggests cash transfers support developmental impacts that may help the poor lift themselves out of poverty. Therefore, dependency resulted more from the targeting mechanism than the cash transfer. Evidence indicates that workers in households receiving cash transfer grants do not look for work and do not find employment as more important to them. They learn to rely on grants for help and once the grants are terminated they go back to their past poor condition (Skoufias, Di and World Bank. 2006). Therefore, to some extent, cash transfer encourages laziness, and reluctance to work among its beneficiaries as they are made to think the grant is there to stay.

These views are however not confirmed as true. In case of short-term program, the impact may be short-term also and thus beneficiaries may not benefit as they required. Cash transfers have also been seen to undermine informal social support systems that have been working in some areas. Families reduce support to their needy ones and even start having expectations for contributions from them as they are now receiving an income thus making them even poorer and not able to go back to their informal support system after the cash transfers are completed.

2.7 Sustainability of Cash Transfer Programmes

The sustainability of cash transfers is the commitment and ability of government or NGOs to continue to deliver the program for as long as it may be required-perhaps permanently. This refers to a number of different dimensions. On one level, sustainability requires that the government have access to and in fact mobilizes the level of resources required to finance the program. At a deeper level, sustainability requires that political commitment be sustained so that policy makers assign the priority required to maintain the program (Cunha et al, 2011). This depends in part on the mix of political and economic costs and benefits, which in turn can affect affordability. Many social cash transfer initiatives (particularly pilots) in developing countries rely critically on development partner support. Sustainability depends on the respective governments incorporating these initiatives into the government's budget at national scale. Particularly in low-income countries, this is a long term proposition. More innovative and long-term development partner instruments may be required to ensure the necessary stability of interim funding over time horizons of ten years and longer.

According to the National Bureau of Economic Research, another angle is that governments can look into subsidizing cash transfers with other programmes like cash for work or food for work or voucher systems and educational and health subsidies to assist in meeting the needs of the vulnerable poor. A preferred approach is to target broad poverty reductions rather than highly targeted schemes like those tailored for specific targets such as elderly, disabled or orphaned and vulnerable children. Another commitment by government should be to work on social protection policies for long-term application because lack of proper outlined policies has caused some programmes to end abruptly due to lack of finances thus leaving the poor slum dwellers poorer.

2.8 Theoretical Framework

The study was guided by the anti-poverty approach. This is the second Women in Development (WID) approach, introduced in the 1970s as a toned down version of the equity approach, brought about by the reluctance of the development agencies to interfere with the given gender division of labor (Buvinic 1983).

It advocates the redistribution of goods, and is embedded in the concept of growth, provision of basic needs, and ensuring an increase in the productivity of poor women. The fundamental principle of this approach was the assumption that women's poverty is the result of underdevelopment and not of subordination; hence, it recognized the productive role of women and sought to increase the income earnings of women through small-scale enterprises, on the basis that poverty alleviation and the promotion of balanced economic growth requires the increased productivity of women in low-income households.

It aims to increase the employment and income-generating opportunities of poor women through better access to productive resources. The approach shifts the emphasis from reducing inequality between men and women to reducing income inequality.

2.8.1 Relevance of the Theory

The theory was increasingly significant in explaining that graduation out of poverty and into better livelihoods depended on improvements to the economic status of the participants' ability to provide basic needs, improvements to health status, and increases in social capital and agency resulting from women's empowerment.

For the beneficiaries of cash transfer programmes, the theory evaluated the cash transfer programmes directed at female recipients and how they improved household living standards, alleviated suffering, and provided some form of food security, educational and health needs for their children.

Additionally, for the donors and government facilitating and funding the cash programmes, the theory sought to explain how the programmes can alleviate poverty and ensure sustainable development, and hence motivate them to move towards targeting females in such social protection programmes to ensure poverty eradication through these programmes. Therefore, the theory adequately served to explain the role of the cash transfer programmes goal of reducing poverty and reviewed their sustainability in poverty reduction on female-headed households.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This part described the methodology used in this study. It described the research site, research design, study population, sample population and sampling procedure, data collection methods and the methods used for data processing and analysis. It ended by describing the ethical considerations that were taken into consideration during the study.

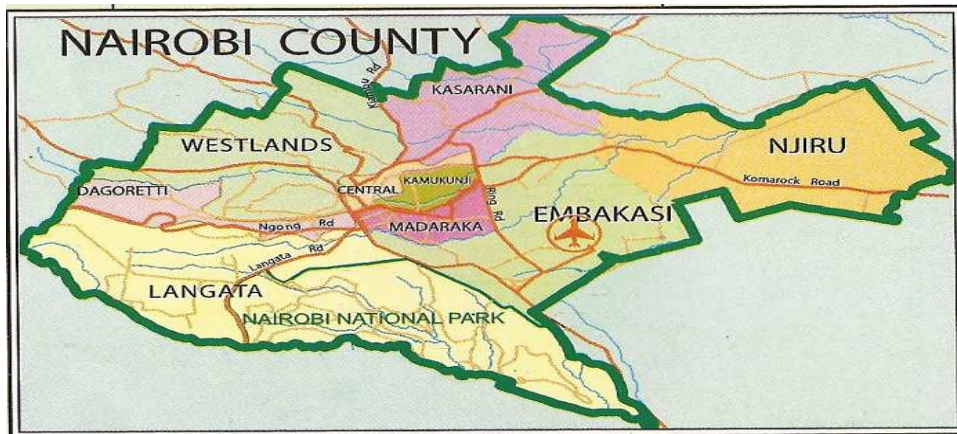
3.2 Research Site

This study was done in Mukuru slum, which is situated in the eastern side of Nairobi City County (Map 3.1). It is one of the largest slums in Nairobi City County in Embakasi and Makadara Sub counties, with a population of around 600,000 people (Inventory of Nairobi Slums). It is sub-divided into eight sub villages and located in the middle of the main industrial area of the city, and it is a 20-30 minutes' drive from Nairobi's City Centre. These sub-divisions include, Mukuru kwa Njenga, Mukuru kwa Reuben, Mukuru Kayaba, Lunga Lunga, Sinai, Paradise, Hazina village, and Mukuru Nyayo.

Map 3.1 Map of Kenya



Map3.2 Map of Nairobi County



Map 3.3 Mukuru Slums



3.2.1 Ethnographic Profile

Mukuru informal settlements are among the fastest growing informal settlements in Nairobi. The population of the shanty neighborhood has swelled since 2009; it is estimated now to be around 700,000, living in an area about 8.5 Km². The people of the Akamba community form the biggest block, other dominant tribes are the Abagusii, Gikuyu, Luo and Luhya, tribes. There are also many refugees from Somalia. The slum lacks basic services such as clean water, roads and sanitation. The living standards of the people are in a pathetic condition, as most houses are congested with poor drainage system, overflow of sewers, illegal tapping of electricity which often causes outbreak of fire and heaps of garbage surrounding the corroded iron-sheets houses. All plastics, paper bags, and polythene materials adorn the place, everywhere in different colors. Dumpsites are everywhere, and at some point, you can find a small river of dirty dark water with a horrible stench rolling down slowly between grasses on either side. Single mothers or children head most of the families residing in this slum. Many residents here are faced with numerous challenges such as adverse poverty, low-income levels, child prostitution, drug and substance abuse, unemployment, child labor and HIV/AIDS.

During the rainy seasons, people normally have difficulties because of mud and impassible pathways. The place turns into a pool of dirty water and running sewer as mud intensifies. The feature can take three days to clear. People have adapted a way of using gumboots during the wet seasons. However, nothing is better either during the sunny seasons for there is dust everywhere under the strong burning sun and there are no trees to provide shades. In the morning during weekdays, you encounter hordes of people headed to their working places or going to search for casual jobs. They head towards industrial area, which is of course nearby while others go to Nairobi central Business District (town).

The same scenario also occurs in the evening when they return home. Women walk comfortably as if they fear hurting the soil as they giggle with small pouches or paper bags in their hands. Men walk quickly and uselessly talking in loud voices as if they are preaching to the masses. They also walk carefully not to step on polythene with human waste normally dumped during the night and naked electricity wires resulting from illegal wiring connection. Although primary schools education is free in public schools, there are a few children who don't attend school. These children spend their time watching videos playing other games or even hawking foodstuffs like peanuts and boiled eggs.

The main economic means of livelihood includes small business enterprises such as charcoal business, cereals business, vegetable business, cooked food and fish selling business. Most of the most of the people in the area are jobless and some depend on (unreliable) casual jobs to meet the basic needs of their families. Poverty is the major driving force of child labor in Mukuru slums. Many families withdraw their children from school to work as house helps, collect scrap metal and other valuable garbage for extra money, or engage in petty productive work in and around the slums. Young girls are more vulnerable to sexual abuse and exploitation, while young boys are exposed to drugs and gang life. These children hardly complete their education. Intervention is needed to improve their lives. Similarly, prostitution is common hence, the fast spread of HIV- AIDS, which is the result of the many orphans and vulnerable children, not to mention widows and single mothers. Other diseases such as Tuberculosis-TB, malaria and pneumonia are the main causes of deaths due to congestion, dampness, and cold.

3.2.2 Livelihood

'Mukuru' means dumping site in Kiswahili. The place was initially an old quarry where most stones that built the factories were excavated. Huge gigantic holes were exposed the sizes of manmade dams that became death traps to children and laborers working in the neighboring factories, and a breeding ground for mosquitoes during rainy seasons. The houses in the slum were initially made of wood and cartons, but were later made of wood and tins-or commonly called corrugated iron sheets. The roads were in bad shape, with a scarcity of running water, and electricity in many households and schools. Houses were packed together with poor drainage system and sanitation.

Mukuru residents are extremely poor with 70% of the population working in the surrounding industries as casual laborers. Many more do odd jobs such as garbage collection, casual jobs in construction sites and as domestic workers in neighboring estates. They live in tiny rooms with large families and dependents. Their other means of livelihood is through small trade in cooked food, vegetables, selling second hand clothes, charcoal and kerosene fuel and operating small shops (Matrix 1998). Many families depend on less than 2 dollars per day. Transactional sex, robbery and drug addiction were common hence the fast spread of HIV- AIDS, which is the result of the many single mothers, widows, orphans and vulnerable children. Other diseases such as Tuberculosis-TB, malaria and pneumonia are also main causes of deaths due to congestion, dampness, and cold. HIV and AIDS, coupled with other diseases, poverty has made many women, and children live a miserable life.

3.3 Research Design

The study adopted a qualitative, exploratory, cross-sectional design. This design was chosen as it was flexible and addressed the researcher's study questions. Data collection was done in two stages where the first stage included beneficiaries of cash transfer programmes (women from female-headed households), and other people who might have benefited from the program either directly or indirectly (relatives of beneficiaries or neighbors) who signed consent forms first. The researcher visited the community on Tuesdays and Saturdays when the beneficiaries held their village meetings. Key informants were recruited at this stage.

The second stage involved collection of data using an in depth interview and key informant guides. In-depth interview guides were used to collect data on female household heads (who were the beneficiaries of the program) while key informants were identified including a village elder, Community health Worker, social workers and project manager from MSDP (one of the implementing NGOs) government official from the gender department who also oversee and conduct the evaluation process of the programmes. The data was analyzed qualitatively and presented as themes. The findings were then presented in themes and sub themes related to the theoretical framework.

3.4 Study Population

The study population was all women from the female-headed households in Mukuru Slum, their children and neighbors aged between 18 and 57 years that had directly or indirectly benefited from the cash transfer programmes. The unit of analysis was an individual female household head.

3.5 Sampling Procedure and Sample Size

A purposive sampling method was used to recruit beneficiaries and their facilitators. Forty eight respondents from Mukuru Slum were picked from the eight villages of Mukuru with 6 from each village. Six key informants were also interviewed, among them two village elders (male and female), one community health worker, one project manager and Coordinator of the implementing NGO (Mukuru Slums Development Projects) and one government official from the Ministry of Gender at Makadara sub-county. The sample size of the beneficiaries depended on the availability and saturation of those who had benefited from the program for more than six months and were in the age bracket of 18-57 years.

The sample size of the focus group discussion was 8 people all selected from the target group via random sampling. These age groups were selected as the bulk of cash transfer beneficiaries fell under those ages.

3.6 Data Collection Methods

3.6.1 In-depth Interviews

These were conducted with forty beneficiaries (female household heads) enrolled in the cash transfer programmes using a semi-structured interview guide (Appendix 1). The aim of the interviews was to obtain information on the role of cash transfer programmes on their households and to establish whether the programmes were sustainable in reducing poverty. The interview sessions were tape recorded after seeking consent. The respondents answered open ended questions within 1-1 ½ hours.

3.6.2 Key Informant Interviews

These were conducted with six people, among them two village elders, one community health workers, one Project manager and coordinator of the implementing NGO (from MSDP) and one Ministry of gender official from Makadara sub-county. A key informant guide (Appendix 3) was developed to guide the discussions.

3.6.3 Focus Group Discussions (FGDs)

One FGD was conducted. This involved a group of eight members (from the target group) who came together to discuss some open-ended questions under the guidance of the researcher. Their reaction to each question was observed and close analysis done during the compilation of the discussion. A focus group discussion guide (Appendix 2) was used to guide discussions.

3.6.4 Secondary Sources

The information contained in the background section was obtained from journal articles, the internet, books, newspapers and theses. The information entailed literature that was used to generate findings related to contribution of cash transfer schemes in poverty reduction in Mukuru slums, Kenyan slums and other parts of the world and their sustainability as a poverty reduction strategy.

3.7 Data Processing and Analysis

The researcher first transcribed all the notes from the interview sessions. Field notes and interview transcripts were read to gain a general impression of the stories told. Relevant themes in each transcript were noted by highlighting the text. Themes related to effects and contributions

of cash transfer programmes on female-headed households were then explored to build an understanding of multiple perspectives, before the data was organized into themes and sub-themes. Qualitative data was collected, examined for completeness, comprehensibility, consistency and reliability. The perceived relationship the effects of cash transfer programmes on female-headed households and poverty reduction were assessed. The findings and conclusion of the study was collected and analyzed using SPSS. Descriptive statistics such as frequencies, means and percentages was used to analyze the data quantitatively and results presented in the form of tables and graphs, while qualitative data was analyzed manually, a coding system was developed and the data categorized into the emerging themes.

3.8 Ethical Considerations

Recruitment of research subjects ensured protection of the participant's rights and the need for confidentiality and anonymity was taken as central to the research process. Participants of the research signed informed consent forms (appendix 4) before commencing on data collection. Participants were informed that they were allowed to pull out of the research at any point of the research if they felt uncomfortable to continue.

The results of the study will be made available to the University of Nairobi Library and where possible, published in journals and articles so as to share knowledge with the scientific community worldwide. The researcher upheld confidentiality with the team involved in the research through briefings of the research to the team on upholding privacy and confidentiality ensuring that they were strictly followed and informants' names were not used and instead codes and pseudonyms were used.

CHAPTER FOUR

PRESENTATION AND INTERPRETATION OF FINDINGS

4.1 Introduction

This chapter discusses the interpretation and presentation of the findings obtained from the field. The chapter presents the background information of the respondents, findings of the analysis based on the objectives of the study. Descriptive and narrations as gotten from respondents have been used to discuss the findings of the study. The study targeted a sample size of 48 respondents from which 40 were interviewed making a response rate of 83.3%. This response rate was satisfactory to make conclusions for the study as it acted as a representative. According to Mugenda and Mugenda (1999), a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent. Based on the assertion, the response rate was excellent.

4.2 Demographic Characteristics of the Respondents

This involved issues such as, the age of the respondent and marital status and was intended to assess any influence on the findings. This set of data was enquired from the respondents of the in depth interviews.

4.2.1 Age of Respondents

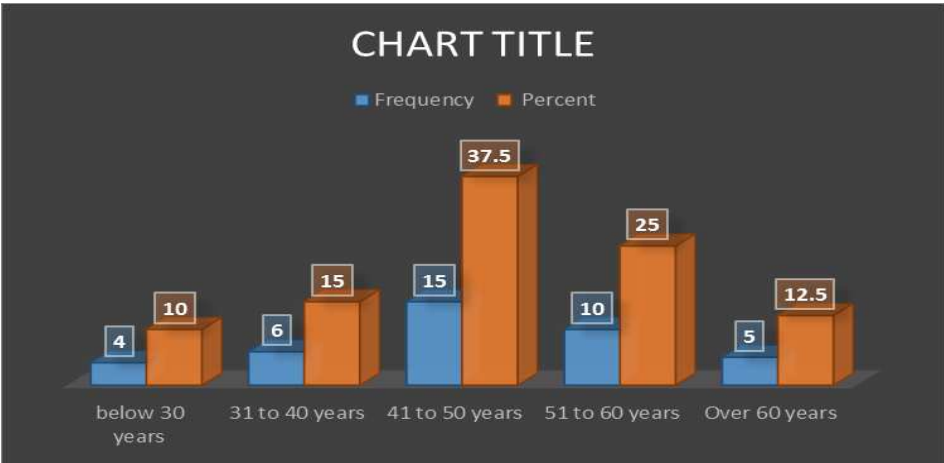
The study requested the respondents to indicate their age category so as to determine the age of majority of cash transfer beneficiaries and relationship towards poverty reduction among female headed households. From the research findings the study established that majority of the

respondents as shown 37.5% were aged between 41 to 50 years, 25% of the respondents were aged between 51 to 60 years, 15% of the respondents were aged between 31 to 40 years, 12.5% of the respondents were aged over 60 years where as 10% of the respondents were aged below 30 years. This indicated that the majority of cash transfer recipients were between the ages of 41 to 50 years.

Table 4.1 Age of the Respondents

Years	Frequency	Percent
below 30 years	4	10
31 to 40 years	6	15
41 to 50 years	15	37.5
51 to 60 years	10	25
Over 60 years	5	12.5
Total	40	100

Figure 4.1 Age of the Respondents



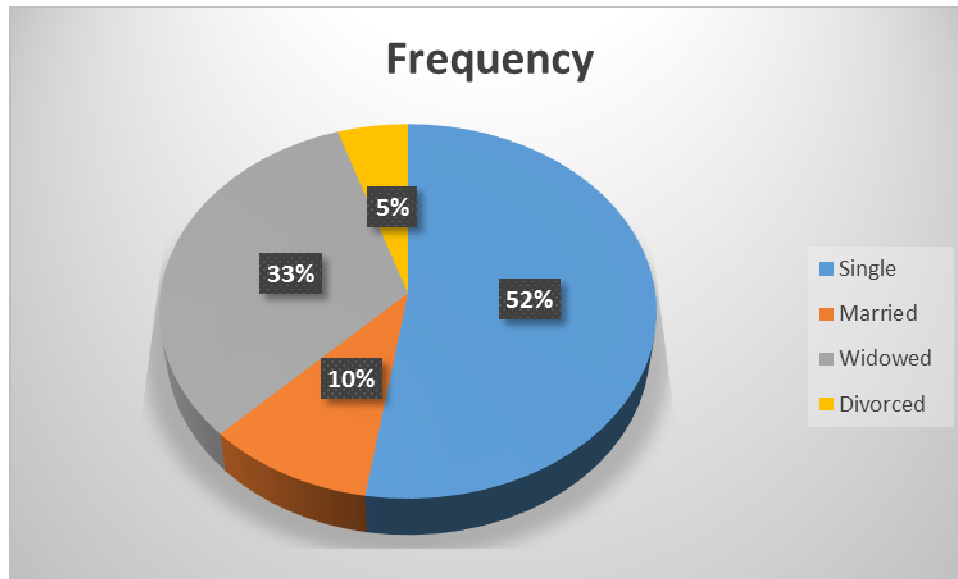
4.2.2 Marital Status.

The study requested the respondents who in this study were female household heads to indicate their marital status. This was to determine whether the beneficiary female headed households were married and further to check on the likelihood of having more than one income source from their husbands. From the research findings the study established that majority of the respondents as shown 52.5% were single 32.5% of the respondents were widowed, 10% of the respondents were married, and the minority at 5% were divorced. This showed that most female headed households were led by single women who have never been married and therefore were the sole breadwinners in their households.

Table 4.2 Marital Status of the Respondents

Marital status	Frequency	Percent
Single	21	52.5
Married	4	10
Widowed	13	32.5
Divorced	2	5
Total	40	100

Figure 4.2 Marital Status of the Respondents



4.3 Selection Procedure and Amounts and Timeliness of Cash Transfer

The respondents felt that the selection procedure had been fair. During selection, village elders and Chiefs identified the needy households, after which a social worker accompanied by a community health worker visited them for verification and found out that they were needy. 80% of the respondents received Kenya shillings 1000 to 2000, whereas the rest 20% received less than Kenyan shillings 1000. 80% did not save any money as it was not enough to cater for their needs and save. 20% saved money through VSL group (*chama*). Only 90% received the cash on monthly timely, and by the time the interviews were being conducted, the cash transfer programme had stopped. The focus group discussion indicated that majority of the beneficiaries were not prepared when the cash stopped and it seemed to stop suddenly thus causing panic among the beneficiaries.

However, some were prepared since they were informed that the money given to them was for a short while. For them, this resulted in saving, starting of businesses such as selling charcoal, grocery shops and kiosks, investing on their health, and joining of VSL groups (*Chama's*) hence having sustainable livelihood for those few. The six key informants established that the government and NGOs were able to affect the cash transfer programs to the rightful beneficiaries in a timely manner and to the rightful target. The key informant interviews from the NGO – MSDP also informed the researcher that all cash transfer programmes in Mukuru used the M-PESA and so it was noted that some vulnerable people were left out because they did not have IDs and so could not register for the cash transfer M-pesa.

4.4 Perceptions of Change among those Receiving Cash Transfers

The outlined positive effects of cash transfers which were highlighted in the FGD were that children were always in schools since there was affordability of school fees. This was evidenced by the fact that they experienced the change by seeing the children who had been at home due to lack of school fees go back to school, and reduction of malnutrition cases reported was also noted. All the 40 respondents interviewed also indicated that they had experienced positive changes within their households. There was food for the family, and they had been able to open businesses and manage their households well. Two key informants – the village elder and community health worker - noted that there was reduced domestic violence and general improvement of security in their areas of residence since theft level went down. There was good sanitation leading to good health since people were able to afford clothing and basic needs. Unity in their homes was also a great positive effect since husbands felt that their wives were helping in provision for the families. The respondents also said that their dignity was highly promoted

since they were able to join *Chama*'s and save some cash to enable her access credit during emergencies.

28 of the respondents also highlighted that aside from the direct cash to parents, some children that had completed primary education were engaged in vocational skills training and earned skills such driving, hairdressing and beauty and tailoring as a means of sustainability for the households. All 40 women interviewed also confirmed that they had opened businesses and were taught how to manage their businesses and the cash profits they got, and how to live positively and eat healthily for them that had acquired HIV and AIDS. This ensured that their lives and those of their family members were improved. The FGD also informed that there was noted reduction in crime levels and prostitution since many vulnerable girls and women were now independent and could afford money to cater for their basic needs and those of their families.

On the contrary the FGD noted that there was social exclusion as people from the slums thought that money was coming from the devil worshipers. There was also increased domestic violence and husbands felt undermined as men by women by providing for the families. The consensus however was that was the cash transfer programmes had benefitted many households and changed their lives positively.

4.5 Differences between Cash Transfer and Food Aid.

The outright role of the cash transfer programmes was to reduce food insecurity in the slum by availing money to purchase food. Cash gave them dignity because they were able to budget for their households and include all the required household items as opposed to food because food

alone without fuel for cooking it, or having food but have been evicted from the house and children not being educated could not reduce poverty. It gave the beneficiaries an income so that they could also pay for immediate other basic needs. Cash was also preferred to food aid as it gave a choice for more nutritional value. For the food aid, the items of food given are dried food and hence low nutritional value whereas cash gave the option of purchasing different types of food thus increasing the nutritional value. Hence food was considered an inefficient means of improving their lives.

4.6 Life after Cash Transfer

Food security cash transfer in Mukuru was received for 1 ½ years. FGD discussions felt that the period of 1 ½ years was very little to make a big change and the cost of living very high. The amount received was Kenyan shillings 1500 monthly yet house rent was higher, food is expensive, and even if there is free primary education policy, public schools in slums are few and so people have to pay fees at the low cost private schools in the slums which are very expensive.

The 40 respondents however indicated that their life after cash transfer left them empowered because they had some savings to open businesses. This was because those who were hopeless initially suddenly had an income source.

The 6 key informants interviewed felt that the cash transfer program should be accompanied by other programmes like cash for work so that people do not become dependent on money they had not worked for, and for those not able to work e.g. some disabilities, they could be engaged in some form of service so that they could also feel like they have earned the cash.

4.7 The Sustainability of the Programmes to the Recipients

The key informants ascertained that from the beginning beneficiaries were explained to that the cash programs would stop, although the exit strategies were not clearly laid out, hence as a result the stoppage came as a shocker to the beneficiaries. To determine the sustainability of the programmes to the recipients the key informants discussed it on various factors.

The respondents also said they had learnt about planning and budgeting and saving since it was explained to them that the program was for duration of time and not forever. This enabled them to open businesses and join *Chama's*.

On the contrary however others couldn't afford to save as the cash transfer money was not enough to sustain their livelihood and so after the cash programmes ended, they were plunged back to poverty.

From the key informants among them the Government department and NGOs facilitating the programmes, also highlighted that they depended upon budgetary allocation for the recruitment of beneficiaries and so when resources were few not all in the target groups could be reached, and the programmes were also short term as they depended on donor funds.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of key data findings, conclusion drawn from the findings highlighted and recommendation made there-to, the conclusions and recommendations drawn were focused on addressing the objective of the study the researcher intended to explore the role of cash transfer programmes in addressing poverty in female-headed households in Mukuru Slums, and to analyze the sustainability of cash transfer programmes in poverty reduction on female – headed households in Mukuru Slum.

5.2 Perceived Relationship between Cash Transfers and Poverty Reduction

The perceived relationship was assessed by focusing on the research objectives and assumptions and how well they compared with the findings. And hence it was established that cash transfers eradicated poverty to a big extent. As analyzed starting with the objectives which were:

To examine the role of cash transfer programs in reducing poverty and to analyze the sustainability of these cash transfer programmes in poverty reduction on female headed households in Mukuru Slum. These objectives were achieved to a great extent since it was found that cash provided basic needs, paid school fees for their children and grandchildren, and they were also taught how to live positively and eat healthily for them that had acquired HIV and AIDS. This ensured that their lives and those of their family members were improved.

On sustainability, it was noted that to a small extent when the cash transfers stopped after roughly 2 years, children dropped out of school for lack of school fees. They hardly afforded any

meal or just got one meal a day. Their health deteriorated for lack of medical care, and businesses ended due to lack of money to maintain it as well as using up all its earning to meet other basic needs.

To assess the perceived relationship between cash transfers and poverty reduction, the focus was on assumptions of the study as well and how well they related to the findings of the study, the assumptions were that most of the female household heads living in the Mukuru slum are poor and have benefited from the cash transfer programs. This was evidenced through the findings whereby it was seen that even non recipients of the cash transfer benefitted when the recipients opened businesses and provided goods and services closer to the people.

It was also seen that cash transfer programs targeted at female-headed households can be used by governments and development partners as a sustainable means of poverty reduction, because the female household heads proved that 2 years down the line after the food security cash transfer programme ended, they were still able to provide basic needs for their families through small businesses started from the savings made through joining *Chamas* during cash transfer period. Their joining of *chama*'s also increased their access to non formal credit facilities enabling them to absorb shocks and emergencies more easily.

On sustainability of the programmes, the findings indicated that other programmes could be attached to the cash transfers so that people can earn the money as opposed to receiving it without working for it. The beneficiaries who had been engaged in cash for work programmes had ended up saving more money and engaging in other livelihood options like the businesses.

For the households whose children had been sponsored for vocational skills training, the children ended up benefitting the whole households after completion of studies and employment.

In assessing the research objectives in relation to the research theory and its relevance which involved the anti-poverty approach. It advocates the redistribution of goods, and is embedded in the concept of growth, provision of basic needs, and ensuring an increase in the productivity of poor women. The fundamental principle of this approach was the assumption that women's poverty was the result of underdevelopment and not of subordination; hence, it recognized the productive role of women and sought to increase the income earnings of women through small-scale enterprises, on the basis that poverty alleviation and the promotion of balanced economic growth requires the increased productivity of women in low-income households.

Throughout the study and findings the theory was increasingly significant in explaining that graduation out of poverty and into better livelihoods depended on improvements to the economic status of the participants' ability to provide basic needs, improvements to health status, and increases in social capital and agency resulting from women's empowerment. Additionally, for the donors and government facilitating and funding the cash programs, the theory sought to explain how the programs could alleviate poverty and ensure sustainable development, and hence motivate them to move towards targeting females in such social protection programs to ensure poverty eradication through these programs. Therefore, the theory adequately served to explain the role of the cash transfer programs goal of reducing poverty and reviewed their sustainability in poverty reduction on female-headed households.

5.3 Summary of Finding

The study established that the respondents used the cash they received for basic needs such as to pay school fees for their children, buy food for the family, and maintain their business as well as paying rent. Aside from the basic needs, the respondents highlighted that they were able to save the cash and open businesses, pay school fees for their grandchildren, children that had completed primary education were trained and earned skills such driving, hairdressing and beauty, and tailoring. The respondents were taught on how to manage their businesses and cash, as well as how to live positively and eat healthily for them that had acquired HIV and AIDS.

The findings established the role and perceived changes brought about by cash transfers programmes, and the noted differences between cash transfers and food aid by highlighting that: The outright role was to reduce food insecurity in the slum by availing money to purchase food. It also reduced the domestic violence where the alcoholic men didn't beat their wives because their wives were not asking for money as they previously used to. Since women are the ones who ensure there is food on the table and children go to school and family is healthy, where women were the recipients of the cash, a big difference was noted in those homes and is still seen to date 2 years after the food security CT program ended. Hence there was an overall poverty reduction felt. This resulted in a notable change in the lives of beneficiaries because they lived a more dignified life since they could afford basic needs and savings used to start small businesses that became a source of income where none existed before.

The findings also established that cash was preferred to food aid as cash gave them dignity because they were able to budget for their households and include all the required household items as opposed to food and hence was considered an efficient means of improving their lives.

The key informants established that the government and NGOs were able to effect the cash transfer programs to the rightful beneficiaries in a timely manner. There was reduced domestic violence and general security in their areas of residence since theft level went down. There was good sanitation leading to good health since people were able to afford clothing and basic needs. Unity in their homes was also a great positive effect since husbands felt that their wives were helping in provision for the families.

The study also established that sustainability of the cash transfer programmes would require additional programmes to supplement the cash and that the transfers be done over a longer period of time with an increased amount as the cost of living had also increased. And finally, touching on actual sustainability most of them had learnt about planning and budgeting and saving since it was explained to them that the program was for duration of time. This enabled some to open businesses and join *Chama*'s. On the contrary however others couldn't afford to save as the cash transfer money was not enough to sustain their livelihood and so after the cash programmes ended, they were plunged back to poverty.

5.4 Conclusions

The study revealed that the sole role of the cash programmes was to reduce poverty as well as start a basis for improved livelihood for the communities living under extreme poverty. This was

evidenced by the findings where by it was established that the cash program had succeeded to a great extent to achieve its purpose. This is because, the beneficiaries used the cash they received to pay school fees for the children, buy food for the family, and maintain and open their businesses as well as pay rent. Apart from the cash, children that had completed primary education were trained and earned skills such driving, salon and beauty, and sewing. The respondents were also taught on how to manage their businesses and cash, as well as how to live positively and eat healthily for them that had acquired HIV and AIDS. This ensured that their lives were improved holistically and they moved from one level of poverty to the next with improved lives. This also ensured that crime levels went down and prostitution ended since respondents were now independent and could afford money to cater for their basic needs. This means there was reduction of the food insecurity in the slum by availing money to purchase food.

5.5 Recommendations

- The study recommends that since the beneficiaries received between Kenya shillings 1000 to 2000, the cash should be increased to ensure that these female headed households are more improved and payments made consistently on monthly basis, however the beneficiaries should be clearly told that the cash programmes are for a period of time so that when they stop, their lives are not distorted and taken back to “poverty”.
- The study also recommends that these cash transfer programmes be accompanied by other programmes like cash for work so that people do not become dependent on money they had not worked for, and to promote diligence in work hence a working nation that is independent of donations and one that adheres to improve its livelihood beyond charity.

For those not able to work e.g. some disabilities, they can be engaged in some form of service.

- Finally the study recommends that the government and NGOs giving these cash programmes should sensitize people about it to avoid social exclusion as people from the slums thought that money was coming from the devil worshipers as well as curb domestic violence as husbands felt undermined as men by women by providing for the families.
- Governments can also take up the cash transfer model as opposed to food aid so as to reduce poverty in a dignified manner.
- The study also recommends for further research. The study sought to establish the role of cash transfer programmes in reducing poverty in female-headed households in Mukuru slums as well as to analyze the sustainability of cash transfer programmes in poverty reduction on female – headed households in Mukuru Slum. The researcher recommends that a study be conducted on other programmes other than cash that can be used to in reducing poverty in female-headed households in Mukuru slums and measures to ensure that all the right beneficiaries benefit.

REFERENCES

- Concern Worldwide and Oxfam GB (2011) *Walking the Talk: Cash transfer and Gender Dynamics*, (Oxfam).
- Creti, P. and Jaspers, S (2006) *Cash transfer Programming in Emergencies*, Oxfam.
- Cunha, J. M., De, G. G., Jayachandran, S., & National Bureau of Economic Research. (2011). *The price effects of cash versus in-kind transfers*. Cambridge, Mass: National Bureau of Economic Research.
- Gassmann, F., Behrendt, C., & International Labour Office. (2006). *Cash benefits in low-income countries: Simulating the effects on poverty reduction for Senegal and Tanzania*. Geneva: ILO.
- Gershensberg, I. (1983). *Multinational enterprises, transfer of managerial know-how, technology choice and employment effects: A case study of Kenya*. Geneva: International Labour Office.
- Hanlon, J., Barrientos, A. & Hulme, D. (2010). *Just give money to the poor: the development revolution from the global south*. Sterling, VA: Kumarian Press
- Kenya. (2002). *Kenya 1999 population and Housing census: Volume 7*. Nairobi: Central Bureau of Statistics.
- Kirera, P. G. (2012). *Implications of Cash Transfer Programmes for Social Relations: Kenya's Cash Transfer for Orphans and Vulnerable Children (CT-OVC)*. Rotterdam: Erasmus University.
- Matrix Consultants (1998), *Inventory of Nairobi Slums*
- Paxson, C. H., Schady, N. R., & World Bank. (2007). *Does money matter?: The effects of cash transfers on child health and development in rural Ecuador*. Washington, D.C.: World Bank, Development Research Group, Public Services Team.
- Okumu, M. A. E. (2010). *How do cash transfers address the multidimensionality of child poverty and vulnerability in Kenya?* Rotterdam: Erasmus University.
- Reeve, J. (2000) *Understanding motivation and emotion*. Fort Worth, TX: Harcourt College Publishers.

Sara Longwe. (1995) *Gender Awareness: The Missing Element in the Third World Development Project* Candida March and Tina Wallace (Eds).

Skoufias, E., Di, M. V., & World Bank. (2006). *Conditional cash transfers, adult work incentives, and poverty*. Washington, D.C: World Bank, Latin America and the Caribbean Region, Poverty Sector Unit.

Spring, A. (2000). *Women farmers and commercial ventures: Increasing food security in developing countries*. Boulder, Colo: L. Rienner Publishers.

APPENDICES

APPENDIX 1: CASH TRANSFER INTERVIEW GUIDE

NameAge.....Marital Status.....
Village:Tel.....

Pease tick the correct answer.

- 1. Have you ever received cash transfer? Yes [] No []
2. For how long have you received it? 0-1 yr. [] 1-3 yrs. [] 3-5 yrs. [] above 5 year []
3. How were you selected as a beneficiary of cash transfer:.....
4. How much money do you receive?
0-1000 [] 1000 – 2000 [] 2000-3000 [] 3000 and above []
5. How regularly is it sent?
Weekly [] Monthly [] Quarterly [] Annually []
6. Is the cash sent in a timely manner?
Yes [] No [] other [] explain.....
7. Are you still receiving cash transfer? Yes [] No []
8. How do you use the cash you get from cash transfer program? how much on each item
Food []rent []clothes []school fees [] leisure []other []
explain.....
9. Aside from the cash, what else was beneficial to you and your household from the cash
transfer program?
.....
.....
Do you save cash? Yes [] No []
10. If yes how much and where do you save?
Bank [] Sacco [] VSL group (chama) [] Other [] Explain.....
11. Has this cash transfer changed your life and that of your family? How?
.....
.....
12. What was the exit strategy used prior to stoppage of the funds? (for those who answer no
to question 2)
.....
.....
13. Were you ready/ prepared when the cash stopped being sent?
.....
.....
14. What preparation measures had you put in place?
.....
15. What challenges have you faced before and after you started receiving cash
transfer?.....
.....
.....

APPENDIX 2: FOCUS GROUP DISCUSSION GUIDE

WELCOME AND INTRODUCTIONS

- We will introduce ourselves and inform the group that we would like to ask questions about cash transfer and other related safety net programmes
- We will encourage all to talk openly and honestly and express their opinions as there is no wrong or correct answer

IMPACT OF CASH TRANSFER

- Has cash transfer so far had a role to play in reducing poverty in Mukuru Slums especially on FHH?
- Have you seen a change in those receiving cash transfer in comparison to those not receiving?
- What differences have been noted between cash and food aid?
- What challenges have been brought about by cash transfer?
- After cash transfer was stopped what was the attitude of the beneficiary households?

SUSTAINABILITY OF CASH TRANSFER

- For those who received the cash transfers, for how long did they receive it?
- Do you think the time was enough to receive the transfers and make a difference in their lives?

COMMENTS

Participants will be asked to give a final comment/recommendation

FINAL

- I will thank respondents
- Respondents will be invited to ask questions
- Final thanks and informed that the research findings will be shared with them

APPENDIX 3: KEY INFORMANT INTERVIEW GUIDE

1. Introductions i.e. Name, title and village of the interviewee.
2. What benefits have been realized from cash transfer programmes in Mukuru and especially to female headed households?
3. What are some of the effects on beneficiaries
 - Negative effects
 - Positive effects
4. Have government/NGOs been able to affect the cash transfer programmes to the rightful beneficiaries?
 - In a timely manner
 - For how long
5. Have the programmes had exit strategies? Explain
6. What has been the sustainability of the programmes to the recipients?

APPENDIX 4: INFORMED CONSENT FORM

Dear Madam,

My name is Christina Wairimu Wanjohi. I am carrying out a research on the role of cash transfer programmes and their sustainability in poverty reduction on female headed households in Mukuru Informal Settlements of Nairobi City County.

This study is in partial fulfillment of a Masters of Arts Degree in Gender and Development Study from the Institute of Anthropology, Gender and African Studies of the University of Nairobi.

I am requesting you to voluntarily participate in this study by taking part in an interview. You are being asked to participate in this study because you are a beneficiary/stakeholder of the cash transfer program in Mukuru Informal settlements of Nairobi City County.

If you agree to this interview I will take 45-60 minutes of your time. There are no known risks associated with participating in this interview, neither are there direct benefits to you participating in this interview.

With your permission, this interview will be audio recorded. You are free to withdraw your consent and to discontinue participation in the interview and study altogether at any time without prejudice.

This interview is fully anonymous and confidential. Pseudonyms and codes shall be used to protect your identity. The information obtained from this study may be used in the public domain but mainly in the University of Nairobi Library.

Participants Signature.....