

## **CASH TRANSFER PROGRAMS AND POVERTY REDUCTION IN WAJIR COUNTY, KENYA**

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**International Academic Journal of Arts and Humanities (IAJAH) | ISSN 2520-4688**

**Received:** 18<sup>th</sup> March 2026

**Published:** 27<sup>st</sup> March 2026

Full Length Research

**Available Online at:** [https://iajournals.org/articles/iajah\\_v2\\_i1\\_285\\_307.pdf](https://iajournals.org/articles/iajah_v2_i1_285_307.pdf)

**Citation:** Sheikh, A. A., Kipchumba, H. E. (2026). Cash transfer programs and poverty reduction in Wajir County, Kenya. *International Academic Journal of Arts and Humanities*, 2(1), 285-307.

## **ABSTRACT**

Poverty alleviation was a significant national development concern in Kenya, particularly in arid and semi-arid areas like Wajir County where over 70 percent of the populations live below the poverty line. Despite the government's implementation of cash transfer programs such as the Inua Jamii Senior Citizens Cash Transfer, Orphans and Vulnerable Children Cash Transfer (OVC-CT), and Persons with Severe Disabilities Cash Transfer (PwD-CT), concerns persisted regarding their effectiveness in alleviating poverty. The study examined the effect of cash transfer programs on poverty reduction in Wajir County by assessing the influence of household income support and access to basic needs. The study was anchored on the Social Risk Management Theory and supported by the Basic Needs Theory. A descriptive research design was employed, targeting 32,000 registered beneficiaries, from which a sample of 395 respondents was drawn using stratified random sampling. Data were collected through structured questionnaires and analysed

using descriptive and inferential statistics, including correlation and regression analysis. The findings revealed that all the two independent variables had a positive and statistically significant effect on poverty reduction. The study concluded that cash transfer programs significantly improved household welfare by enhancing income stability, access to education and healthcare, and social inclusion. It recommended that policymakers increase the value of transfers to reflect inflation, ensure timely and predictable disbursements, and expand coverage through transparent, data-driven targeting. Additionally, integrating cash transfers with livelihood and financial literacy programs was advised to promote long-term self-reliance and sustainable poverty reduction in Kenya's arid and semi-arid regions.

**Key Words:** Household Income, Access to Basic Needs and Poverty Reduction.

## **INTRODUCTION**

Poverty eradication stands as one of the most acute needs of humanity since, in the majority of cases, poverty is linked to economic growth, employment generation, and balance in society. The global poverty threshold of 2.15 USD per day put its two halves (just over half a billion) statistically really poor and impoverished (greater than 60%), nearly half of which were found in Sub-Saharan Africa (World Bank, 2023). The poverty itself is not a lack of incomes only but a low availability of basic items like foods, health services, education opportunities, and employment which exacerbates inequality and social exclusion (UNDP, 2023). Those countries, which have succeeded in lowering the poverty levels, find a clear association between the policies aimed at reducing poverty and human investment in the country, improved productivity and end-of-poverty growth (ILO, 2019). When families come out of poverty they can bring much to the national

development in terms of increased rates of labour force, tax and consumption and as long as a family remains poor it will lower the level of human development and increase the rate of vulnerability (OECD, 2022). This has escalated into governments and developmental institutions channelling efforts and even funds into cash transfers programmes that regularly give poor households maintenance financial aids and have been empirically shown to positively influence outcomes attributed to poverty, such as food security, healthcare services, and schooling (Barrientos, 2013; Garcia and Moore, 2019).

On the international scale, some of the wealthiest nations, such as the United States and the European countries, have demonstrated that direct financial aid to vulnerable communities can significantly reduce poverty and inequalities. In the US, initiatives available to reduce food insecurity and income poverty among poor households have been the Supplemental Nutrition Assistance Programme (SNAP) and Temporary Assistance to Need Families (TANF). It was found that through SNAP child poverty is reduced by more than 40 percent in recipient households (Bitler and Hoynes, 2016), and the long-term usage of such programmes leads to better health and increased earning capacity in adulthood (Hoynes and Schanzenbach, 2020). Strong welfare systems have been developed in Europe in Sweden, Germany and the United Kingdom that involve the use of cash transfer in addition to universal access to health care and educational subsidies, which in essence adds to a comprehensive social safety net. According to Eurostat (2022), social protection spending in the European Union constitutes about 30% of GDP and causes the income inequality to decrease by up to a third. More studies have shown that these systems, besides protecting these households against going into poverty, enable them to invest in education, health, and businesses (Ermasova, 2020; Allen, 2024). These case studies reiterate the link between the role of household income support through cash transfers and poverty reduction benefits such as better access to food, health packages and education facilities.

In Africa, cash transfers have been widely used as governments respond to persistent poverty, inequality and susceptibility to shocks. The Productive Safety Net Programme (PSNP) is a cash and food transfer programme initiated by the government of Ethiopia targeting vulnerable families, and it was found to be correlated with the decrease in the necessity to use emergency food aid, increased household assets, and steady incomes (Kassie et al., 2021). The Child Support Grant (CSG) of South African benefits over 12 million children and has been associated with the poverty reduction, better nutrition among children, and higher school attendance (Woolard, 2019; Subedi, 2020). The National Social Investment Programme (NSIP) of Nigeria provides both conditional and non-conditional cash transfers without a uniform impact: the consumption and food security of a part of the households improved and the impacts on corruption and institutional weaknesses were neutral (Ngara and Dasat, 2020; Eguavoen et al., 2022). These African experiences indicate why coverage and reach are critical to effectiveness whereas implementation failures like poor targeting, corruption, and delayed payment undermine effectiveness (Budoo-Scholtz, 2022).

In Kenya cash transfer initiatives are currently at the centre of social protection policy by the government. Such programmes are Inua Jamii Senior Citizens Cash Transfer, the Persons with Severe Disabilities Cash Transfer (PwD-CT) and Cash Transfer on Orphans and Vulnerable children (OVC-CT). According to a report by the Ministry of Labour and Social Protection (2023), the programmes generate greater benefits to more than 1.2 million households in Kenya. It has been empirically proven that there has been better food security, coverage of health services, and attendance in school by children (Wambua & Khainga, 2019; Kariuki & Muriithi, 2020). There are however, several failures that are being witnessed. According to a recent study, Lakin and Kinuthia (2024) identified that household-level disbursement delays and lack of transfers have decreased household-level resilience and a weakness in targeting and a small coverage of vulnerable groups, was reported by KIPPRA (2020). Recent research also suggests that ASAL households or those inhabiting arid and semi-arid regions like Wajir are also extremely poor relative to other regions within Kenya even after being designated focus areas of social protection (Omamo, 2022; UNDP, 2023). These results indicate that poverty has been alleviated in Kenya, although cash transfer has partially led to the alleviation of poverty, it has not yet been fully utilised.

Wajir County provides a fruitful example to conduct a study regarding the relationship between cash transfer programmes and poverty reduction. The county is located in a dry and semi-arid zone, which is affected by frequent droughts, high unemployment rates, limited economic opportunities, and food insecurity (Mwangi & Wanjiru, 2018). The poverty levels in Wajir remain incredibly high, as the Kenya National Bureau of Statistics (KNBS, 2019) states that over 70 percent of households live below the poverty line. Cash transfer programmes within this county, which target the elderly, orphans and the disabled, serve as required safety nets. However, their effectiveness has been impaired by factors like payment delays, insufficient quantity, lack of focus, and limited access to most vulnerable households (Abdullahi, Hassan, and Noor, 2022; Mokaya, 2022). These obstacles lead to very crucial questions about the degree to which cash transfers achieve the desired goal of alleviating poverty in marginalised areas. It was against this backdrop that the present research sought to evaluate how cash transfer programmes affected poverty alleviation in Wajir County. The study focused on four key dimensions, namely: household income support, provision of basic needs, timeliness and adequacy of payments, and programme coverage. The findings of this study offered empirical evidence to inform policy changes and improve the efficiency of cash transfers in promoting sustainable poverty alleviation in the ASALs of Kenya.

### **Statement of the Problem**

Poverty is a long-term challenge in third world countries, particularly in arid and semi arid areas (ASALs) such as Wajir County. Although Kenya has achieved some gains regarding the extension of social protection, poverty levels in Wajir remain among the largest in the nation, with over 70 percent of households living below poverty (KNBS, 2019; UNDP, 2023). Severe deprivation is defined as a persistent immobilisation of access to nutrition, healthcare and education services which damages the operation of

human capital development and economic participation. Poverty in poor neighbourhoods must be addressed not only to reach a nationally inclusive development but also to promote social order and inclusive development (World Bank, 2021).

Cash transfer is accepted both nationally and domestically as an opportunity to decrease the level of poverty by guaranteeing the stable addition of income to weak groups (Garcia & Moore, 2019; Bitler and Hoynes, 2016). Kenya has implemented the following programmes Inua Jamii Senior Citizens Cash Transfer, Orphans and Vulnerable Children Cash Transfer (OVC-CT), and Persons with Severe Disabilities Cash Transfer (PwD-CT) to help absorb vulnerable families and increase access to basic services (Kariuki & Muriithi, 2020). Studies have indicated that these programmes have a beneficial impact on food security levels, healthcare utilizations, and school attendance (Wambua and Khainga, 2019). However, studies also indicate that it is undermined by systematic weaknesses including low-level transfers, inconsistencies in the system of paying such pay-outs, limited coverage of eligible beneficiaries, and ineffective targeting methods (Lakin & Kinuthia, 2024; KIPPRA, 2020).

These challenges are further exacerbated in arid and semi arid locations like the Wajir County. Although cash incentive or transfer programmes are meant to stabilise household incomes and reduce vulnerability, certain families still are vulnerable to food insecurity, unfavourable healthcare-seeking behaviour, and unfavourable seek-school opportunities (Mokaya, 2022; Abdullahi et al., 2022). Rates at which funds are disbursed late do not ensure that house holders make prudent decisions with regard to the money they spend and the money paid is not significant to cater to the rising expenditure costs. Secondly, lapses in coverage lead to the omission of certain vulnerable groups and thereby sabotage the intention of such programmes to be wholehearted. Finally, ineffective monitoring and evaluation designs prevent monitoring the achievement of poverty reduction targets (Budoo-Scholtz, 2022).

Although international and national studies have examined the impact of cash transfer initiatives in raising welfare (Owusu-Addo et al., 2021; Kassie, Shiferaw, and Muricho, 2021), there are no studies that specifically examine the impact of these initiatives in Wajir County, which can be seen as the privilege due to the unique socio-economic and climate issues in this region. A majority of studies in Kenya have been either urban or semi-urban in characteristic (Maina, Wambui, and Mutua, 2022; Kariuki and Njoroge, 2023) and therefore create a huge contextual gap applicable to the Arid and Semi-Arid Lands (ASAL) counties. The absence of any conceptual evidence linking the four strands of cash transfer effectiveness household income supplementing, basic need coverage, timeliness and adequacy of pay-outs, and reach and coverage of programmes the poverty reduction in Wajir is missing.

This study sought to fill these gaps by undertaking an all-inclusive study of the impact that cash transfer programmes are having on reducing poverty in the Wajir County. This research yielded localised empirical data that should be used to inform policy changes to

further improve the effectiveness of cash transfer programmes in the arid and semi-arid regions of Kenya by focusing on the four components of income assistance, essential requirements, promptness/sufficiency, and inclusiveness.

### **Research Objectives**

- i. To examine the effect of household income support on poverty reduction in Wajir County.
- ii. To assess the influence of access to basic needs on poverty reduction in Wajir County.

## **LITERATURE REVIEW**

This section outlines the various theories providing anchorage for the study together with empirical literature and the conceptual framework.

### **Theoretical Review**

Theoretical frameworks offer the basis within which empirical studies are rooted in that they elucidate the relationship between variables. Theories describing income support and access to basic needs were taken into account in this study of the impact of cash-transfer programs on poverty reduction in Wajir County. The anchor theory that informs this research is the Social Risk Management Theory (SRM) which informs the dependent variable (poverty reduction) and one independent variable (household income support). Other supporting theory is the Basic Needs Theory of access to/availability of basic needs. All these theories form a sound analysis framework of cash transfer programs and their contribution to alleviating poverty.

### **Social Risk Management (SRM) Theory**

Social Risk Management Theory (SRM), was postulated by Holzmann and Jogensen in the year 2000 within the social protection framework of the World Bank. According to the theory, poverty is not merely caused by low income but also by inability to resist factors that tend to affect them like poverty, illness, and economic shocks. SRM highlights three approaches to risk management which include attempts to prevent risk, overcome risk and tolerate risk. Cash transfer programs are part of the risk mitigation and coping aspect since they issue predictable incomes to mitigate vulnerability in the household.

The theory has evolved over the years with numerous viewpoints in favor or opposition to its use. The advocates believe that SRM offers an all-encompassing model of the role of social protection in eliminating chronic and temporary poverty (Barrientos, 2013). Critics however argue that SRM lays too much emphasis on individual and household-level risk whilst insignificantly underestimating structural inequalities and political dynamics (Devereux & Sabates-Wheeler, 2004). Even with these criticisms, the theory continues to be broadly applicable in studying the strategies of poverty alleviation in the developing countries (ILO, 2019).

The fundamental aspects of SRM risk prevention, mitigation and coping processes are directly related to this research as the use of household income cushioning in the form of cash transfers is a coping measure that protects the shocks of poverty in Wajir County. The theory underpins the dependent variable (poverty reduction), by inferring the protection of households by cash transfer in terms of shielding them against vulnerability. Its advantages are its adaptability and applicability to environments as Ethiopian-based (Kassie et al., 2021) and Kenyan-based (KIPPRRA, 2020) studies revealed that SRM-based interventions decreased vulnerability in times of drought. Its weak side is that it does not put much emphasis on governance and political economy as it was pointed out by Budoo-Scholtz (2022). The reason why SRM was selected is that this form has been extensively used in research where social protection and poverty alleviation are correlated. As an example, SRM was used by Owusu-Addo et al. (2021) in Ghana, and Abdullahi, Hassan, and Noor (2022) in Northern Kenya in order to examine the enhancement of welfare by cash transfers. SRM, therefore, is the anchor theory in this research to support the dependent variable and the sub-variable of household income support.

### **Basic Needs Theory**

Paul Streeten presented the Basic Needs Theory in the middle of 1970s as the part of developing agenda by International Labour Organization. The theory is that development must be geared towards the fulfillment of the basic necessities of people food, shelter, clothing, healthcare and education first before addressing the greater economic development. Failure to afford these basic needs is what defines poverty. The theory has progressed on towards focusing on multidimensional poverty and is in line with the Capabilities Approach of welfare found in Amartya Sen (1999), who sees the expansion of welfare towards freedoms and opportunities. Advocates state that the theory allows establishing a direct connection between welfare intervention and human development outcomes (UNDP, 2023). Critics however, inform us that it simplifies poverty by simplifying it down to physical needs through compliments on the systemic inequalities (Streeten, 1981).

The theory will blend with the existing research by clarifying why cash flow enhances the accessibility of food, education, and medical services within Wajir County. The independent variable of access to basic needs is supported by its assumptions that the improvement of human capital is a result of fulfillment of basic needs. The theory was validated by studies in South Africa (Subedi, 2020) and the Philippines (Reyes et al., 2021), which found that nutrition and access to education were improved by cash grants. Weaknesses are underestimation on the cultural and social factors and this was the case in Abdullahi et al. (2023) where the authors discovered cultural barriers to healthcare access in Northern Kenya. Its rationale to be chosen lies in its applicability when studying poverty interventions such as in the case of FAO (2020) global assessments of social protection.

### **Empirical Literature Review**

This section detailed an overview of past empirical research in the context of cash transfer programmes and reduction of poverty. The review had been structured in terms of the four dimensions of cash transfers; household income support, access to basic needs, timeliness and adequacy of disbursements, and programme coverage and inclusivity. The subsections examined global, regional, national, and local studies, and their aim, scope, method and findings, and gaps. The part also indicated how the current study filled these gaps crucially in Wajir County.

### **Household Income Support and Poverty Reduction**

Garcia and Moore (2019) carried out a case study bearing the title *The Cash Dividend: The Rise of Cash Transfer Programmes in Sub-Saharan Africa* with the aim of analysing how cash transfers would assist in the enhancement of household income and inflation of poverty. The article targeted 30 third world countries in Latin America and Africa, a comparative policy analysis research design has been employed. Secondary data were analysed through using descriptive statistics and in this case secondary data were the government reports on social protection. Results were that households that received transfers have stated that they have better food intake and increased financial stability. Nevertheless, the research was based on secondary data without using the sources like primary data of beneficiaries and not measuring the localised environments like the County of Wajir. The present study fills this evidence gap and context by narrowing from the general Wajir households, and using primary data.

Owusu-Addo, Abdulai, and Lamptey (2021) conducted a study that is called *The Impact of Livelihood Empowerment against Poverty (LEAP) on Household Welfare in Ghana* with the purpose of examining whether cash transfers positively affected household incomes. The population targeted was 1200 beneficiary households in locality of northern Ghana. The research was designed as a quasi experiment, with the methods of purposive sample and questionnaires. Data analysis was done using the regression analysis. Findings showed that LEAP had a massive impact on the household income and decreasing the dependence on detrimental coping. The study however, did not take in to consideration any long term sustainability of income gains. This creates a gap in concept that the present research fills with the focus on both long-term and short-term potentials of poverty reduction in Wajir.

Kariuki and Muriithi (2020) carried out a study on how the Inua Jamii Senior Citizens Cash Transfer Programme has impacted Household Welfare in Kajiado County in Kenya. The hypothesis aimed to determine the enhancement of cash transfers in income and service access among the elderly population. The 600 elderly beneficiaries were used as a target population, and a descriptive survey design was utilised in the study. The respondents (234) were selected through stratified sampling and the data collection and analysis were done through questionnaires and interviews. The results revealed that transfers raised the purchasing power of the households and enhanced access to health services. The study however was confined to cohort in a single county and other

coefficients were eliminated because this was the ASAL regions where the dynamics of poverty are different. The gap that the given current study has been aiming to fill is the lack of studies on the contextual basis, specifically, the Wajir County which is an ASAL region with unique poverty challenges.

Bitler and Hoynes (2016), conducted a research in the United States called *The More Things Change, The More They Stay the same: Cash Transfers and Poverty in the U.S.* The objective of the study was to examine the relationship between SNAP and TANF programmes and poverty of households among low income earners. The researchers have used the longitudinal panel design that uses nationally representative samples to determine the outcomes in income and consumption by applying the econometric modelling method. The results have indicated that SNAP led to a 40 percent reduction of poverty among children and better nutritional outcomes were achieved after it was started. The research was, however, done on the developed countries where the institutional frameworks are more robust. The gap in the context is addressed through the present study that argues cash transfer effects in one of the developing, marginalised counties.

Kinuthia and Lakin (2024) carried out an investigation on *The Effectiveness of Cash Transfers in Arid and Semi-Arid Lands (ASALs) of Kenya.* The purpose was to determine how cash transfer helped to alleviate poverty among households of the counties of Mandera, Turkana and Wajir. The sample population was 800 households and this was chosen by multistage cluster sampling. The mix methods research was utilised where the surveys, interviews, and focus group discussions were employed. Regression and thematic analysis were applied in the data analysis. Results have shown that on transfers, short-term consumption improved but postponed payments and low sums decreased the results of poverty reduction in the long run. The research proposed decrees on the adequacy and delivery systems. The given evidence is represented in the present study, which is organised around the further examination of the 4 dimensions of cash transfer, in Wajir County, to resolve the methodological and contextual gaps.

### **Access to Basic Needs and Poverty Reduction**

FAO (2020) organised a study on the state of food security and nutrition in the world and called it *The State of Food Security and Nutrition in the World* and aimed to evaluate how cash transfers enhance food security and access to nutrition in developing nations. It was studying based on survey data of 50 countries on house hold surveys examining the cross-sectional econometric models. The results indicated that transfers to the households corresponded to increased food intake, diversity of the diet as well as decreasing rates of child malnutrition. Nonetheless, the research was mainly based on the secondary data, so it could not provide much information about the local contexts, such as the Wajir County. The present study fills this contextual gap by gleaning primary data through households in Wajir to test its claim on the transfers that improve access to food, education, and healthcare.

Subedi (2020) reviewed the Effects of Child Support Grants on Access to Nutrition and Education in South Africa. This research work aimed at establishing that cash grants enhanced access to basic needs by children in poor households. The study used a stratified sampling survey on a target population of more than 2,000 grant beneficiaries, and employed descriptive survey design. Structured questionnaires were used to collect data and the regression models were used to analyse it. The results indicated that through the grants the food insecurity level decreased and the number of school enrolment increased. Nevertheless, it was carried out in urban localities, without consideration of rural and marginalised localities. The proposed research study fills this contextual and evidence gap by targeting rural Wajir where poverty dynamics and access barriers vary. Maina, Wambui, and Mutua (2022) examined The Role of the Health-Linked Social Transfers in the Reduction of Household Vulnerability in Nairobi County. The purpose was to determine the effectiveness of cash transfer associated with the health insurance in improving access to healthcare. The researcher identified 350 low-income households who were subscribers to NHIF sponsored schemes. The descriptive survey design was taken, and purposive sampling and structured questionnaires were used. Inferential and descriptive statistics were done to analyse the data. Results showed that movements decreased catastrophic medical spending and better utilisation of the hospitals. Nevertheless, the research was done in an urban area, which did not necessarily represent ASALs with complicated access problems based on geography. The present study fills this contextual gap by discussing the impact of transfers on the access to healthcare in remote Wajir County.

Reyes et al. (2021) undertook a project in the Philippines, entitled The Pantawid Pamilyang Pilipino Program and Household Welfare. This was aimed at determining the effect of conditional cash transfers on both access to education and healthcare. A quasi-experimental design was used with the propensity score matching being important in terms of study population of house holds (4,000 households) and five provinces were among the sample population. The household surveys were used as the data collection method and regression analysis was used. Results found that the programme improved school attendance and medical visits among school children. Nevertheless, programme effectiveness was minimised by delays in disbursements that conditional programmes. This presents a methodological gap, which the present study attempts to fill by giving attention not only to access but also timeliness and adequacy of the transfer in Wajir County.

Abdullahi, Yusuf, and Ahmed (2023) researched the topic of Cash Transfers and Household Welfare in Northern Kenya. It was aimed at determining the effect of transfers in accessing basic needs in Mandera and Wajir counties. The mixed-method was used: a survey, interviews, and focus groups because the study population was 500 beneficiary households. The sampling method was done in several stages, and the analysis of data was done through regression analysis and thematic analysis. Results indicated that transfers enhanced the affordability of food and schooling but there was a limitation in the access to healthcare due to cultural barriers and inadequate infrastructure. The results

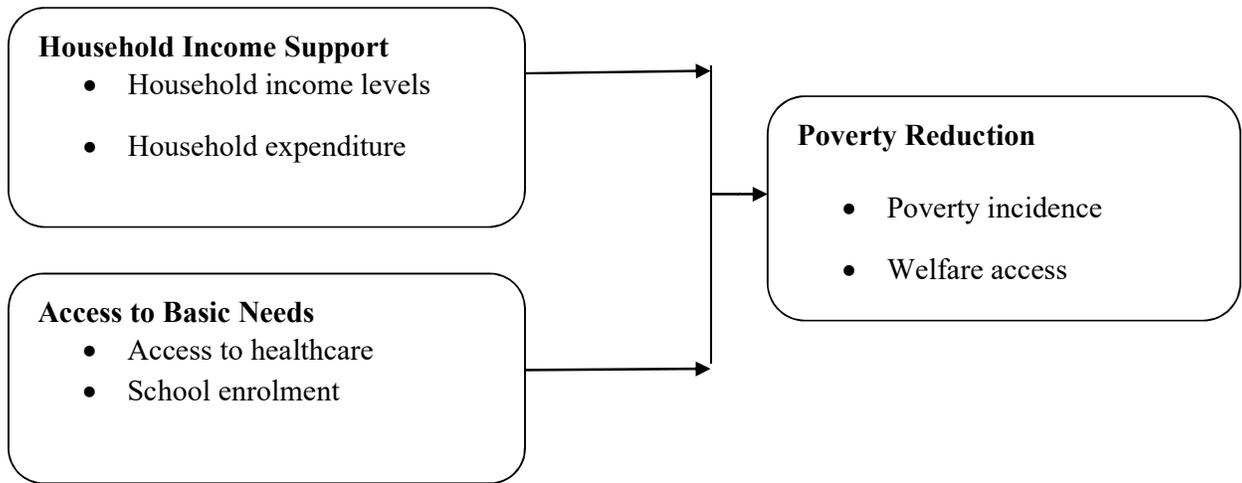
were not however disaggregated by the programme dimensions like adequacy and coverage. The present research study bridges this conceptual gap by assessing the access to basic needs and other dimensions of the programme in Wajir.

### **Conceptual Framework**

A conceptual framework illustrates the relationship between the independent and dependent variables in a study.

#### **Independent Variable(s) Variable**

#### **Dependent**



### **RESEARCH METHODOLOGY**

A descriptive research design was used in the study. A descriptive design was suitable since it enables the researcher to describe in systematic manner features of the population and relationship between variables as they would be found in their natural environment. Saunders, Lewis, and Thornhill (2019) explain that descriptive research allows gathering both quantitative and qualitative data to obtain a precise portrait of the events, people, or circumstances.

The population of interest in this research included registered beneficiaries of cash transfer in Wajir County. They refer to users of Inua Jamii Senior Citizens Cash Transfer and Cash Transfer to Orphans and Vulnerable Children (OVC-CT), and to Persons with Severe Disabilities Cash Transfer (PwD-CT). Moreover, some key informants like county social protection officers can give additional information. The Ministry of Labour and Social Protection (2023) states that in Wajir County, there are approximately 32,000 registered cash transfer beneficiaries spread among the three major programs.

In this research, stratified random sampling method was used. The cash transfer beneficiaries targeted in Wajir County were initially stratified into three categories depending on the program categories: Inua Jamii Senior Citizens, Orphans and Vulnerable Children (OVC-CT) and Persons with Severe Disabilities (PwD-CT). Simple

random sampling was used to select 395 respondents spread across each stratum to make sure that all beneficiaries have an equal opportunity of participating. This method is suitable because it enhances representativeness and consideration of the differences among the various groups of beneficiaries.

Primary and secondary methods of data collection were used in this study. Structured questionnaires were used to gather primary data by questionnaires administered to the cash transfer beneficiaries in Wajir County. The questionnaires had close-ended and open-ended questions to ensure that quantitative data on the four sub-variables of the cash transfers are recorded and also some qualitative information on experiences of beneficiaries is captured. To supplement this, the efforts were made to interview key informants who served as social protection officers of the counties, program implementers and other interested parties, and thus make the data rich with professional insights. Government reports, publications of Kenya National Bureau of Statistics (KNBS), reports of the Ministry of Labour and Social Protection, and prior empirical research based on cash transfer programs were used as sources of secondary information. This mix of approaches allowed triangulating data, thus increasing the validity and reliability of the results.

The interpretation of the data in this study used both descriptive and inferential methods to make sure that all data had been interpreted. Questionnaires provided quantitative data which was coded and fed into the Statistical Package available, the Statistical Package of the Social Sciences (SPSS) to be analyzed. Frequencies, percentages, and means as descriptive statistics were employed to summarize the characteristics of the respondents and to give an overview of the responses. This aided in setting patterns and trends in the way beneficiaries look at the cash transfer programs.

The relationship between the independent variables and the dependent variable was established using inferential statistics. Precisely, multiple regression analysis was employed to determine the impact of the four dimensions of cash transfers household income support, access to basic needs, timeliness and adequacy of disbursements, and coverage and inclusivity on poverty reduction in Wajir County.

## **RESULTS AND FINDINGS**

A total of 395 questionnaires were sent out with 368 filled and returned, which constituted a response rate of 93.2%. This is a great rate, as stated by Mugenda and Mugenda (2019), who suggest that a response rate of above 70 percent is suitable to perform reliable statistical analysis. The different rates of the three groups mirror the different accessibility rates of beneficiaries with the OVC-CT and Inua Jamii showing the highest and lowest rates respectively (93.7 and 92.8).

High respondent rate attained in this research suggests that data collection exercise was effective and that beneficiaries were willing to respond meaning that people had great interest in matters that concerned cash transfer programmes. It also further increases the

representativeness of the findings whereby the results will be accurate depictions of the views of the greater population of cash transfer beneficiaries in Wajir County. The resulting data was therefore considered sufficient to continue analysis and explanation in the following parts.

Data on general information indicated that the respondents were mostly females (57.6%), and males constituted 42.4% of the overall sample. This indicates that a larger percentage of the beneficiaries of the cash transfers in Wajir County are women. The prevalence of female participants could be explained by the fact that the government policy is focused on encouraging women-headed families, which are more susceptible to poverty because of poor access to income-generating opportunities and increased caregiving responsibility. These findings are aligned with the national statistics as Ministry of Labour and Social Protection (2023) reported that the majority of the Inua Jamii and Orphans and Vulnerable Children (OVC-CT) in Kenya are either female caregivers or older women. Increased involvement of women in the cash transfer programmes is, consequently, a reflection of gender-sensitive social protection measures that would keep the household vulnerable and improve their welfare in arid and semi-arid areas like Wajir County.

Data on the age distribution indicated that most of the respondents (39.1%) were over 50 years old, 28.3% between 41-50 years, 19.6% between 31-40 years, and 13.0% below 30 years. This distribution demonstrates that older people form the largest group of cash transfer beneficiaries in Wajir County. The dominance of the Inua Jamii Senior Citizens Cash Transfer Programme, exclusively aimed at old people, accounts for the high proportion of respondents aged 50 years and higher.

Data on the highest Level of education attained indicated that most respondents were lowly educated with 37.0% being of primary school education and 30.4% being uneducated. Only 9.8% of the respondents had tertiary level education but constituted 22.8 percent of the people who had secondary level education. These results mean that the majority of cash transfer beneficiaries in Wajir County possess less than formal education, which is typical of the rural and arid areas of Kenya due to the limited access to education facilities.

The beneficiary's category gives valuable details on the nature of social protection programmes which have been deployed in Wajir County and which vulnerable population are the target beneficiaries of these programmes. From the findings, most respondents (56.0%) were recipients of the Inua Jamii Senior Citizens Cash Transfer, then 28.3% received the Orphans and Vulnerable Children Cash Transfer (OVC-CT) programme, and 15.7% received the Persons with Severe Disabilities Cash Transfer (PwD-CT) programme. This distribution indicates that the Inua Jamii programme is the most widespread in Wajir County, which indicates how much the government cares about the elderly citizens, who represent one of the most weak groups in arid and semi-arid regions.

### **Household Income Support**

The initial purpose of this research was to investigate how household income support impacts poverty minimization in Wajir County. Household income support is defined as the degree to which cash transfer programmes increase income levels and the capacity of the beneficiaries to afford basic needs like food, shelter, clothing, and transport. High levels of income stability can help households cut vulnerability, satisfy consumption patterns, and invest in basic needs. The respondents were also querying on whether the cash transfer had raised their household income and to what degree the cash transfer had enhanced their capacity to make their obligatory spending. Table 1 gives the results.

*Table 1: Household Income Support*

<b>Statement</b>	<b>Response Category</b>	<b>Frequency</b>	<b>Percentage (%)</b>	<b>Mean</b>	<b>Std. Deviation</b>
Has the cash transfer increased your household income?	Yes	303	82.3	—	—
	No	65	17.7	—	—
To what extent has the cash transfer improved your ability to meet essential expenses such as food, clothing, and transport?	1 = Not at all	12	3.3	3.98	0.81
	2 = To a small extent	24	6.5		
	3 = To a moderate extent	68	18.5		
	4 = To a great extent	166	45.1		
	5 = To a very great extent	98	26.6		
<b>Overall Mean Score</b>				<b>3.98</b>	<b>0.81</b>

*Source: Field Data (2025)*

Table 1 results demonstrate that 82.3 percent of respondents went as far as to indicate that the cash transfer programmes had boosted their household income, with 17.7 percent indicating that there was no perceivable transformation. A mean score of 3.98 (SD = 0.81) demonstrates that, on average, respondents were in agreement that cash transfer programmes increased their capacity to afford basic needs like food, clothes, and transportation. These findings indicate that cash transfers are very significant in ensuring that household income is stabilised and that the poor families in Wajir County are no longer exposed to the threat of being poor.

These results are in line with Kariuki and Muriithi (2020), who indicated that cash transfer initiatives enhanced the household purchasing power and the ability to access basic goods and services among older beneficiaries in Kajiado County. Equally, Owusu-Addo et al. (2021) in Ghana noted that cash transfer systems led to substantial income growth in households and less dependence on detrimental coping strategies like selling assets and borrowing.

These findings were supported by qualitative data through key informant interviews. County social protection officers reported that the Inua Jamii and OVC-CT programmes had significantly enhanced financial resilience of families especially amongst older women and orphan caregivers. Nevertheless, they found that there are various obstacles that constrain income sustainability. The most notable ones included low level of transfers (KSh. 2,000 per month), payments delays, as well as, the increasing cost of living, which diminishes the purchasing power of the beneficiaries.

One key informant noted: The cash transfers have actually enabled the families to purchase their basic food and clothing, but the level is so small that it would not result in permanent income security. A lot of the families continue to rely on remittances or black money borrowing to make ends meet. These lessons point to the fact that whereas cash transfer programmes contribute greatly to the stability of income in the short run, their effectiveness in reducing poverty is limited by the sufficiency and timeliness of payments. This observation is consistent with Lakin and Kinuthia (2024) who highlighted that implementing higher transfer value and proper disbursements would enhance the overall contribution of cash transfers towards poverty alleviation in arid and semi-arid areas of Kenya.

**Access to Basic Needs**

The second study objective was to determine how availability of basic needs affects the poverty alleviation among cash transfer programme beneficiaries in Wajir County. Access to basic needs means how far cash transfer programmes allow households to access basic services including healthcare, education and proper nutrition. The availability of these services is also associated with increasing the welfare of households and reduction in poverty in the long term. The respondents were requested to point out whether the cash transfer programme had enhanced their healthcare accessibility and school attendance by the children. Table 2 provides the results.

*Table 2: Access to Basic Needs*

<b>Statement</b>	<b>Response Category</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Has the cash transfer improved your household’s ability to access healthcare services?	Yes	287	78
	No	81	22
Has the cash transfer supported school attendance/enrolment of children in your household?	Yes	296	80.4
	No	72	19.6

*Source: Field Data (2025)*

According to the results of Table 2, most of the respondents (78.0) felt that the cash transfer programmes had enhanced the capacity of their households to access healthcare services but 22.0% said nothing had changed. In the same way, 80.4 percent of the respondents indicated that the cash transfer programmes helped them to attend schools and enrol the children in their families. The implications of these findings are that the

cash transfers have contributed greatly to ensuring that households get to access their key needs especially in accessing the education and healthcare services. The constant provision of funds via government programmes enables those receiving it to get medicine, visit hospitals, pay school fees, and give basic nutrition to children. This shows that, cash transfers directly affect household welfare and general reduction of poverty in the Wajir County.

The outcomes also confirm that interventions of social protection could disrupt the intergenerational cycle of poverty through education continuity and enhanced health outcomes. The research results are in line with the results of Subedi (2020), who known that child support payments in South Africa positively affected the nutrition of children and their attendance at school. Equally, Food and Agriculture Organisation (FAO, 2020) and Reyes et al. (2021) discovered that cash transfer programmes in the developing world led to improved access to food, healthcare and education. The results consequently validate that the cash transfer schemes in Kenya, specifically those that aim at orphans, the aged and individuals with disabilities, have provided corresponding welfare benefits within the arid and semi-arid setting in Wajir County.

The quantitative evidence was further justified by the qualitative data collected through key informant interviews. County social protection officers admitted that the majority of beneficiaries now attend healthcare facilities more often, and the enrolment and retention levels of children belonging to poor households have enhanced because of the stability obtained through stable cash payments. Nonetheless, a number of officers state that the effect is relatively small since the sums of transfer are very small and basic services are high, and such frugality makes these welfare benefits not too viable. According to one of the officers, most households spend the transfers primarily on food and school levies, but when disbursements are late, or medical expenses are high, beneficiaries have to borrow or turn to informal support.

Based on the interviews, three important factors came to the fore that determine whether households can turn cash transfers into better welfare results. First, the transfer amount and its sufficiency are the determinants of family access to continuous essential services in any case. Second, disbursements that do not arrive at the right time impact the household budgeting and planning of healthcare and education cost. Third, access results largely depend on accessibility of social infrastructure particularly in the remote areas of Wajir County in the form of health centres, schools and transport facilities. These considerations can be matched with the findings of Maina, Wambui, and Mutua (2022) who have found that the success of social protection programmes is not only based on the availability of cash but also the supportive infrastructure and the efficiency of governance.

Overall, these findings demonstrate that cash transfer programs in Wajir County have significantly improved access to basic needs among poor households. They have enhanced the ability of beneficiaries to afford healthcare and education, thereby

contributing to multidimensional poverty reduction. However, to sustain these positive impacts, policymakers must address the issues of low transfer amounts, delayed payments, and infrastructural challenges that hinder full realization of the programs' objectives.

### **Poverty Reduction**

The ultimate aim of this research was to identify how cash transfer programmes lower poverty among beneficiary families in the Wajir County. The concept of poverty reduction was evaluated in relation to improvements in household living standards, financial stability and access to basic goods and services since taking part in the cash transfer programme. The perception of beneficiaries against changing career trajectories is crucial in assessing the effectiveness of the social protection interventions as a whole.

Table 3 summarises the results.

*Table 3: Poverty Reduction among Beneficiaries*

<b>Statement</b>	<b>Response Category</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Since joining the program, how has your household's poverty status changed?	Significantly improved	96	26.1
	Slightly improved	176	47.8
	No change	68	18.5
	Worsened	28	7.6

*Source: Field Data (2025)*

The results in Table 3 reveal that most of the respondents (47.8) indicated that the poverty status of their household had improved marginally with the introduction of the cash transfer programme, and 26.1% indicated that their household situation had improved significantly. Conversely, 18.5% of the respondents said that their level of poverty had remained the same, and 7.6% responded that their condition had deteriorated. These findings indicate that cash transfer programmes have moderately and positively contributed to poverty reduction in Wajir County. Most of the households have recorded some growth and better living conditions, but the returns have been poor because of the low sufficiency and inconsistency of the payments.

This increase in the standard of living of most beneficiaries can be put down to the constant stream of income that allows the families to afford immediate consumption wants in the form of food, clothing, and healthcare. Most respondents complained that their families used to eat nothing or depended on the generosity of the community members most of the time, but the cash transfers have minimised these occurrences. The results also agree with Wanyama and Mugo (2022), who reported that cash transfer initiatives enhance consumption stability and household resilience in poor Kenya households living in arid zones. Equally, Owusu-Addo and Crossouard (2021) experienced the same result and noted that social cash transfers can be a critical source of food insecurity, as well as enhance standard of living among low-income households in Sub-Saharan Africa.

Nevertheless, along with these good results, many respondents have reported minimal or deterioration of the poverty situation. This highlights a longstanding struggle of small transfer value, late payment, inflationary factors and lack of complementary livelihood initiatives. Key informant interviews provided qualitative data that confirmed that cash transfers do not reach the point of providing lasting income security and economic empowerment. One key informant observed:

*“Cash transfers do not make people live, but survive. The funds may be primarily utilised on daily accounts, and therefore it is impossible to save or invest. The majority of beneficiaries are still poor, but not that desperate.”* Other positive effects of the cash transfer programmes noted by respondents are enhancement of dignity, minimization of dependency on relatives, and a greater involvement of aged individuals in the community. Beneficiaries felt thankful about the consistency of government aid, as it gives them hope and some form of belonging. However, they also found drawbacks of issue of delay in disbursements, poor transfer value and unawareness of grievance mechanisms.

Regarding policy recommendations, respondents and key informants proposed a few advancements to increase the effectiveness of the programmes. To begin with, raising the amount of transfer to reflect the present living standards would make the assistance more meaningful. Second, timely payment to beneficiaries and predictability of the same would enable beneficiaries to make better plans on how to spend the money. Third, livelihood support programmes like vocational training, grants to microenterprises or savings groups could be incorporated so that beneficiaries could no longer be dependent, but self-sufficient. Finally, an increase in coverage and payment systems should enhance efficiency, transparency, and inclusivity, especially in remote locations.

Overall, the findings reveal that while cash transfer programs have contributed to poverty alleviation in Wajir County, their impact remains partial and short-term. To achieve sustained poverty reduction, the programs must be strengthened through increased funding, improved governance, and integration with complementary development initiatives. These insights set the foundation for the inferential analyses presented in the next section.

### **Inferential Statistics**

The relationship between the independent variables, household income support, access to basic needs, timeliness and adequacy of disbursements, and coverage and inclusiveness and the dependent variable, poverty reduction, was driven by inferential statistics. Pearson correlation and multiple regression analyses were performed with the support of the Statistical Package of Social Sciences (SPSS) version 28. These tests were utilized to establish the direction, strength as well as statistical significance of association between the variables.

### **Correlation Analysis**

The strength and direction of the linear relationship between the independent variables, household income support and access to basic needs and the dependent variable, poverty reduction, were examined using Pearson correlation coefficient. The correlation coefficients range between -1 and +1 where a positive correlation coefficients is indicative of a direct relationship, a negative correlation coefficients is indicative of an inverse relationship and a zero value indicates no relationship. Table 4 shows the result of correlation.

**Table 4: Correlation Analysis**

Variables	Statistic	Household Income Support	Access to Basic Needs	Poverty Reduction
Household Income Support	Pearson Correlation	1	0.652**	0.701**
	Sig. (2-tailed)	—	0	0
	N	368	368	368
Access to Basic Needs	Pearson Correlation	0.652**	1	0.684**
	Sig. (2-tailed)	0	—	0
	N	368	368	368
Timeliness & Adequacy of Disbursements	Pearson Correlation	0.584**	0.601**	0.653**
	Sig. (2-tailed)	0	0	0
	N	368	368	368

**Note: Correlation is significant at the 0.01 level (2-tailed).**

*Source: Field Data (2025)*

The correlation coefficients (Table 4) show that the entire independent variable (household income support and access to basic needs are positively related with reduction of poverty as at the 0.01 level of significance. This implies that any positive change in these areas of cash transfer programs will directly lead to a decrease in the level of household poverty of the beneficiaries in Wajir County.

The most statistically significant correlation was between household income support and poverty reduction ( $r = 0.701$ ,  $p < 0.01$ ), which showed that a higher financial support in terms of cash transfer significantly increases the economic stability of households. This is not surprising, as Kariuki and Muriithi (2020) discovered that social transfers can greatly alleviate vulnerability and benefit the living conditions of low-income households due to income supplementation.

The significant relationship between access to the basic needs and poverty alleviation ( $r = 0.684$ ,  $p < 0.01$ ) also helps underline the role cash transfers play in providing households with an opportunity to access important services like education and

healthcare. These findings follow FAO (2020), as well as Subedi (2020), who discovered that social assistance enhances dieting, school attendance, and access to health amenities among the vulnerable groups.

Overall, the correlation analysis shows that two program dimensions income support and access to basic needs can be considered mutually enhancing and promote poverty reduction together. These positive associations illustrate that the cash transfer programs with good implementation can be an effective policy tool in enhancing welfare of the households, as well as fostering social protection in Wajir County.

## **CONCLUSIONS AND RECOMMENDATIONS**

### **Conclusions**

The study found that cash transfer programmes influence the level of poverty in Wajir County in an important way, documents are shown by the regression findings, indicating that household income support, access to basic needs, timeliness of payments, and adequacy of payments, alongside coverage and inclusivity, all have positive and statistically significant impacts on poverty reduction ( $p < 0.05$ ). Household income support came out as the best predictor, which means that sound and sufficient financial flows directly increase the capacity of those benefiting to fulfil the basic consumption needs as well as serving as buffer in the face of economic shocks. The availability of basic needs also was instrumental because it enhanced the ability of the beneficiaries to access healthcare, education, and nutrition, which enhanced the development of the human capital and its long-term resilience. Together, the results present the optimal combination of income support and access to services as a factor that allows maximum poverty reduction. These findings confirm that cash transfer initiatives are transformative, in terms of economics and social impacts, and their effectiveness could be improved by higher levels of transfer, better administration, regular payments, and by including them in interventions that complement the livelihood.

### **Practice and Policy Recommendations**

#### **Household Income Support**

The research found domestic income support to be the most effective effect on the poverty reduction. Thus, the Ministry of Labour and Social Protection and the National Social Protection Secretariat of the government should examine and regularly revise this transfer amount depending on inflation and increasing living expenses. The available cash values were determined to be insufficient to address the household demands, especially in arid areas where food and commodity prices are interchangeable. Raising the value of transfer would guarantee beneficiaries the ability to maintain basic consumption, alleviate vulnerability, and make small investments.

Also, the payment regularity and predictability have to be enhanced. Delays or inconsistency of transfers distort and interfere with the household planning, as well as corrode confidence in the programme. The National Treasury, the county governments, and the implementing agencies must put in place a coordinated mechanism to ensure that

funds are disbursed on time. The implementation of automated digital payment mechanisms, specifically mobile money payment systems like M-Pesa will facilitate transparency, reduce leakage, and assure that funds reach beneficiaries in a direct and timely manner.

The research also suggests that cash transfers be linked by productive or livelihood-support programmes. It may involve vocational skills trainings, entrepreneur grants or small-scale agricultural assistance that enables beneficiaries to earn more money. Linkage to microfinance institutions and community savings groups would promote saving and investment behaviour as households move to a self-reliant as opposed to dependency state.

Lastly, policymakers need to implement training on financial literacy and empowerment to beneficiaries. Budgeting, savings, and simple investment skills training would help the households utilise funds more effectively, enhance decision-making, and ensure sustainable economic resilience even after the cash transfer programme.

### **Access to Basic Needs**

The research established that better healthcare, education, and nutrition access plays a significant role in reducing poverty. Policymakers are thus advised to combine cash transfer schemes and other social complementary services to come up with a comprehensive social protection model. This integration may be in form of conditional cash transfers (CCTs) where follow-up will be conditioned on school attendance, child immunisation or prenatal clinic visit. This kind of system would induce beneficiaries to invest in the development of human capital, which would diminish multidimensional poverty over the long-term.

The local service delivery infrastructure should also be enhanced by the national and county governments. Geographical and infrastructural obstacles to getting access to education, hospitals, and water sources are present in many households in Wajir County. The benefits of cash transfers would only be passed onto tangible improvements in welfare as a result of investing in educational and health infrastructure. Cash transfers can never be a lasting poverty-reduction tool in the absence of available services, but simply a way to alleviate the situation temporarily.

As a strategy of ensuring inclusivity and affordability, government ought to subsidise important services like healthcare and education among cash transfer beneficiaries. An example of this is free basic health care services to the aged and disabled and fee charges to vulnerable children as are being waived in the case of the welfare impact of the programme. This is consistent with the Kenya Vision 2030, and the Social Protection Policy (2018) which highlight the relevance of financial transfer relationship to accessibility to social services.

Lastly, community awareness and sensitization drives must be stepped up to make sure that beneficiaries are well informed of their entitlements, rights and the services they are entitled to. Effective communication maximises transparency, minimises misinformation to make sure the beneficiaries get the most out of the social benefits of the cash transfer programmes.

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