

Strategic Approach to Poverty Reduction among Women: The Use of NGO-supported Cash Transfer Programs in Dhusamareb, Galmudug State, Somalia

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Abstract: The developing nations around the world have increased their efforts and rechanneled resources to gain some degree of development objective, in particular, the reduction of poverty at the same time promoting investment in human capital. In Dhusamareb of Somalia, as it happens elsewhere in Somalia and other developing nations, women are usually assigned the duty to take care of extended families, maintain the household under dire conditions, and stock supplies. In most cases, it is the Women who are left behind to feed themselves and their families including the children and the old at times of crisis and scarcity. In most cases, women find themselves with a burden. Therefore, the study examined the influence of NGO-supported cash transfer programs on poverty reduction among Women in Dhusamareb, Galmudug State, Somalia. This study collected data using in-depth interviews and questionnaires. Quantitative data was analyzed data were then presented in frequency tables, bar graphs and pie charts. Narrative and creation of themes was used in the analysis of qualitative data. the women were to be agents of change in their families and community at large. The program provided them with opportunities to train in business. The business training gave them skills in tailoring, hairdressing and business management. The study recommends that other programs should accompany cash transfers, for instance, beneficiaries on unconditional cash transfer should move to the next step of having some conditions for cash transfer as they gain substantial stability.

Keywords: *Poverty Reduction, Women, NGO-supported, Cash Transfer, Social-Economic Wellbeing.*

Introduction

According to World Bank (2020) various definitions, cash transfers will usually be taken to include all monetary transfers or vouchers to individuals or entire communities. This review covers cash transfers to firms, individuals, and even social groups. Cash transfer has been categorized as either conditional or unconditional. The former implies that groups or individuals can only receive the monetary benefits if they agree to behave in a particular desired way or comply with some set norms and or regulations, for example, cash for work activities to improve livelihoods. In other words, it is the use of incentives to change behavior. Such predetermined behavior may include health status checks, health check-ups enrolment in school, and working among other incentives. Moreover, cash transfers can be means-tested or universal. Generally, a means-tested, as well as a condition, can potentially increase the cost of the transaction of the cash transfer and other related interventions. Cash transfers are in need as a part of the larger social protection system that responds in the long term to vulnerability and poverty reduction. Cash transfers are also utilized to respond to emergency humanitarian situations and are deemed as a modality that promotes decision-making and accountability to the affected population (World Bank, 2020).

The developing nations around the world have increased their efforts and rechanneled resources to gain some degree of development objective, in particular, the reduction of poverty at the same time promoting investment in human capital. Some of such efforts of the conditional cash transfer (CCTs) and such schemes have been the most used of these approaches to achieve the aspirations of poverty reduction and investment in human capital. When the human capital of the poor households is capitalized on, it is generally viewed as an important strategy in the reduction as well as alleviation of poverty albeit in the long term. It is also important that Cash Transfer programmes be in a position to safeguard those households that are outside the realm of poverty and the effects it has throughout the entire period of economic growth (World Bank 2020).

According to the World Health Organization (WHO 2021), there has been an increased interest among multinational organizations and governments on how Cash transfer programmes can be utilized to respond to the dual humanitarian and economic crises that have been occasioned by the Covid-19 pandemic.

While there exists little or no evidence about the real effects of CT programmes as the response to the global covid 19 pandemics, there exists empirical evidence from previous cash transfer programmes evaluation that can be used to generalize the Covid 19 situation especially when one is scaling up, designing or even when improving the cash-based interventions for tackling the challenge posed by the Covid 19 Pandemic (WHO, 2021). There are also guidelines provided by the cash working group in Somalia to mitigate the spread of the COVID-19 pandemic.

In Dhusamareb of Somalia, as it happens elsewhere in Somalia and other developing nations, women are usually assigned the duty to take care of extended families, maintain the household under dire conditions, and stock supplies. In most cases, it is the Women who are left behind to feed themselves and their families including the children and the old at times of crisis and scarcity. In most cases, women find themselves with a burden that is greater and having higher responsibilities and the heavy burden of household chores and caring. They, therefore, are unable to leave or escape the crisis in which they are living.

They, therefore, are on the move to look for water and pasture meaning that dwelling quarters have to be dismantled loaded be loaded, unloaded and dwelling places reconstructed (Leiter, 2017). Men also have to walk further with the livestock thereby exposing the women to security risks in a hostile environment owing to heightened competition for natural resources such as water and pasture.

The role of women must be acknowledged not just the roles they play but also the problems that make it hard for them to pursue their social well-being be highlighted and their plight be brought into the light. As government and non-state actors attempt to address women's vulnerability there has been great interest in the exact roles of social safety nets target especially in hardship and conflict-prone areas social safety nets that are the focus of this project are defined as measures that are non-contributory that are created to provide predictable and regular support to the vulnerable and poor populations in the society. Such measures and policies are commonly known as safety nets, cash vouchers, or social assistance and are parts of the greater social protection systems (The World Bank, 2015).

Cash transfer programs have progressively been viewed as the cost-effective, friendly method of supporting the contemporary household, especially during times of crisis in the provision of WASH-related services. Several agencies are now making use of cash transfer programmes to target women in households as one of the ways to promote responsible use of cash transfers. The main assumption, in this case, is that, since ladies are traditionally responsible for children's welfare (Education and nutrition) as well as for domestic consumption of food, they become more reliable in the use of resources to increase the general welfare at the household level.

However, even though most conditional cash transfer programs the world over target women as the main recipients to impel the empowerment of women and promotion of gender equality, the existing framework and mechanisms are hardly understood, and the measurement of empowerment is just vague (Daniels and Anderson, 2018). Data derived from the impact of focusing on women for cash transfer programmes may not be conclusive in terms of whether or have any effect on an increase in food security and whether women get empowered by them through the ability to make decisions as well as the overall allocation of transfers of income and whether or not cash transfer programs reinforce or challenge the gender inequalities and gender roles.

Feminist theorists such as Bradshaw et al. (2017) and Cookson (2018) have flagged the potential risks of cash transfer programs turning into an instrument of marginalization by increasing women and girls' household responsibilities, thus perpetuating gender inequalities. Jones et al (2018) reviewing conditional cash transfer programmes in Latin America found that while the programme improved the status and self-esteem of women, it has increased women's care work burden due to conditionality imposed on beneficiaries and reinforced women's role as careers. Ellis (2012: 202) further observed that despite program implementers' efforts to be transparent during the targeting process and involve communities and lamented about unfairness and puzzlement in the selection process that either way persists in communities long after targeting decisions have been made. Kierra (2016) also argues that while cash transfer programmes. This could create tension and division among community members and potentially have adverse implications for societal relations.

Dhusmareeb is a town located inside Somalia, it is a characteristic Somali community suburb where since time immemorial the place of women has been overlooked with few if any getting voice over the issues that affect them. In a bid to have maximum benefit from the aid allocated. This presents a population gap since there is no similar study done in Dhusamareb.

The setting of this study is in Dhusamareeb Internally Displaced Persons (IDPs), mostly women and children are settled and having presence of many humanitarian organizations implementing cash programming. This environment can be described as one that is characterized by several converging hurdles for women to jump and there is a concern if the cash assistance is effective in promoting welfare of target beneficiaries particularly vulnerable women. The IDP camps are in an area that remain generally poor, with little or no access to basic human needs including food, water, Shelter, Education and Health services. The IDP families often find themselves being headed by women as the men would move out of the are to seek work elsewhere to support three families, there is however to guarantee that these men get jobs, no assurance that they get jobs to sustain them and support their families. In worse cases these men hardly return to their families. Those who return and are still without any form of income generating endeavor find themselves in a rather strange environment where the women is culturally supposed to submit to them yet the women are the providers. The circumstances force the women to challenge the patriarchal norms. Beneficiaries of cash transfer in this case may start small businesses and they start making decisions that were thereon before the prerogative of the menfolk. (World Vision, 2021)

Sugiyama & Hunter (2020) conducted a study in Brazil “Do conditional cash transfers empower women?” However, this study was limited on conditional cash transfers and women empowerment. Oboka (2013) conducted a study in Kenya “Influence of cash transfer programmes on socio-economic wellbeing of beneficiary households in Bungoma County, Kenya” However, this study focused on households. This presents an empirical gap in a focus on women and socio-economic wellbeing regarding both conditional and non-conditional cash transfer programs. This study is important as it can be an opportunity to measure the extent to which cash transfer programmes influence the social-economic wellbeing among contemporary women in Dhusamareb and how the cash transfer programs promote Sustainable development goals achievement (SDGs) (2015-2030). It is based on this background that the study examined the influence of NGO-supported cash transfer programs on poverty reduction among Women in Dhusamareb, Galmudug State, Somalia.

Literature Review

Poverty and inequality are addressed simultaneously by policies based on social protection and programs such as cash distribution programs (Slater, 2017). Different CTPs serve an important role as a social protection device in addressing poverty while also fostering human capital and promoting equality. Cash transfers' principal goal is to increase household consumption of necessities. Programs that provide social cash transfers to low-income households help them get out of poverty (Slater & Holmes 2016).

According to Garcia & Moore (2017), in a world, with perfect markets, there can be also poverty and inequality. Large numbers of people are living with extremely low standards and in such a society public effort was called for to reduce inequality and poverty. Cash transfers are well-known for assisting in the achievement of two goals: short-term poverty reduction and the long-term breakup of so-called intergenerational poverty. Short-term effects on measurements of conventional poverty and inequality are generally easy to examine, but it may be difficult to tell whether long-term goals are being accomplished in the long run. Only factors that can break the intergenerational cycle, such as high school attendance, improved diet, and higher health service consumption, can be assessed in short to medium-term evaluations (Garcia & Moore, 2017).

Promoting poverty reduction in almost all of its measurements and structures including extreme poverty can be described as the best worldwide test and an important requirement for sustainable development. The 2030 Agenda for sustainable development has taken steps that would eventually free mankind from poverty and oppression as well as mend and secure the larger planet. The main sustainable Development Goals aim at ending poverty all over the globe and in all its forms. It has seven interrelated target points, among them is the annihilation of poverty across the globe, lessening the extent to which mean women and children live in poverty, and broadly actualizing proper insurance at the social level and measures for all including floors by the year 2030 and accomplish a generous scope of powerless and poor people. One of such targeted is also to extend social protection as well as target the sustainable most vulnerable and poor populations. These include social assistance such as cash transfers, school feeding programs as well as targeted food assistance. Cash transfer programmes can not only help in poverty reduction which is the first goal of SDGs but also promotes the achievement of other SDGs. (Garcia and Moore, 2017).

Cash transfers are an investment, and there are several ways in which they can help people get out of poverty (Wanjohi, 2017). The lack of basic cash is the most difficult difficulty for those living in poverty. Cash transfers are now widely regarded as an effective and common technique for alleviating poverty. Cash transfers represent a fundamental shift in poverty alleviation. Such CT programs do not automatically presume that people are impoverished because they are lazy or stupid. These are viewed as meeting the entitlement to sufficient living standards in some way. The Main Cash transfer programs in South American Nations like “Bolsa Familia” have had tremendous effects on CT programs in the reduction of poverty. Extreme poverty in south American Nations went down from 71% at the turn of the 21st Century to 47% in 2019. Cash transfer programmes that are properly targeted are expected to reduce poverty (Sadoulet, Janvry & Davis, 2020).

There is broad and highly generalized proof that Cash transfer programs have diminished the seriousness and profundity of vulnerability to poverty in deliberately assessed cash transfer programs (Macha, 2016). The extent to which CT programs can go beyond poverty mitigation to achieve poverty reduction (Movement of a huge number of poor households above the known poverty line) can be directly influenced by designs, contexts, and features of implementation (Elim, 2018).

Such features may include poverty depth, the duration of the program's targeting method, the implementation of simultaneous and complementary initiatives such as agricultural extension, microfinance, and the functioning of public services.

According to Filio et. al. (2017), it broadly concurs that cash transfer programs do bolster household consumption thus straightforwardly enhancing the welfare of the family. However, the larger and more broad measures to reduce poverty and effects of the development of cash transfer programs particularly targeted cash transfer programs and additionally, Conditional cash transfers are questioned. At the core of these open deliberations are differences in the harmony between social improvement (e.g., well-being and education) and economic development targeted and the periods and extent to which one can anticipate that CTs accomplish planned results (Filio et. al., 2017). Cash transfer programs have been additionally lauded for their capacity to center on poor people, for making it easier to coordinate diverse sorts of social services, (for example education, well-being, and nutrition, and their cost viability (The Heritage Foundation, 2018).

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CCT programs affect neediness through a channel by which poor families develop their resources by methods for their interest in human capital, which assumes a crucial part in neediness lessening and quickened development in the long haul (Leiter, 2017). The cash transfer programs additionally have a short-term consequence on poverty reduction, both through the prompt impact of household consumption on family unit wages and through positive impacts of the increased family spending plan.

Cash transfer programs have been viewed as a viable approach to accommodate safety nets (or more for the most part social assistance programs) with interests in human development profiting poor people. the essential thought behind the contingency of these programs is that the hand-over of some money to bring families out of poverty is a lacking approach to handle neediness over the long haul, especially, to bring the who and what is to come of poor families out of destitution (Asylum Research Consultancy, 2018). To maintain a strategic distance from this weakness, restrictive exchanges have been concocted to enhance human capital among poor families. Their point is to give money-related and moral motivations to families with the goal that they completely use the social administrations on offer.

In economic terms, their goal is to handle the absence of usage of essential open administrations, accepting that those motivations would be sufficient to raise some attention to the significance of education (or other open administrations on offer) for those families to accomplish the full acknowledgment of their potential.

Conditional Cash Transfers (CCT) programs are progressively seen and utilized as a viable apparatus for poverty reduction. Instances of achievement for these projects have been referred to in Latin American nations where they have been progressively seen as a " magic bullet for poverty reduction. However, despite, the constructive outcomes recorded through the execution of these cash transfer programs, there are motivations to be cautious over some of the more exaggerated cases made identified with CCTs. For instance, concerns have been voiced about whether their successes so far can be copied in poor nations (Molyneux, 2017). The CCTs were implemented in middle-income nations that have the institutional and authoritative capacity. Thus, regardless of whether poor states would have the capacity to take care of the expanded demand for social administrations produced by these programs is less sure. Different stresses focus on whether the stipend offered to qualifying beneficiaries is satisfactory to address their issues, and specifically whether it is adequate to secure against vulnerabilities and shocks, for example, the joblessness of the provider, sickness, and natural disasters.

Methods

The study targeted the Dhusamareb residents especially those in Internally Displaced person (IDP) camps including 21,996 individuals hosted in 3651 households. The study population included all the registered NGOs in Dhusmareeb totaling 45 organizations. This study collected data using in-depth interviews and questionnaires which in turn generated quantitative and qualitative data. Narrative and creation of themes was used in the analysis of qualitative data. The relevant themes related to the research objectives was noted and highlighted. The researcher also used different progress reports including those generated by the cash transfer working groups and Somalia Humanitarian response plan (HRP-2022). Analyzed data were then presented in frequency tables, bar graphs and pie charts.

Results

The questionnaire had a section that engaged the respondents on the issue of the influence of NGO-supported cash transfer programs on poverty reduction among Women in In Dhusamareb, Galmudug State, Somalia. The collected data was analyzed descriptively using frequencies and percentages and presented using Table 1.

Table 1 Cash transfer programs on poverty reduction among Women in In Dhusamareb, Galmudug State, Somalia

	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Mean
Cash transfer program benefits women and vulnerable children	53%	32%	11%	2%	3%	4.30
Women and vulnerable children’s livelihood have been positively impacted through Cash transfer program	53%	37%	3%	3%	4%	4.32
Women have benefited in terms of health out of cash transfer programs.	61%	26%	4%	4%	5%	4.35
Education has been enhanced by the Cash transfer program among vulnerable children and women.	67%	21%	9%	2%	2%	4.50
Lack of good management of cash transfer programme affects its effectiveness	45%	29%	16%	6%	4%	4.06
Majority of the caregivers for Women and vulnerable children are not known	10%	23%	13%	51%	3%	4.09
Corruption hinders the effectiveness of cash transfer Programs	69%	19%	7%	4%	2%	4.52
Women are able to better access their daily basic needs	44%	43%	5%	3%	5%	4.35
Cash transfer programmes are utilised to start small businesses and agriculture.	7%	22%	50%	28%	3%	4.32
Cash transfer programmes have been utilised to meet the health needs of women in Dhusamareeb	46%	30%	17%	5%	4%	4.05
Cash transfer programmes have been utilised to meet the educational needs of women in Dhusamareeb	65%	23%	6%	4%	3%	4.49

Table 1 above shows how the questionnaire was seeking to elicit answers to the question the role of cash transfer programmes on poverty reduction among women in households in Dhusamareb. The majority of respondents making up 53% and 32% affirmed that Cash transfer programmes benefit vulnerable women and children about 5% of the respondents however felt that cash transfer was not entirely beneficial to the vulnerable children while 11% were not sure of the exact role played by cash transfer programmes. Regarding the health benefits that cash transfer programmes have on women, 61% of the respondents gave a strong affirmation that cash transfer programmes have benefitted them in one way or another. This was followed 26% of the respondents who affirmed the same. 5% of the respondents were yet to relies on the benefits accrued from the use of cash transfer. Regarding whether education has been enhanced by the Cash transfer program among vulnerable children and women. 67% and 21% affirmed the important role played by cash transfer in enhancing education. 45% and 29% strongly agreed and agreed respectively on the need to properly manage cash transfer programmes. 4% of the respondents did not really regard the management of the programme highly. 69% and 19% of the respondents affirmed that corruption and lack of accountability are a huge impediment to cash transfer programmes. Women are able to meet the households’ basic needs with cash transfer this was affirmed by 44% and 43%. On the question as to whether proceeds of cash transfer programmes are utilised to starting of small businesses, 50% of the respondents were unsure if anything like that happens. 22% of the respondents affirmed while a further 28% did not agree. The issue of cash transfer and health and well being where it was required as to whether Cash transfer programmes have been utilised to meet the health needs of women 46% strongly agreed while 30% agreed. On whether Cash transfer programmes have been utilised to meet the educational needs of women, 65% of the respondents strongly agreed, while 23% agreed.

Based on the qualitative data gathered through the in-depth interviews and the themes generated thereof the respondents said that Cash Transfer Programs increase the purchasing power of the beneficiaries and when the women increase their purchasing power it means that the businesses in their community benefit as the women buy goods and services from the businesses in the community.

During the interviews it was noted that the women felt that the cash transfer programmes did not only benefit them but benefitted the non-beneficiaries as the women helped their fellow neighbours who were not able to meet their daily needs.

One lady in particular from Tulaoog IDP camp said;

“When we are lucky to get some cash remittance, we share with our neighbours not so lucky; this never really been about gender but humanity”

The women also created employment for other members of their community. One of the women from Xero Military IDP camp told us;

“I started a food kiosk with the business capital from the cash transfer; from the proceeds of the food Kiosk, I was able to employ my niece and a neighbours’ daughter in the food kiosk”

Another success story of how the cash transfer programmes assisted the community is the cereals shops around Hanaano IDP Camp flourished, the members of the community who were beneficiaries became their regular customers and this boosted the businesses.

The respondents through the interviews, established that Cash transfer programs in suburbs of Dhusamareeb create employment and business opportunities for the beneficiaries directly and indirectly. A respondent from Al cadaala, to affirm this told the study that:

“This town wakes up and becomes vibrant when remittances come; you don’t need anyone to tell you that it has come; everyone is happy”

The beneficiaries of the CTPs can break from the cycle of poverty once the program provides an opportunity for them to venture into business and in turn create employment in the community. Cash transfer program if made regular and sufficient will address urban vulnerability and poverty. Women in the larger Dhusamareeb areas showed willingness to empower themselves, cash transfers targeting female- headed households in the urban informal settlements play a major role in promoting alleviation of poverty.

Correlation analysis yielded an $r = .684$ which shows a strong positive correlation between cash transfer and poverty alleviation among women in Dhusamareeb. The results are presented in Table 2.

Table 2 Correlation between Cash Transfer and Poverty Alleviation among Women in Dhusamareeb

		Cash Transfer	Poverty alleviation
Cash Transfer	Pearson Correlation	1.000	
	Sig. (2-tailed)		
Poverty Alleviation	Pearson Correlation	.684**	1.000
	Sig. (2-tailed)	0.000	

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

Table 2 shows $r = 0.684$ which implies that a unit increase in cash transfer would lead to increase in poverty alleviation among women by .684 units.

Discussions

Based on the results presented respondents said that Cash Transfer Programs increase the purchasing power of the beneficiaries and when the women increase their purchasing power it means that the businesses in their community benefit as the women buy goods and services from the businesses in the community. it was noted that the women felt that the cash transfer programmes did not only benefit them but benefitted the non-beneficiaries as the women helped their fellow neighbors who were not able to meet their daily needs.

The respondents through the interviews, established that Cash transfer programs in suburbs of Dhusamareeb create employment and business opportunities for the beneficiaries directly and indirectly. A respondent from Al cadaala, to affirm this told the study that: The beneficiaries of the CTPs are able to break from the cycle of poverty once the program provides an opportunity for them to venture into business and in turn create employment in the community. Cash transfer program if made regular and sufficient will address urban vulnerability and poverty. Women in the larger Dhusamareeb areas showed willingness to empower themselves, cash transfers targeting female- headed households in the urban informal settlements play a major role in promoting alleviation of poverty.

This study therefore agrees with Wanjohi (2017), Macha (2016) and Elim (2018), who found that Cash transfers are an investment, and there are several ways in which they can help people get out of poverty. The lack of basic cash is the most difficulty for those living in poverty. Cash transfers are now widely regarded as an effective and common technique for alleviating poverty. Cash transfers represent a fundamental shift in poverty alleviation. Such CT programs do not automatically presume that people are impoverished because they are lazy or stupid. There is broad and highly generalized proof that Cash transfer programs have diminished the seriousness and profundity of vulnerability to poverty in deliberately assessed cash transfer programs (Macha, 2016). The extent to which CT programs can go beyond poverty mitigation to achieve poverty reduction (Movement of a huge number of poor households above the known poverty line) can be directly influenced by designs, contexts, and features of implementation.

Such features may include poverty depth, the duration of the program's targeting method, the implementation of simultaneous and complementary initiatives such as agricultural extension, microfinance, and the functioning of public services.

Conclusion and Recommendations

Based on the study findings, the women were to be agents of change in their families and community at large. The program provided them with opportunities to train in business. The business training gave them skills in tailoring, hairdressing and business management. The beneficiaries in Dhusamareeb expressed that the cash Transfer programmes gave them the opportunity to empower themselves. The cash transfers gave them an opportunity to grow financially and emotionally thus promoting gender equality. It also gave them a chance to improve their physical appearance and health. The women were able to afford their basic needs such as food, shelter and clothing therefore giving them a sense of empowerment.

The study recommends that other programs should accompany cash transfers, for instance, beneficiaries on unconditional cash transfer should move to the next step of having some conditions for cash transfer as they gain substantial stability. For example, they can have a work for cash programme. The state and non-state actors should be seen to come together and ensure that some of the basic needs are met for everyone so that all that is given in cash transfer does not end up in provision of basic needs, food, clothing and shelter.

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