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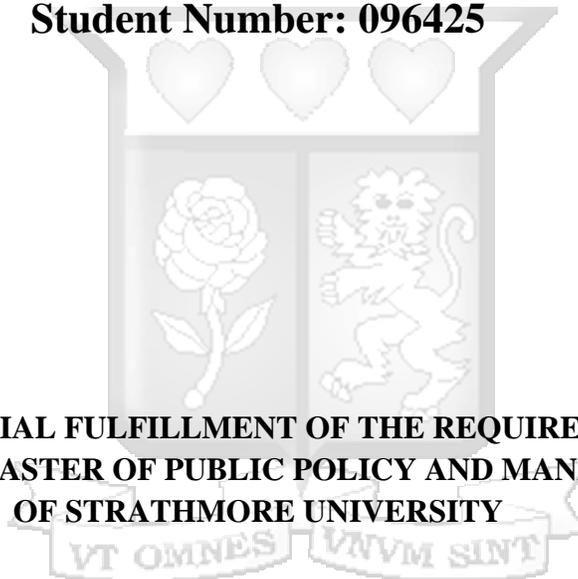
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**THE EFFECTS OF HUNGER SAFETY NET CASH TRANSFERS ON
ECONOMIC INCLUSION OF WOMEN BENEFICIARIES IN WAJIR**

Carree N. Ndoka

Student Number: 096425



**SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
DEGREE OF MASTER OF PUBLIC POLICY AND MANAGEMENT
OF STRATHMORE UNIVERSITY**

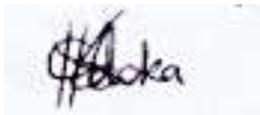
SEPTEMBER 2020

DECLARATION

I declare that this work has not been previously submitted and approved for the award of a degree by this or any other University. To the best of my knowledge and belief, the dissertation contains no material previously published or written by another person except where due reference has been made within the dissertation itself.

Student's Name: **CARREE N. NDOKA**

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Date : 04/07/2020

Approval

The research proposal of Carree Ndoka was reviewed and approved by.

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ABSTRACT

Social cash transfers have progressively gained wide acceptance as viable models for intervention in addressing extreme poverty and inequality among lower income citizens. For the past 15 years, Kenya has been at the fore of investing in large-scale poverty based cash transfer programmes as evidenced by the increment in annual budget allocation. Hunger Safety Net Programme (HSNP) is one of the government's cash transfer programme aimed at reducing extreme poverty, enhancing livelihoods and promoting economic inclusion of poorest citizens in the arid counties of Wajir, Turkana, Marsabit and Mandera. This research sought to explore the effects of HSNP on the economic inclusion of high-income poor women beneficiaries in Wajir. The study explored the effects on the four concepts of economic inclusion as defined within the context of social safety nets. They include regular income, household expenditure, accumulation of productive assets and decision-making power over use of income. Using an exploratory case study design, the study collected qualitative data through face-to-face in-depth interviews of 289 HSNP women beneficiaries in Wajir. Data was analyzed through deductive coding and presented in simple descriptive statistics. The study findings revealed that HSNP cash transfers were having positive effects on economic inclusion of women beneficiaries. However, the achievement of maximum results was hindered by the weak complementary support services in the project design. The study recommends that HSNP considers integrating into the programme design and implementation mechanism, strategic components that create conducive environment for economic inclusion such as: delivery of differentiated cash transfer values pegged on the size and poverty status of households, tailor-made financial literacy programmes, microenterprise training, responsive grassroots communication strategies, and subsidized health insurance cover. In addition, the components should be gender and culture sensitive.

Key words: *HSNP cash transfers, economic inclusion, women beneficiaries, Wajir*

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LIST OF ABBREVIATION

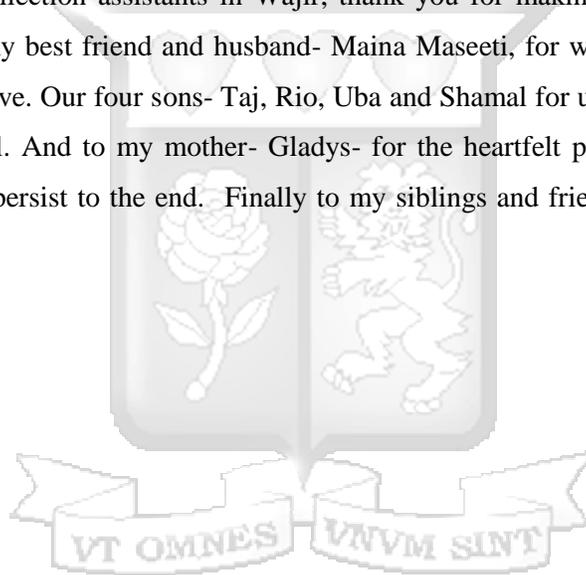
CT	Cash Transfer
DFID	Department for International Development
ERD	European Report on Development
FGD	Focus Group Discussions
HSCT	Harmonised Social Cash Transfer
HSNP	Hunger Safety Net Programme
ILO	International Labour Organisation
KES	Kenya Economic Survey
KIBHS	Kenya Integrated Budget Household Survey
KSPSR	Kenya Social Protection Sector Review
NDMA	National Drought Management Authority
NGEC	National Gender Equality Commission
NHIF	National Hospital Insurance Fund
NSNP	National Safety Net Programme
NSPP	National Social Protection Policy
NSSF	National Social Security Fund
OECD	Organisation for Economic Co-operative Development
OVC-CT	Orphan and Vulnerable Children Cash Transfer
PIBS	Programme Implementation and Beneficiary Satisfaction
PWSD-CT	Persons with Severe Disability Cash Transfer
SP	Social Protection
SPF	Social Protection Floor

DEFINITION OF TERMS

Beneficiaries	Individuals receiving direct cash transfers (NSSP, 2011).
Cash Transfers	Regular and predictable stipends provided by the state to the citizens. They include orphan care grants, disability grants, social pensions and transfers to poor households (Bryant, 2009).
Disadvantaged groups	Defined as those with higher risk of poverty, social exclusion and discrimination and vulnerable persons with disabilities including indigenous, children, youth, women and older persons (KSPSR, 2017).
Extreme Poverty	Households and individuals whose monthly adult equivalent total consumption expenditure per person is less than 1,954 in rural and peri-urban areas and less than Kshs. 2,551 in core urban areas respectively, (KIHBS, 2016).
Economic Inclusion	Initiatives that address closing of inequality gaps in access of income, education, health care, employment, and other resources among different social groups (World Bank, 2011).
Micro-level	The smallest unit of analysis also referred to as the local level is an individual in their local setting (Jepperson, Ronald and John W. Meyer (2011)
Social Inclusion	The process of improving the terms on which individuals and groups take part in society (World Bank, 2011).
Social Safety Nets	Noncontributory benefits, provided either in cash or in kind, with an aim of supporting poor and disadvantaged groups (Beegle, Coudouel, & Monsalve, 2018).
Social Protection	Social Protection as all public and private efforts that provide income or consumption transfer to the poor, protect the vulnerable against livelihood risks and enhances the social- economic status and rights of the marginalized (World Bank, 2001).
Structural discrimination	Inequality and lack of access to public and private services caused by discrimination towards women, persons with disabilities, indigenous people, minorities and older persons (Garcia & Moore, 2011).
Transformative Social Protection	All public and private efforts that provide income or consumption transfer to the poor, protect the vulnerable against livelihood risks and enhances the social- economic status and rights of the marginalized with the overall objective of promoting social economic, social equity and inclusion (Babajanian & Hagen-Zanker, 2012).

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CHAPTER ONE: INTRODUCTION

1.1 Background Information

In response to the increasing extreme poverty and inequality among lower income citizens, the debate in favour of social cash transfers programme has intensified across the developing countries. The concept of government-led social cash transfer interventions has progressively gained prominence since its introduction at the World Development on Poverty conference in 1990. Social cash transfers are non-contributory benefits, provided either in cash or in kind, with an aim of improving the social-economic status and rights of the poor and disadvantaged groups (Beegle, Coudouel, & Monsalve, 2018). Social cash transfers are one of the three key interventions that fall under social protection. Where, the International Labour Organisation (2012), European Commission (2012) and the World Bank (2017) broadly define social protection as all public and private initiatives that provide income or consumption transfer to the critically poor to better manage livelihood risks over their life cycle.

Arnold, Conway & Greenslade (2015) observes that, globally, eradication of extreme poverty is a priority as envisioned by both the Millennium Development Goal and currently the Sustainable Development Goals. Cash transfer programmes have spread around the world to reach over 750 million low and middle-income citizens by 2010. In addition, beyond just addressing the widening income and gender inequality gap, several scholars have lauded social cash transfers as promising intervention for promoting economic inclusion. This is because, although there has been impressive economic growth and improved well-being in majority of the developing countries, the extremely poor and disadvantaged groups are yet to benefit from economic opportunities (UN, 2016). Babajanian and Hagen-Zanker (2012) states that social cash transfer programmes can promote components of economic inclusion that include; guaranteed access to regular and long-term income, ability to cater for household expenditure, accumulation of productive assets and enhanced decision making power on use of income within the household.

Several studies show that social cash transfer programmes are valuable catalysts for economic inclusion especially for income poor women. They are also crucial in reducing inequalities (UN, 2016) and creating opportunities for implementing economically and socially transformative policies (Gentilini, 2005). Otulana, Hearle and Attah (2016) share that female headed households receiving regular cash transfers benefit more on expenditure in household needs as compared to male headed households.

The policy ideology of social cash transfers is however, not without strong criticism. Some of the scholars have increasingly questioned the effectiveness foreign aid in support of poverty reduction interventions such as social protection systems in developing countries (Moyo, 2009). Holzmann & Jorgensen (2001) further critics the rationale of CT programmes in reducing poverty levels given the low cash value, weak linkages add-on components that build livelihood skills. The general view is that such initiatives when poorly designed by not addressing multidimensional facets of poverty can led to dependency, distortion of local market, corruption and worse, deepened poverty levels. (Ramalingam, 2013). Further, some economist argue that spending limited public funds on social cash transfers intervention is a drain to the economy and would rather invest in interventions that “teach a man to fish”, as opposed to “giving a man a fish.”

On the contrary, rigorous impact evaluations conducted all over the world and in particular in developing countries provide strong empirical evidence that social cash transfers have positive impact. Not only on the social-economic and well being of beneficiaries but also in stimulating the wider local economy through multiplier effect (Handa, Peterman, Daidone et al, 2018). As a result of the positive effect, there has been a rapid increase of unconditional cash transfer programmes across forty-five sub-Saharan African countries since 2010. In addition, outside Africa, countries like Brazil, Colombia, Mexico, Philippines and Pakistan have successfully implemented large-scale tax financed social cash transfer programmes for years Arnold, Conway & Greenslade (2015).

Positive impact of social cash transfers interventions is also critical in influencing policies that encourage governments to implement large-scale universal basic income programmes (KSPSR, 2017). According to Stern (2016), the delivery of universal basic income by governments

would pave way for addressing the growing inequalities in society at a large scale. This is because, projected effects of universal basic income include: enhanced power relations in labour markets, improved gender equality, strengthened social contract between governments and citizens, and most importantly, expanded coverage of needy cases (Gentilini, Grosh, Rogolini & Yemtsov, 2020). However, although universal basic income has been lauded as a more transformative approach, the ideology faces moral criticism largely because of its universality- the unconditional delivery of benefit to all including the “rich” and issue of distribution of tax burden (Peterman & Daidone, 2017).

In Kenya, social cash transfers initiatives are delivered under the umbrella of social protection as provided by the Kenya National Social Protection Policy (NSPP, 2012). The overall aim of social protection in Kenya is to improve and sustain the lives of the poor and most vulnerable through affordable healthcare, social security, and social cash transfers. The social protection sector is guided by: the Constitution 2010, the Vision 2030 and the National Social Protection Policy (2012). Article 43 in the Constitution 2010 is the bill of rights that guarantees all Kenyans their economic, social, and cultural rights. In addition, Article 21 establishes the reformist realization of social and economic rights of the citizens. It necessitates the State to “observe, respect, protect, promote, and fulfill the rights and fundamental freedoms in the Bill of Rights.” Further, the Constitution 2010 anchors the direct application of international agreements ratified by Kenya. One of the core objectives of the social pillar of the Vision 2030 is the establishment of a National Safety Net Programme (NSNP) fund that aims at delivering social cash transfers to the poorest and most vulnerable citizens. Thus, the approach taken by the Kenya’s government in the delivery of social cash interventions addresses critical element of capacity development, social justice, economic inclusion and structural inequality (Sabates-Wheeler and Devereux, 2008).

Under NSNP, there are four currently ongoing national social cash transfer interventions namely: Hunger Safety Net Programme (2009), Orphans and Vulnerable Children (2006), Persons with Severe Disability (2010) and Inua Jamii 70 years and above (2018) cash transfer programmes. The main objectives of these programmes are to disburse regular, predictable, unconditional and long-term social cash transfers to identified poorest and most vulnerable citizens. This study focused on one of the social cash transfer programme namely

the Hunger Safety Net Programme (HSNP). HSNP aims at reducing poverty, vulnerability of food insecurity whilst the long term outcome is to promote economic inclusion of the targeted poorest and vulnerable households in the four poorest and Arid Counties of Wajir, Turkana, Mandera and Marsabit (NSPP, 2012).

1.1.1 Hunger Safety Net Programme (HSNP)

According to the programme documents, HSNP is a national, poverty based, social cash transfer programme that guarantee predictable, timely, and multi-year transfers to citizens vulnerable to extreme poverty and food insecurity since 2009. The Kenya Integrated Household Budget Survey 2015/16 describes extreme poverty as households and individuals whose monthly adult equivalent total consumption expenditure per person is less than Kshs. 1,954 in rural and peri-urban areas and less than Kshs. 2,551 in core urban areas respectively. The per capita daily consumption of 82% of HSNP household is less than Kshs. 3,000 per month. HSNP aims at providing regular and long-term income to extremely poor households in the arid counties of Wajir, Turkana, Mandera and Marsabit. The expected long-term impact of HSNP is reduced poverty levels evidenced by increased consumption expenditure, asset retention and accumulation, financial inclusion, improved livelihood and women empowerment.

By 2020, a total of 100,000 households (approx. 600,000 people) in the four poorest (KIHBS 2015/16) arid counties of Wajir, Turkana, Marsabit and Mandera were benefitting from HSNP social cash transfers. HSNP households are targeted based on their poverty status and they receive Kshs. 5,400 every two months through Equity Bank payment agents located at the sub-locations. A cumulative total of Kshs. 22 billion has been disbursed between 2009- 2019 (EDE Framework, 2019). Data from HSNP Management Information System (2019), reveal that 60% of the primary recipients- those that receive cash on behalf of their households are poor rural remote pastoralist women beneficiaries. This means that a significant amount of the disbursed billions have gone through the hands of women. HSNP women beneficiaries across the four arid counties are characterized by: high-income poverty, high illiteracy levels, low asset accumulation, early marriages, and with large numbers of children (NSPP, 2012).

The programme implements a grassroots communications strategy that aims at enhancing awareness on programme operations mainly through public barazas (gatherings). In addition, HSNP contracted a payment service provider (Equity Bank Ltd) to disburse cash and provide basic financial literacy training. The current linkages with other complementary public services are with; the Department of Registration of Persons for issuance of National IDs and the Ministry of Internal Security for engaging with chiefs in raising awareness about the programme at the grassroots (HSNP, 2019). HSNP is implemented under the Ministry of Devolution and ASALs and managed by the National Drought Management Authority (NDMA).

1.1.2 Economic Inclusion

Despite witnessing a steady decline in poverty rates at the National level, Kenya remains a deeply unequal country. Poverty status in Kenya shows that the substantive economic growth of the last decade and rebasing of national accounts brought Kenya into the middle-income country category in 2014 (World Bank, 2014). Further, between 2005/06 and 2015/16 the economic growth in Kenya was an average of 5.3% much higher than the average 4.9% for SSA. Proportion of the population living beneath the National poverty line fell from 46.8% in 2005/06 to 36.1% in 2015/16 with poverty declining considerably in rural Kenya (KES, 2007; KES, 2018). According to KIHBS (2015/16), national hardcore or extreme poverty rate is 8.6% and higher in rural areas at 11.2% a decrease of 19.1% and 21.9% respectively in 2005/6. In Arid and sparsely populated North- Eastern parts of Kenya, poverty rates remain above 70%. Rural women are hard hit by hard-core poverty with 30.2% of female headed households being poor compared to 26% of male counterparts (UNDP Kenya, 2019).

Babajanian and Hagen-Zanker (2012), states, economic inclusion in social cash transfer programmes has four outcomes explained by key concepts of regular and long-term income, ability to cater for household consumption expenditure, accumulation of productive assets and decision making power on use of income. Thus, the concept of economic inclusion goes beyond access to cash. It involves the nature of cash transfers (predictability, conditionality,

duration), the effect it has within the household in relation to; boosting household's consumption, enabling the building of asset base critical for improving livelihoods, restoring dignity, and importantly, the effect on power dynamics on decision making over use of cash. Kidd, Gelders & Bailey-Athias, (2017) shares that; the realisation of economic inclusion of marginalized groups is not a linear progressive sequel. It involves a deeper understanding of the multidimensional aspects of structural discrimination that lead to the exclusion, which in turn, informs the design of cash transfers interventions that are transformative.

1.1.3 Profile of HSNP Women beneficiaries in Wajir

Wajir was selected because for the past five years, HSNP disbursed a total of Kshs. 5 billion from with 60% directly accessed by women beneficiaries. This is a significant amount of taxpayers' funds that should produce tangible results in the lives of the women beneficiaries. According to KDHS (2016) indicate that females of 15-49 years in Wajir County are characterized by high illiteracy rates (76.9%) as compared to male (38.2%), whereas the national average literacy rate is at 78% with males at 81.1% and females at 74.9%. Further, Wajir County has one of the highest fertility rates in Kenya at 7.8 in 68% of total households. In regard to poverty rate, Wajir is at 78.9%, meaning 7-8 out of 10 people are living below the poverty line (KNBS, 2017). In addition to high illiteracy levels, low income, high birth rates, women in Wajir face challenges from early marriages (50% before 16 years old), female genital mutilation (100% for 15-20 year old girls) among other negative vices (MoH, 2015). The demographics indicate that majority of rural remote women beneficiaries in Wajir county fall under the extreme poverty criteria and are economically excluded

In Wajir, the majority of residents practice the Somali culture. It is patriarchal- a social system where men predominate all spheres of life (Fox, 2018). Somali culture is heavily intertwined with Islam religion, and both discourage women from working outside their homesteads, mingling with men or provide opinions and decisions (Mohamed & Mulwo, 2019). This means, women have little control over productive resources (land, livestock) and worse those from poor households, disabled, headed by single or divorced women. The low socio-economic status of women particularly in developing countries further exacerbated by patriarchal religious and cultural

practices often create barriers against accessing available economic opportunities (Fiszbein, Ravi and Ruslan, 2014).

1.2 Problem Statement

For the past 10 years, the government of Kenya has been supporting HSNP as evidenced by the annual increment in budgetary allocation. By March 2019, a total of Kshs. 22 billion had been disbursed across the four counties with women directly accessing 60% of the amount. This is a substantial amount of taxpayers' money that should generate tangible results. Whilst, HSNP's expected long term impact on beneficiaries is; increased consumption expenditure, asset retention and accumulation, financial inclusion, improved livelihood and women empowerment, the programme design has been criticized for weak linkages with other complementary cross-sectorial policy interventions (KSPSR, 2017).

Kidd (2017) argues that for social cash transfer programmes to promote economic inclusion, the design need to incorporate tailor-made mechanisms that help in addressing the multifaceted issues faced by beneficiaries. Slater (2009) further postulates that on their own, social cash transfers interventions cannot address deeply rooted exclusion of marginalized groups. They are not a panacea for tackling exclusion from engaging in economic opportunities. Add-on components like practical financial literacy trainings, gender-sensitive savings and credit schemes, tailor-made entrepreneurial trainings, responsive communications channels, education and subsidized health insurance are fundamental for realizing economic inclusion. Thus, interventions need to be contextualized to respond to economic, gender and cultural issues, (Bastagli et al, 2016).

Thus, this study took a holistic approach in exploring how HSNP cash transfers are affecting the economic inclusion of women beneficiaries in Wajir. It studied how HSNP objectives, design, implementation mechanism and the existing complementary linkages affected the four concepts of economic inclusion. The study was important in establishing whether the current HSNP design is responsive in addressing barriers against economic inclusion of extremely poor women in Wajir. HSNP's past independent evaluation reports and other related literature provided minimal information on the topic of economic inclusion of women beneficiaries.

These lend credibility to the study's effort of exploring the concept of social cash transfers and economic inclusion.

1.3 Research Objectives

The study purpose was to explore the effects of Hunger Safety Net cash transfer programme on economic inclusion of women beneficiaries in Wajir County.

Specific Objectives

This study was guided by the following objectives:

- i. To explore how HSNP cash transfers has affected income for households of women beneficiaries in Wajir County.
- ii. To explore how HSNP cash transfers has affected household expenditure for women beneficiaries in Wajir County.
- iii. To explore how HSNP cash transfers has affected accumulation of productive assets by women beneficiaries in Wajir County.
- iv. To explore how HSNP cash transfer has affected decision-making power over income by women beneficiaries in Wajir County.

1.4 Research Questions

- i. How has HSNP cash transfers affected income for households of women beneficiaries in Wajir County?
- ii. How has HSNP cash transfers affected household expenditure for women beneficiaries in Wajir County?
- iii. How has HSNP cash transfers affected accumulation of productive assets by women beneficiaries in Wajir County?
- iv. How has HSNP cash transfers affected decision-making power over income by women beneficiaries in Wajir County?

1.5 Scope of the Study

This study sought to explore the effects of HSNP cash transfers on economic inclusion of women beneficiaries in Wajir County at a micro-level. It explored the effects of HSNP cash transfers on four concepts of economic inclusion that include: regular income, ability to cater

for household expenditure, accumulation of productive assets and decision-making power over income. To achieve this purpose, the study interviewed 289 HSNP women beneficiaries in Wajir County, one of the poorest counties in Kenya. The study research design was exploratory case study with qualitative methodology. Data was collected and analyzed through deductive coding and simple descriptive statistics. In addition, documents analyzed included: project reports, project independent evaluations, social protection policies, scientific journals, other related reports both international and local and websites.

The main limitation was the long duration used to prepare logistics for collection of primary data through face-to-face interviews. It was time consuming to meet the target sample size threshold of the respondents. In addition, the news about COVID-19 arrived when data collection was ongoing and this created tension within Wajir County.

1.6 Significance of the Study

The findings from this study will provide insights into the role of cash transfer programmes in enhancing economic inclusion of poorest and most vulnerable women beneficiaries from Wajir and other similar contexts. This information may be used in influencing more gender and culture sensitive cash transfer policies and programme design that are responsive in addressing structural discrimination faced by poor women in accessing economic inclusion within their context. In addition, the findings can assist the government in developing legal frameworks and regulations that guarantee that the design of cash transfer programmes guarantee key components for economic inclusion of poorest and most vulnerable women beneficiaries.

At the programme level, HSNP programme management could benefit from the findings as the study identified critical gaps in the implementation of HSNP cash transfers in regards to influencing economic inclusion amongst its women beneficiaries in Wajir County. The results from this study provide HSNP programme managers with valuable insights into the behaviour of the women beneficiaries in Wajir County and recommendations for addressing the identified gaps. This might assist HSNP in incorporating effective interventions within the programme design that address the core needs of women beneficiaries in regards to economic inclusion

such as the urgent need for financial literacy training, awareness creation, access to savings and credit facilities amongst other financial services.

The academicians would also use the findings of this study as it expands the existing knowledge on the effect of cash transfers on economic inclusion of women beneficiaries in Wajir County. The angle of linking cash transfers to regular income, ability to cater for household expenditure, investment in income generating activities, accumulation of productive assets and decision-making power over income for women beneficiaries at a micro-level and in a pastoralist context is a topic that has been scarcely studied.



CHAPTER TWO

REVIEW OF LITERATURE

2.1 Introduction

This chapter captures the reviews of existing literature. It covers the theories related to social cash transfer safety nets and economic inclusion, and highlights of analysis of empirical reviews of studies with similar research objectives. Lastly, the chapter presents identified gaps in literature and research as well as deriving a conceptual framework that shapes the study.

2.2 Theoretical Review

The theoretical framework is a structure that can hold or support a theory of research study. The framework helps in introducing and describing the theory or theories that rationalize the reason as to why the research problem under study exists (Abend, 2008). The theories discussed in this section are the theory of growth by cash transfers and theory of permanent income hypothesis. Thus, the theories help in explaining the effects of HSNP cash transfers on economic inclusion of women beneficiaries in Wajir County.

2.2.1 Theory of growth by cash transfers

Barrientos' (2012) theory of change of growth by cash transfers revolves around a sequence of intended positive impact as a result of the delivery of regular and predictable cash transfers to targeted poor households. The assumption is that individuals can be trusted to effectively make use of resources to improve their livelihood and state of their well-being. However, this is restricted where income is low and unpredictable as in the case of HSNP women beneficiaries that are income poor. Thus, the theory of growth by social cash transfers positions that when regular and predictable cash is transferred to poor and vulnerable households, it enables beneficiaries to use in ways that have immediate effects on household expenditure e.g. food, health, education, social networks including savings and investments. Thus, HSNP cash transfers have increased the households' monthly income by an average of 40% (HSNP, 2019). The increase in budget amount means that, the households have more to spend on priority items such as food and for some, savings. In addition, some of the HSNP households are able

to use portions of the cash transfers to stand, expand or improve existing microenterprises thereby improving their livelihoods (KSPSR, 2017).

The theory further states that, in lean period, the cash transfers help to smoothen consumption enabling the households sustain spending on immediate needs without the pressure of selling off productive assets further sinking into debt. This is for true for HSNP beneficiaries across the four arid counties since they are disposed to facing regular and prolonged drought periods. During these periods, livelihoods are negatively affected through loss of livestock, food prices sky rock because of scarcity and without safety nets by cash transfers, beneficiaries would result to negative coping mechanism (Merttens, 2017). In regards to decision making over use of the cash transfers, the theory of change by cash transfers states that by making women the primary recipient of cash transfers, it strengthens there bargaining position within the household. Empirical studies show that women as the primary recipients increase the amount of income spent on children and income generating activities as compared to men. 60% of primary recipients of HSNP cash transfers are women, this means, a significant number of poor, rural remote women have direct access to regular income. This can have a positive effect on the extent to which the transfers affects investment in human capital.

Arnold, Conway & Greenslade (2015) state in relation to theory of growth by cash transfers, well targeted and designed cash transfer programmes are effective and affordable interventions for reducing cases and intensity of poverty within the households. Impact evaluation studies indicate that control households are 7% poorer than HSNP cash transfers (Mertten, 2012). In addition, Beegle, Coudouel & Monsalve (2018) recognize that social safety nets programmes can tackle poverty and economic exclusion for the most disenfranchised people as they link them with basic social services. In the case of HSNP, the regular, predictable and long-term cash transfers have enabled poor households access essential services such as health care and education. Further, in support of this theory, Fiszbein, Kanbur and Yemtsov (2014) share that social safety nets can assist households to manage tradeoffs between immediate and future livelihoods, supports capital accumulation and in some cases, enables investments.

2.2.2 Theory of Permanent Income Hypothesis

Permanent Income Hypothesis states that the consumption of a person or households is determined not just their current income but also by their expected income in the future years (Friedman, 1957). According to Friedman, the distribution of consumption across consecutive periods is the result of an optimizing method by which each consumer tries to maximize his utility. The key objectives of HSNP disbursing regular, predictable and long-term cash transfer demonstrates the PIH theory. Thus, the inflow of HSNP income enables households adjust their consumption needs for both the present and future according to their priority needs. One of the implications of PIH is that elasticity of consumption with respect to current income should vary systematically with the degree of permanence in the frequencies to households 'income. This is demonstrated when there is a delay in HSNP cash disbursement (HSNP, 2018). Beneficiaries are forced to regulate on expenditure to avoid sinking into debt as they wait for the new payment date.

In addition, PIH stipulates that savings patterns are directly proportional to changes in expected permanent income. The theory of savings is further supported by (Hulme et al, 2009) stating that savings contribute to the reduction of vulnerability among the poor through its "protective" and "promotive" function. Savings is used for risk management and accumulation of financing and capital assets (Hulme et al, 2009). In the case of HSNP programme, the numbers of beneficiaries that are able to save are limited. This is because the cash transfer amount is inadequate in relation to competing expenditure needs (HSNP, 2017)

Bazzi, Summarto & Suryahadi (2013) in response to theory of PIH states that for credit-constrained households, cash transfers could relax the binding credit constraint and expand the set of feasible production choices. Devereux (2002), also states poor households are credit constrained for lack of collateral, a security requirement by lenders. Thus, cash transfers can relax credit constraint by increasing the current liquidity directly or indirectly improving the credit rating of a household based on the future stream of cash as in the case of PIH theory. Although HSNP beneficiaries have better access to credit as compared to other non-HSNP households, the sources of credit are limited to payment agents and relatives. Meaning, access

to credit is limited to risk-averse consumptions that include household essentials like food, productive assets and small-scale investment in microenterprises (HSNP, 2017).

2.3 Empirical Review

This section presents the review of empirical literature aligned with the objectives of this research.

2.3.1 Cash Transfers and Effects on Household Income

Haushofer, Johannes & Shapiro (2016) conducted an impact evaluation research of GiveDirectly, an unconditional cash transfer programme targeting low-income households in Rarieda, Western Kenya. The core objective of GiveDirectly was to increase income and consumption expenditure within beneficiaries' households and trigger multiplier effect on local economy. The quantitative research involved 100 households randomly selected (50 treatment, 50 control). The treatment households received cash transfers amounting to Kshs. 87,000 within 18 months. The results revealed that GiveDirectly cash transfer programme-increased income for all the treatment income equivalent to 75% of total households' annual expenditure. Further, the intervention facilitated increased spending of Kshs. 29,300 in purchasing power parity in treatment as compared with the control households.

Zambia's Multiple Categorical Targeting Grant (MCTG) impact evaluation conducted by America Institute for Research (2016) showed that regular cash transfers has a positive impact on poor and labour constrained households. The government led cash transfer programme was delivering 70 kwacha (\$11) an equivalent to one additional adult meal per day for a month. The results findings indicated that for every Kwacha transferred, there was a multiplier effect of 1.68 or 68% more in terms of direct net benefit to the programme. Thus, as a result of the cash transfer programme, there was diversification of sources of income through increased productive activities. In addition, beneficiaries shared that having regular income restored their dignity since they did not have to beg for food and other basic essentials.

These results revealed that social cash transfers have direct and significant effect on the income poor households. The fact supports the position by Babajanian & Hagen-Zanker (2012) that

regular, predictable and long-term social cash transfers to poor households can significantly boost the household's income, thus enabling them spend in ways that have immediate effects on household expenditure. Cunha et al (2014) and Schwab (2019) observed that additional income from cash transfers enable households purchase wider variety of food items particularly proteins. Most importantly, cash transfer help in restoring the dignity of extremely poor households previously regarded as destitute with no voice.

2.3.2 Cash Transfers and Effects on Household Expenditure

In Zimbabwe, OPM (2013) conducted an impact research of Harmonised Social Cash Transfer (HSCT) programme on labour constrained and food poor households. This was a qualitative study that employed FGDs (5-8 participants), KIIs and other participatory tools used for citizens' interviews across 71 wards (treatment) and 34 wards (comparison) in rural districts of Zimbabwe. The findings showed that HSCT constituted 60% of total household income with 60% of the bulk spend on food and education expenditure. A small percent of the cash transfers was used to off set debts incurred to smoothen household consumptions in between payment cycles. Only a negligible number of household were able to save portions of their cash transfers stating that the amount was not enough. 80% of households were elderly headed with limited livelihood opportunities including constraints in accessing labour opportunity because of the advanced age. Elderly beneficiaries shared that the cash transfers enabled them access medical consultation and met prescription expenses. The type of food bought was determined by the need and age of the beneficiaries. The elderly preferred to buy "soft" foods such as rice, milk, maize flour that were more palatable to them.

Attah et al. (2013) conducted comparative analysis of 1,224 treatment households receiving regular cash transfers from Hunger Safety Net Programme and 1,212 control households in four Arid counties of Turkana, Wajir, Marsabit and Mandera. The study employed mixed method design in examining the study problem. The findings of the study showed that HSNP CTs constituted 28% of treatment HHs' total consumption expenditure with 85% of same 75% of HHs spending more and/or larger portion on food expenditure. Availability and the timing of cash payouts determined the types of food beneficiaries opted for. At the onset of the

payment, beneficiaries would buy more “expensive” protein based food like meat but as the cash transfers dwindled they would go back to purchasing more affordable cereals like beans. In addition, during drought period, the high cost of food would wipe out cash resulting to budget constraint. Less than 3% of households were purposely able to save because the cash value was little.

These results revealed that social cash transfers have significant effect on household’s expenditure budget of income poor households. They help in relaxing budgetary constraints that have direct impact on household’s expenditure. Otulana, Hearle & Attah (2016) observed that female headed households receiving regular cash transfers benefit more on expenditure in household needs such as increased purchase of food and productive assets as compared to male headed households. However, because the value of cash transfer is not designed to fully cater for household’s expenses, savings for most households is often constrained because of high household expenditure (Fiszbein, Kanbur & Yemtsov, 2014). Cash transfers are not as effective in cushioning household’s consumption budget from shocks caused by high cost of food, shortages in local markets or inflation. Hence, households are forced to incur debts to smoothen consumption (Bastaglia et al 2016).

2.3.3 Cash Transfers and Accumulation of Productive assets by women

Bonilla et al. (2017) examined the effects of Zambia’s National Child Grant cash transfer programme delivered to poor households of women (with school going children) on their behaviour on savings and re-investment in non-farm enterprises. This was a four longitudinal large scale randomized controlled trial of a three-year study across 3 rural districts. The study involved a sample size of 2,519 households and the findings revealed that over 94% of women shared that the cash transfers enabled them save more cash and the impact was more felt on women who had lower decision making power. Further, the cash transfers supported increased diversification into non-farm microenterprises traditionally operated by women example; selling of maize, pottery, basket making. Thus, savings generated from cash transfers were facilitating investment for low-income rural households in income generating activities.

In Kenya, Asfaw, Davis, Dewbre, Handa & Winters (2014) examined social safety net cash transfers and productive investment by beneficiaries in Kenya's Orphans and Vulnerable Children cash transfer programme. The study conducted comparative analysis of 1,783 treatment receiving OVC-CT regular cash transfers and 1,575 control households. The study employed both quantitative and qualitative methodologies in examining randomized cluster longitudinal design of four-year impact evaluation data. The findings indicated that the OVC-CT had significant impact in accumulation of productive assets and 17% increase in household's participation in farm based micro-enterprises. This only happened in households of smaller size and female headed.

These results support Fiszbein, Kanbur & Yemtsov (2014) that social safety nets can assist households to manage tradeoffs between immediate and future livelihoods, supports capital accumulation and in some cases, enables investments. Bastaglia et al (2016) observed that cash transfers interventions that target female-headed households while acknowledging their existing workload have greater improvement on productive investments. Cunha et al (2014) that female beneficiaries tend to invest in more income activities that are aligned with their traditional gender roles. In regards to cash value effect on investment on productive assets, Haushofer, Johannes & Shapiro (2016) postulates that credit constrained households that receive lump-sum money are more likely to invest in durable goods as compared to those receiving smaller amounts on a monthly bases.

2.3.4 Cash Transfers and Decision-Making power

In Nepal, Adhikari, Thapa, Tamrakar & Babajanian (2014) conducted a study examined the effect of social cash transfers for households receiving child grants on decision making over income within household and wider society relations. The National government distributed child grants through the local government to all households with children below 5 years and in all Dalit households (socially excluded because of caste system). The cash transfer programme covered 21.5% of all households with children below the age of 5 years. The study was conducted in 5 districts of Karnali zone in Nepal in 2012 and involved 2,040 households (1,694 treatment and 346 control) and used a mixed approach of quantitative and qualitative

methodologies. The findings revealed that 68% of women beneficiary households felt that introduction of the universal child grant provided them with a platform for making decisions on how to spend the cash transfer, which was not present prior to enrollment. In addition, the programme created a platform for women beneficiaries to interact within their communities and voice our complaints and grievances emanating from the delivery of the programme. However, 30% stated there was no much change largely because religion and culture state that men are the sole decision makers including the cash transfers.

In Tanzania, Evans, Holtemeyer & Kosec (2019) examined the impact of social cash transfers on decision-making powers on income. The study conducted a comparative analysis of a local Tanzania government CT with 1,764 treatment beneficiaries receiving cash transfers for health and education and 1,754 as the control group. The research applied both quantitative and qualitative methodologies. The findings showed that the programme design adapted a high-information value environment as add-on service that encouraged active participation of women in community programmes. The effects were improved quality of service delivery of the cash transfers and significant enhancement of women's decision-making powers in the use of the cash transfers. Women in beneficiary households made more sole or joint decisions on an average 6% increase over the baseline mean. The women shared that they retained more control over use of cash transfers for household asset investment and savings for emergencies.

Cheetah et al (2014) studied the effects of Pakistan's Benazir Income Support Programme on married women living below extreme poverty line. A quasi- experimental research that adopted regression discontinuity design and used mixed methodology for data collection and analysis was conducted. The cash transfer value was pegged at 20% of monthly per adult expenditure and disbursed over a 5-year period. Results indicated that a third of the women beneficiaries shared that the BISP debt card enabled them access cash at their convenience. 76% shared that they controlled how the cash was spend since they were the primary recipients and this made them feel confident and accepted in the wider community. This is largely because the programme design was targeting women thus men regarded the cash transfers as belonging to the women.

These results support Bastaglia et al. (2014) the observation that when cash transfers are designed to target women, the intervention can trigger positive effects on gender-power and intra-household dynamics in decision-making in the use and control over. Further, Schwab (2019) posits that cash transfers empower women to contribute towards the household's budget thus decreasing dependency on their husbands. However, in cases of ultra-patriarchal societies, the cash transfers might not necessarily empower women beneficiaries in decision-making and control over use of resources especially in purchase of productive assets. It might in fact create friction and emotional abuse on women by their controlling male partners who might regard their authority as being threatened.



2.4 Summary of Research Gaps

Table 2.1: Research gap

Author	Title	Findings of study	Research Gaps
Haushofer, J. & Shapiro, J. (2016).	Impact of unconditional cash transfers to the poor: Experimental evidence from Kenya.	The research findings showed that cash transfers have significant impact on income and consumption expenditure of low-income households.	The researched focused on the effects of delivery of lump sum CTs to low-income households in Western Kenya whereas the current focused on delivery of bi-monthly, smaller value CTs on economic inclusion of extremely poor women in Wajir.
OPM (2013)	Qualitative research and analyses of the economic impacts of cash transfer programmes in sub-Saharan Africa: Zimbabwe Country Case study report	The research findings showed that cash transfers have significant impact on HH income and consumption expenditure.	The research study focused on effects of CTs on labour constrained, food poor, agricultural households in Zimbabwe whereas the current focused on economic inclusion of women from income poor, with large households and pastoralist community in a rural remote arid context.
Attah, R., Hurrell, A., Farhat M., MacAuslan, I., Marzi, M., Merttens, F., & Kardan, A., (2013).	Impact Evaluation of Kenya Hunger Safety Net Programme Phase One: 2009-2012.	The research finding showed that cash transfers have significant impact on household consumption expenditure.	The research study focused on impact of cash transfers on HHs consumption expenditure on income poor households whereas the current focused on effects on wider components of economic inclusion of extremely poor women beneficiaries.
Bonilla, J., Zarzur, R. C., Handa, S., Nowlin, C., Peterman, A., Ring, H., & Seidenfeld, D. (2017).	Making money work- Unconditional cash transfers allow women to save and re-invest in rural Zambia	The research findings showed that child grant CTs has a significant impact on savings and start of non-farm enterprises by women.	The research study focused on the effects of CTs on income poor households in relation to savings and investments whereas the current focused on effects of the same but with the context of economic inclusion of women beneficiaries.
Asfaw, S., B. Davis, J. Dewbre, S. Handa, and P. Winters. (2014)	Cash transfers programme, productive activities and labour supply: Evidence from randomized experiment in Kenya	The research finding showed that OVC-CT has significant impact on accumulation of assets by women in smaller sized households.	The study focused on CTs effects on asset accumulation for HHs targeted with orphans and vulnerable as the criteria whereas the current focused on the same but the targeting criteria being the poverty status of the household.
Evans K. D., Holtemeyer, B., & Kosec, K. (2019)	Cash transfers increase decision making powers over income	The research established that CTs programmes increased decision making powers of women and their participation especially for high information interventions.	The study focused on the effects of cash transfers on decision making by women in Tanzania for a programme designed with linkages with other government services where the current focused on the same but for programme with weak linkages to add-on components in Kenya.

2.5 Conceptual Framework

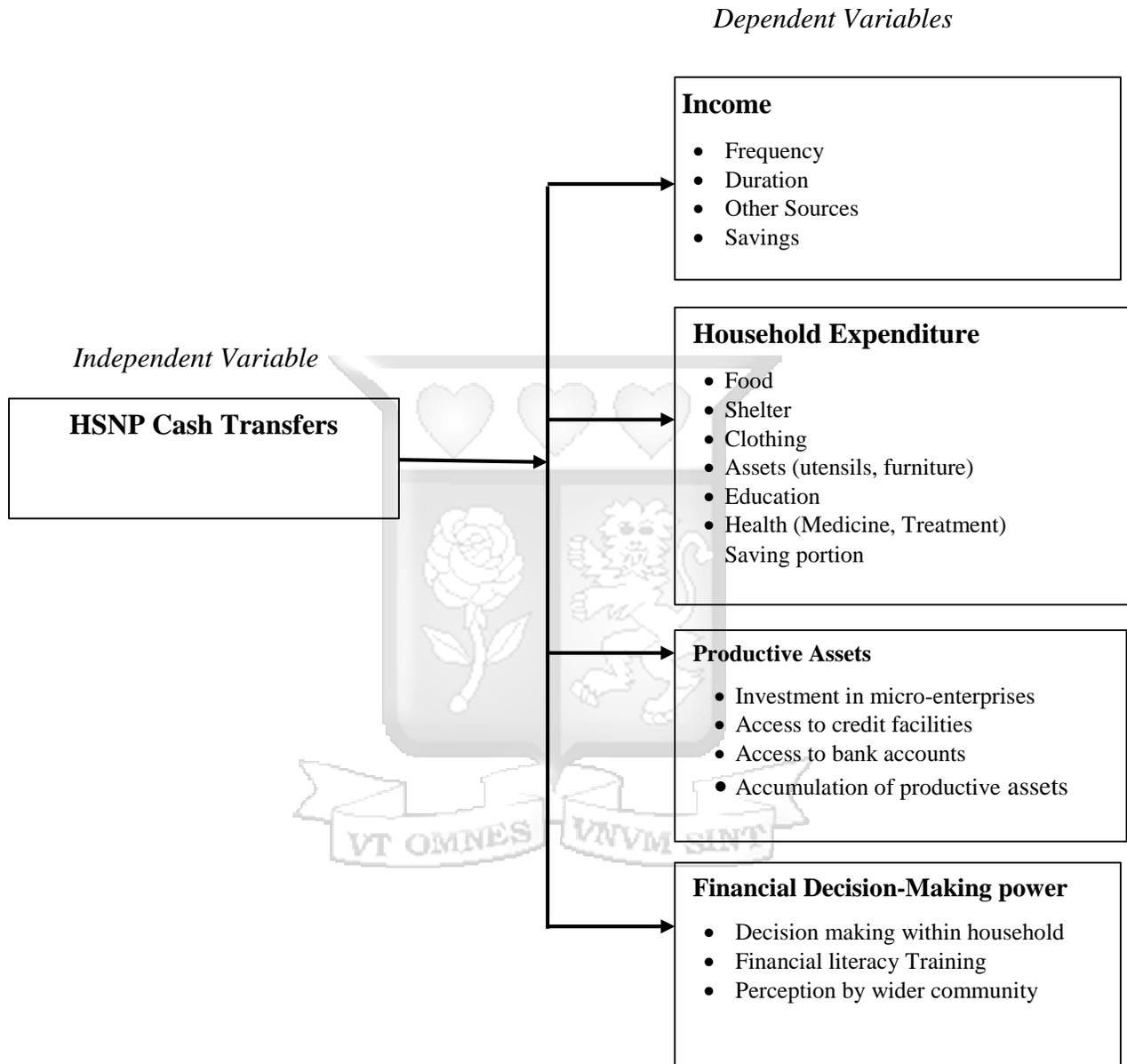


Figure 2.5: Conceptual Framework

(Source: Researcher, 2020)

2.6 Operationalization of variables

Objectives	Variables	Measurement	Data Collection Instrument	Data Analysis
To explore how HSNP cash transfers has affected income for women beneficiaries in Wajir County	<ul style="list-style-type: none"> - Frequency - Duration - Other Sources - Savings 	Effects on income	Structured Interview	Deductive Coding Simple Descriptive
To explore how HSNP cash transfers affected household expenditure for women beneficiaries in Wajir County	<ul style="list-style-type: none"> - Food - Clothing - Assets (utensils, furniture) - Education (school expenses) - Health (Medicine, Treatment) - Savings 	Effects on household expenditure	Structured Interview	Deductive Coding Simple Descriptive
To explore how HSNP has affected accumulation of productive assets by women beneficiaries in Wajir County	<ul style="list-style-type: none"> - Investment in micro-enterprises - Access to credit facilities - Access to bank accounts - Accumulation of productive assets 	Effects on productive assets	Structured Interview	Deductive Coding Simple Descriptive
To explore how HSNP has affected decision-making power of women beneficiaries in Wajir County	<ul style="list-style-type: none"> - Decision making within household - Financial literacy Training - Perception by wider community 	Effects on decision making power	Structured Interview	Deductive Coding Simple Descriptive

2.7 Chapter Summary

This chapter reviewed the applicable theoretical and empirical literature that informed the study. The study was grounded on two theories- Barrientos (20102) of growth by cash transfers and Friedman’s (1957) Permanent Income hypothesis. From the review of the previous empirical literature, it is evident that numerous studies had been undertaken on the effects of social safety net programmes on income poor household. However, there is limited empirical literature of studies with holistic focus on the effect of social cash transfers on the four components of economic inclusion of extremely poor women from rural remote pastoralist context. This involved analyzing HSNP objectives, current programme design, implementation mechanisms and the existing complementary linkages in relation to economic inclusion of women beneficiaries.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter includes the research methodology of this study; in more details it outlines the philosophy guiding the research, the adopted research design, population and sampling, methods of data collection, data analysis, data quality control and ethical considerations.

3.2 Research Philosophy

Mason (2018) describes research philosophy as a guide that helps in determining the method in which a research should be conducted. Further, (Bajpai, 2011) explains that research philosophy is the belief about the way in which data about a phenomenon should be collected, analyzed and used, in other words it concerns the source, nature and knowledge development.

Interpretivism was used as the most practical research philosophy for this study. Mason (2018) defines interpretivism as one where the researcher integrates human interest in interpreting and understanding the meaning of a given study. Further, Flick (2018a) defined interpretivism philosophy as which uses interactive and participative approaches like interviews and observations to develop a deep understanding about a topic or phenomenon under study. It seeks to understand the personal experience of the people being studied. Interpretivism afforded this study the flexibility of using qualitative methodology in data collection and analysis as the most appropriate research methodology as guided by aim of the research. The aim of the research was to explore the effects of HSNP cash transfers on economic inclusion of women beneficiaries in Wajir County. The study aimed as determining the effect of the programme on the behaviour of the beneficiaries' thus pragmatic philosophy was the most effective in achieving this.

3.3 Research Design

Kirumbi (2018) defines research design as a set of methods and procedures used in collecting and analyzing measures of the variables specified in the research problem. In addition Denzin & Lincoln (2011) describes research design as a procedural framework between the research philosophy and the methodology applied for data collection and analysis. An exploratory case study approach was used in this study. Exploratory research design explore research questions

to for a better understanding by attempting to answer the key questions of “who”, “what”, and “how” (Saunders, 2012). A case research studies are primarily used on building understanding of the dynamics present within a single setting Siedhoff (2019) within its real-life context. The selection of case study for this study was determined by the existing knowledge of the study, accessibility of data source, and availability of resources to facilitate the study. Regarding exploratory research design, it is seen as flexible and effective in laying the groundwork for future studies under recommendations. Exploratory design tends to tackle new problems on which little or no previous research has been done (Rieter, 2017).

Siedhoff (2019) defines research methodology as the theory and analysis used in undertaking research and which is guided by research questions, study aims and the research objectives (Saunders, 2012). This study used qualitative research methodology as the most suitable approach as guided by the research questions, studies aims and research objectives.

3.4 Target Population

A research population is a large collection of individuals or objects that constitutes the main focus of a research. Mason (2018) defines population the larger group of elements in a particular study. It often connotes all the members of the target of the study as defined by the aims and objectives of the study. The target population (total number of primary recipients of cash transfers who are women) in Wajir is 3,450. Geographically, Wajir was selected because it was one of the county where HSNP was implemented and also amongst the poorest Counties in Kenya (KIHBS, 2015-16).

The women beneficiaries in Wajir represented the characteristics the study intended to research, which included: high-income poverty, low human capital development, unequal access and control over resources to mention but a few. The women beneficiaries were those nominated to receive cash transfers on behalf of their household members. In addition, because of this role, they were best positioned to engage in this research. The women beneficiaries had sufficient knowledge and comprehension of the programme, thus provided deep insights and enlightened responses. The criteria for women beneficiaries recruited for the research: were the primary receiver of HSNP cash transfers on behalf of their households (meaning they are the ones that opened bank account where the programme deposited cash transfers), residents of Wajir county and had received cash transfers for at least the past 3 years and above. The

principal researcher clarified that choosing to engage or not in the research would not negatively affect a household's status in HSNP programme.

The principal researcher officially requested HSNP programme manager for household data from the Management Information System with variables that corresponded with the target population required for the research. The data was used to recruit the most suitable respondents and also enabled the researcher conduct quality control of personal data collected e.g. age, marital status, number of children and number of years enrolled in HSNP.

3.5 Sampling and Sample size

This study adopted a purposive sampling also known as deliberate sampling. Purposive sampling is where a sample is selected based on knowledge about the study and population (Robson, 1993). In this study, the researcher was aware that HSNP programme was being implemented in Wajir County and had a good understanding of the characteristics of the women beneficiaries. The total population of HSNP women beneficiaries in Wajir County is 3,450. Given that total population of HSNP women primary receivers of cash transfers in Wajir is 3,450, the study considered Cochran's formula to calculate the desired sample size as follows:

$$n_0 = \frac{Z^2 pq}{e^2}$$

Where:

e is the desired level of precision (i.e. the margin of error),

p is the (estimated) proportion of the population which has the attribute in question,

q is $1 - p$

z is 1.96 (with confidence level of 95%)

Assuming that half of the women beneficiaries responded, this provided a maximum variability where p was 0.5. The study sought a 95% confidence level, and at least 5 percent—plus or

minus—precision. A 95 percent confidence level gives a Z value of 1.96, per the normal tables, thus:

$$\{(1.96)^2 * 0.1 * 0.1\} / (0.01)^2 = 384$$

Thus, a sample size of 380 HSNP women beneficiaries in Wajir was determined as enough to give the confidence levels needed. However, the study interviewed 289 beneficiaries, as this was the number of interviews that was established as the data saturation level. Fusch & Ness (2015) state that data saturation is reached when new interviews produce same comments over and over and nothing new emerges.

3.6 Data Collection

3.6.1 Data Tools

The primary data was collected through structured interviews applied to HSNP women beneficiaries from Wajir County. The structured interviews contained both components of *closed ended questions* (predetermined questions answered in the same manner by respondents see *Appendix D: Section A*) and *open-ended questions* see (*Appendix D: Sections B-E*). In regard to the open-ended interviews, additional *in-depth questions* see (*Appendix E*) were asked to prod for deeper clarification and to further expand certain issues and also for triangulation whether the responses tally (Dudovskiy, 2018).

For this study, data was collected through structured interviews. Siedhoff (2019) defines interviews as qualitative research techniques that involves conducting intensive individual interviews of the sample population to explore their perspective in this case the effects of HSNP cash transfers on their economic inclusion in Wajir County. The qualitative aspect of this study was important as provided rich data about real life people (women beneficiaries) and situations (extreme poverty) being more able to make sense of behaviour (effects of HSNP cash transfers) within a wider context

Primary data collection involved face-to-face interviews with individual beneficiaries will take place in a span of 10 days to cover 380 HSNP households. Each women beneficiary was interviewed for a maximum of 45 minutes to reduce the amount of time taken and minimizes inconveniencing the respondents. The study was able to successfully complete 289 interviews. Other sources of information included websites, data banks, HSNP programme documents (e.g. project appraisal reports, programme budgets, status reports, impact evaluation reports, process audit reports).

3.7 Research Quality

3.7.1 Piloting Testing

Pretesting is a process of checking that the questions work and are understood by the target respondents (Hilton, 2017). Thus, prior to conducting the interviews, a mock interview was done. The researcher using the data collectors for the role-play conducted mock interviews. The feedback was incorporated into the tools. The adjustments included: reframing of some of the questions to enhance clarity, adjusting the sequencing of the interview questions to provide better flow of interview process, and substituting some words to enable accurate translation into Somali language.

3.7.2 Reliability Tests

Eller, Gerber and Robinson (2013) states that reliability is extend to which an instrument produces the same value if it is measuring the same object. It refers to the stability or consistency as well as the precision, which enter into measurement procedure in order to eliminate the source of “error variance” as far as possible. To ensure reliability, the researcher constantly compared responses of specific questions with responses by the other respondents on the same. This was done to also ensure consistency. In addition, the researcher also compared responses to similar questions from similar studies conducted by other researchers, for triangulation and to ensure accuracy.

3.7.3 Validity Tests

Maldavsky (2013), states that validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are. For this study, the following validity tests was applied:

Internal validity (Eller, Gerber and Robinson, 2013) refers to the extent to which a research design is able to account for, to rule out, other explanations about cause and effect that compete with experimental treatment as the explanation of an observed outcome. For this study, the measuring tool underwent a series of quality assurance tests including: scrutiny by the research supervisor and pretesting the interview questions and amending before rolling it out.

Construct validity is a process that assesses whether a measurement tool represents what the study aims at measuring. In this study, interviewing tools only included relevant questions that measured known indicators of effects of cash transfers on economic inclusion of women beneficiaries in Wajir county.

External validity (Eller, Gerber and Robinson, 2013) refers to the level to which results from a study can be generalized to other places, time phases and populations. This was assured through pre-testing of the interview questions, administering measuring tools on expert respondents (HSNP women beneficiaries) and in the geographical location where HSNP programme is implemented.

3.8 Data Analysis

Once the raw data was collected through structured interviews, it was checked for completeness, errors and outliers before it was all entered into an Excel sheet with all the 289 respondents assigned a unique ID number. The unique ID number was used to link all the responses for all the questions administered in the interview to the respective individual respondent. In the structured interview *Appendix D: Section A*, contained *closed ended questions* (predetermined questions answered in the same manner by respondents) of which the outcome of the data analysis was *simple descriptive statistics*.

Data analysis of the *structured interview Appendix D: Sections B-E* that collected qualitative data underwent a process of *deductive coding*. Deductive coding involved repeatedly going through the raw data, identifying patterns from similar words, phrases, relationships and labeling them into different themes, sub-themes and categories (Adu, 2019). The themes and sub-themes were predetermined as they were anchored on the research objectives. This was to ensure that the areas of interest were coded and not missed out. Table 3.8 shows a *sample coding process* of the raw qualitative data used for this study. The codes used were specific to the research questions and were used to quantify frequency distribution of all the responses given in a specific question. The coding framework with the codes for the data is as indicated in *Appendix F*.

Table 3.8: Sample process of coding raw data

Respondent ID	Question No. 14	Response	Theme	Sub-themes	Category	Code
1	How has HSNP cash transfers enabled you generate more income?	I was able to use portions of the cash to start a kiosk for selling vegetable within my homestead. I have ready customers from my neighbors.	HSNP cash transfers and productive assets	Investment in income generating activities	Started/expanded a micro-enterprise	1
2		Unfortunately, I have not use the cash to start a business . The money is not enough because my children are many. If the amount was a little bit more, I could start a small business.			Not enough to invest	2
3		Together with 2 other HSNP women beneficiaries, we contributed portions of our cash transfers and together we started a grocery shop . We sell rice, beans, sugar and cooking oil.			Joint business	3
4		I have not started a business. I can't make such a decision . My husband wouldn't allow it. Who would take care of my small children and our homestead?			Not my decision to make	4

Once all the responses were coded, the researcher used Pivot Tables in Excel to generate simple descriptive data represented by bar and pie charts in Chapter 5. The descriptive

presentation show data summarization and percentage distribution of coded responses for each of the questions. It was important for this study to present the qualitative data in a simple descriptive manner to make it easier for the target users to understand the research findings.

3.9 Ethical Consideration

The study ensured that all ethical guidelines were adhered to. Before undertaking the study, the researcher sought for clearance by Strathmore Business School ethical committee. In addition, the researcher applied for research permit from National Commission for Science Technology and Information (NACOSTI) in *Appendix C*. Although the respondents were the poorest HSNP women beneficiaries in Wajir County, the risk level was low. The principal researcher ensured that they were protected by following guidelines of the data protection protocol. In addition, respondents were provided with sufficient information about the research including: objectives, the use of data, data protection, duration, methods and means by which it was used and in a language of their choice. The researcher also clarified and responded to questions and concerns raised by the respondents in regards to their involvement e.g. fears of being removed from the programme. Privacy and data protection was ensured since no names or any personal information was linked to respondent's identity or recorded on during the interviews. Signed consent for participating respondents was collected.

Since the main respondents were poor and women in Wajir, the study ensured that the data collectors were female, have a good understanding of HSNP; fully understood the culture and language (Somali), religion (Islam), code of conduct and dress codes within Wajir community. This ensured that the study did not offend or put the respondents at any risks of culture shock.

The interviews were conducted at the convenience of the respondents to protect their welfare by ensuring that they did not suffer any physical harm, embarrassment or loss of privacy. This included selecting best-suited venues (within their homesteads) that did not add undue stress to them and used as minimal time as possible to conduct the interviews. Further, because of the characteristics of the respondents, the research conducted the interviews in local language (Somali), as majority did not understand or were not comfortable to respond in English or

Kiswahili. Before the onset of the interviews, the data collector in the presence of trusted family or community member read and translated the consent form to respondents in a language of their choice. This ensured that the consent information shared was as intended to enable the respondent make informed decision. The interpreters were trained on how to interpret some of the technical words to ensure that meaning was not lost in translation. The researcher used the expertise of journalists from the local radio stations to provide quality checks on translations. Secondary information was collected from publicly published programme documents from reliable sources. The data collected was only used for academic purposes.



CHAPTER FOUR RESEARCH FINDINGS AND INTERPRETATION

4.1 Introduction

This chapter documents the research findings from data collected. The research sought to explore the effects of Hunger Safety Net cash transfer programme on economic inclusion of women beneficiaries in Wajir County. The primary data was collected through face-to-face structured interviews

4.2 Response rate

Once all the responses were coded, the researcher used Pivot Tables in Excel to generate cumulative frequency tables (simple descriptive presentation) for each of the question administered in the interview tool. The cumulative frequency tables were then converted into percentages for easier interpretation and understanding of the findings. Out of the 380 planned interviews, a total of 289 were successfully completed as this was established as the data saturation level. This number of interviews represents a response rate of 76%. According to Berman, Tan & Cheng (2015) a response rate of 70% and above is considered to be very good to make conclusions about the study.

4.3 Demographics of respondents

The research sought to establish the demographics of the respondents. The findings are grouped according to age set, marital status, education level, and number of children of the respondents.

4.3.1 Age

The research sought to determine the age of the respondents. The results are shown in *Figure 4.3-1: Age of respondents*

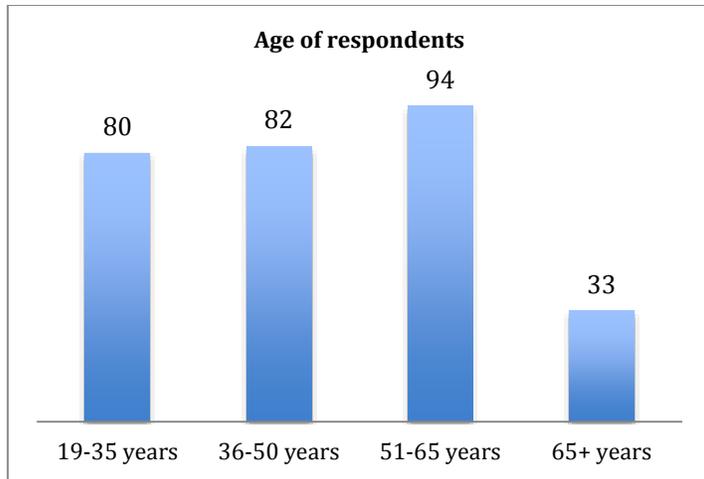


Figure 4.3-1: Age of respondents

Age group 51-65 years constitutes the largest number of respondents at 33% of total respondents, with the least at 65 years and above at 13%. This shows that the majority of HSNP cash transfer women beneficiaries are middle aged.

4.3.2 Marital Status

The research sought to establish the marital status of the respondents. The results are shown in Figure 4.3-2

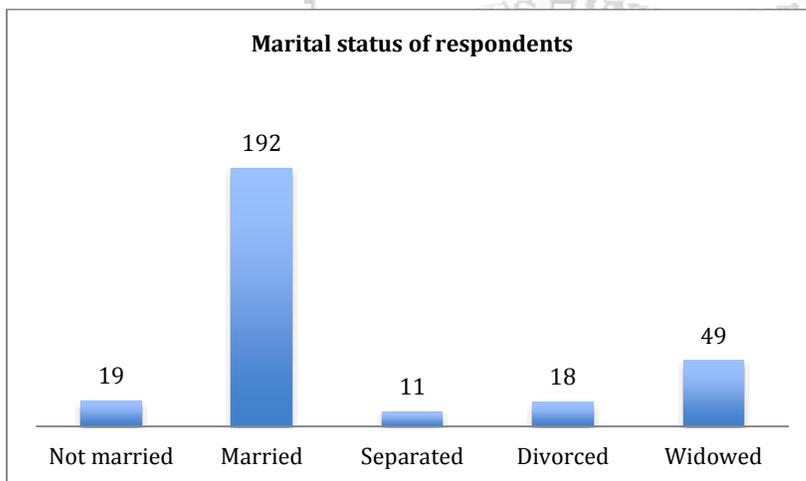


Figure 4.3-2: Marital status of respondents

A total of 66% of the respondents are married whereas 4% are separated. This means that majority of HSNP women beneficiaries are married.

4.3.3 Education level

The research sought to establish the education levels of the respondents. The results are illustrated in *Figure 4.3-3*

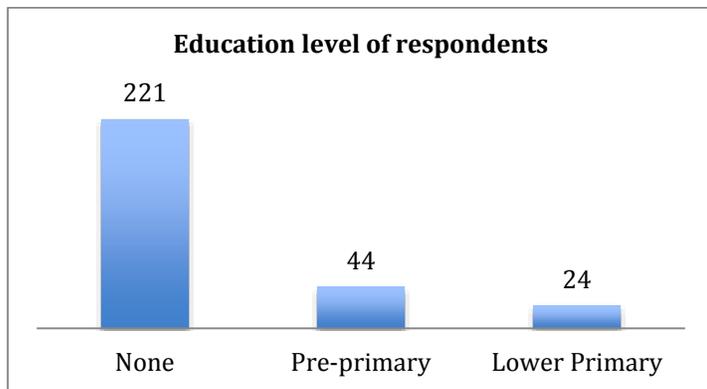


Figure 4.3-3: Education level

The results show that the 76% of the respondents have no formal education whereas only 8% have lower primary education level. This means, majority of HSNP women beneficiaries are illiterate.

4.3.4 Number of children

The study sought to establish the number of children per individual respondent's household. In HSNP, children are defined as individuals between the age of 18 and below. The results are illustrated in *Figure 4.3-4*

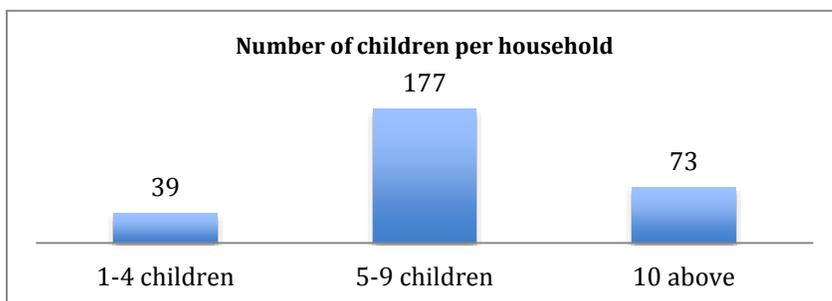


Figure 4.3-4: Number of children per respondent

87% of respondents have an average number of 7 children (between 5-9 children). This means that the majority of HSNP households have high number of children.

The findings from the demographics of the respondents show that the majority 76% have no formal education, 60% are between 36-65 years old and 87% with an average of 7 children. This corresponds with the characteristics of the beneficiaries enrolled into HSNP- high rates of illiteracy and with large number of children.

ANALYSIS ACCORDING TO RESEARCH OBJECTIVES

4.4 Theme 1: HSNP cash transfer and household income

HSNP CT and household income is one of the themes under the objective of exploring the effect the programme was having on the income of individual household. In this theme, the research sought to establish the duration, frequency and accumulative amount received by individual respondent.

4.4.1 Sub-theme 1: Duration, frequency and total amount of HSNP CT received

The research sought to find out how long the respondents have been enrolled in HSNP programme, frequency of receiving the cash transfers and total amount received. The findings are showcased in *Figure 4.4-1: CT duration and frequency*

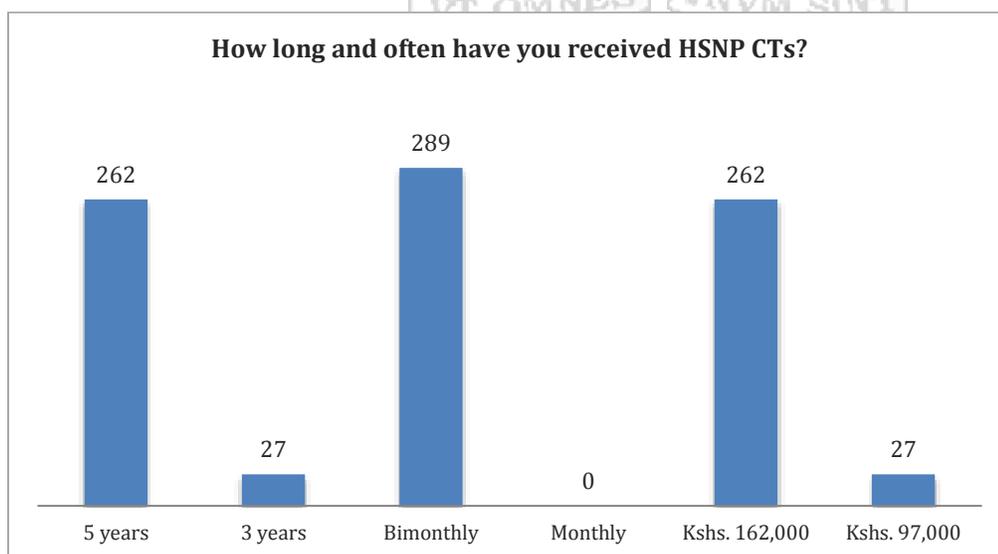


Figure 4.4-1: CT duration and frequency

The results show that 91% of respondents have regularly received cash transfers for 5 years with the same respondents receiving a total amount of Kshs. 162,000. The remaining 19% have all received for 3 years a total accumulation of Kshs. 97,000 per respondent. All the 289 respondents received HSNP cash transfers on a bimonthly basis. This implies that all the respondents have received regular cash transfers for a minimum of 3 years.

4.4.2 Sub- theme 2: Other sources of income

The study sought to establish whether or not HSNP households interviewed were receiving income from other sources. The results are showcased in *Figure 4.4-2*

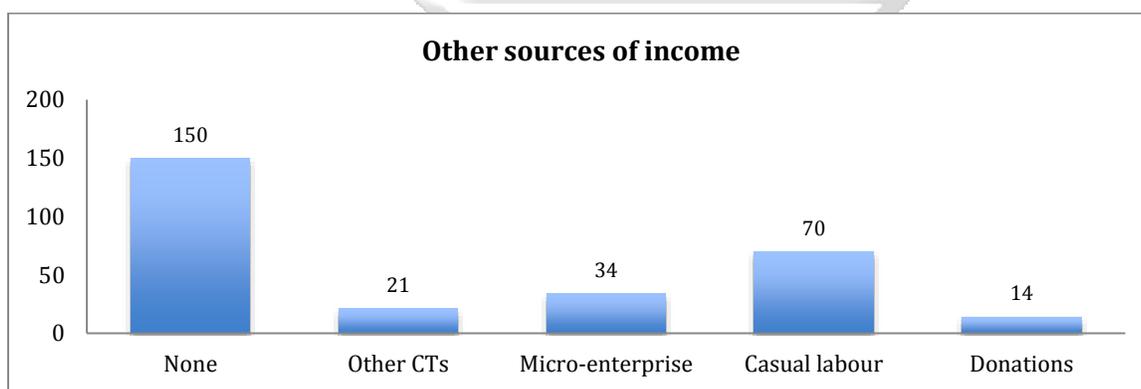


Figure 4.4-2: Other sources of income for respondents

52% of respondents shared that they only source of income for their households was HSNP CTs, 7% received from other national cash transfer programme (in specific Inua Jamii for 70 years and above), 12% from microenterprise, 24% from casual labour and 5% from irregular donations.

The following excerpts of testimonials by respondents elaborate the findings:

“HSNP cash transfers are the only source of income for me. I am old and weak and I cannot go look for paid work.” (**Respondent 1-** Married, aged 66, with 9 children)

“Although I said that we get income from casual labour, it’s actually my husband who does the work. He sells water at the local market. Because of culture, most women do not work outside the homestead. In addition, my husband has 3 other wives and other children, so I can never rely on his money.” (**Respondent 2-** Married, aged 34, 5 children)

“Yes, I started receiving cash transfer from Inua Jamii programme for those like me who are 70 years and above. However, since being enrolled sometime last year, I have only received once. So I can say, my main source of income is actually HSNP cash transfers.”
(Respondent 3- Widow, aged 70, lives with 5 grandchildren)

4.4.3 Sub-theme 3: HSNP cash transfers and savings

The research sought to explore the effects HSNP cash transfers was having on the behaviour of savings within individual households. The results are showcased in *Figure 4.4-3*

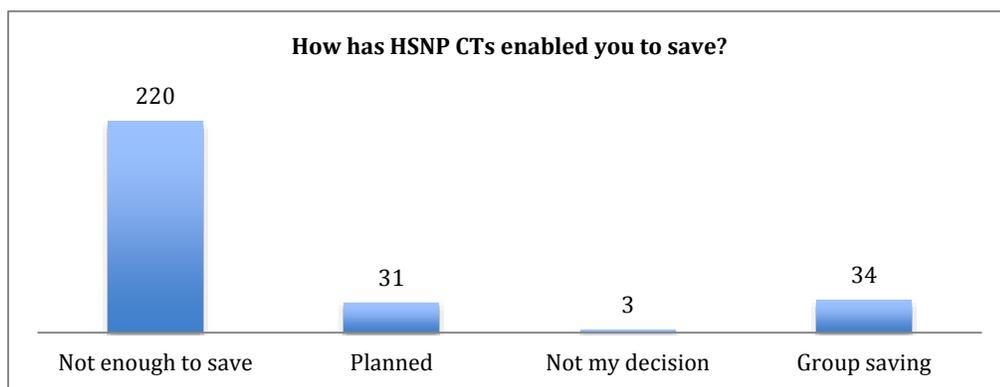


Figure 4.4-3: HSNP CTs and saving by households

77% of respondents are not able to save because they say that the value of cash transfers is not enough. Further, 10% of the respondents planned to save and an additional 12% saved through local women’s informal savings groups referred to as ‘chamas’.

The following excerpts of testimonials by respondents elaborate the above:

“I have my own eight children not counting the others that my co-wives have. I am the only one who was lucky enough to receive HSNP cash transfers. I have to share with the rest as per our culture. There’s hardly enough left to save when the payments come after two months,” **(Respondent 1- Married, 2nd wife, aged 48, with 8 children)**

“I was able to start a small kiosk for selling cereals like beans and rice using HSNP cash. I am able to save at least Kshs. 500 every payment season which I use to buy stock for my kiosk.” **(Respondent 2- Married, aged 32, with 3 children, pre-primary education level)**

“Although I do not have much because of my big family and no husband to support me, I am happy I joined a local women’s ‘chama’ that encourages me to save at least Kshs. 200 whenever we are paid. If it wasn’t for this ‘chama’, I do not think I would have been able to save at all.” **(Respondent 3- Divorced, aged 39, with 5 children)**

4.5 Theme 2: HSNP cash transfers and Household Expenditure

The study sought to establish whether or not HSNP cash transfers was having an effect on the expenditure within the households. It sought to compare behavior of household expenditure, on how households were spending their income before and after enrolling in HSNP programme. In addition, the study also sought to establish the effect on spending priority within the household after the introduction of HSNP cash transfers.

4.5.1 Sub-theme 1: Income Expenditure- before and after HSNP cash transfers

The research sought to explore the effects of HSNP cash transfer on the income spending within households by also comparing with that before the introduction of the programme. The results are illustrated in *Figure 4.5-1*

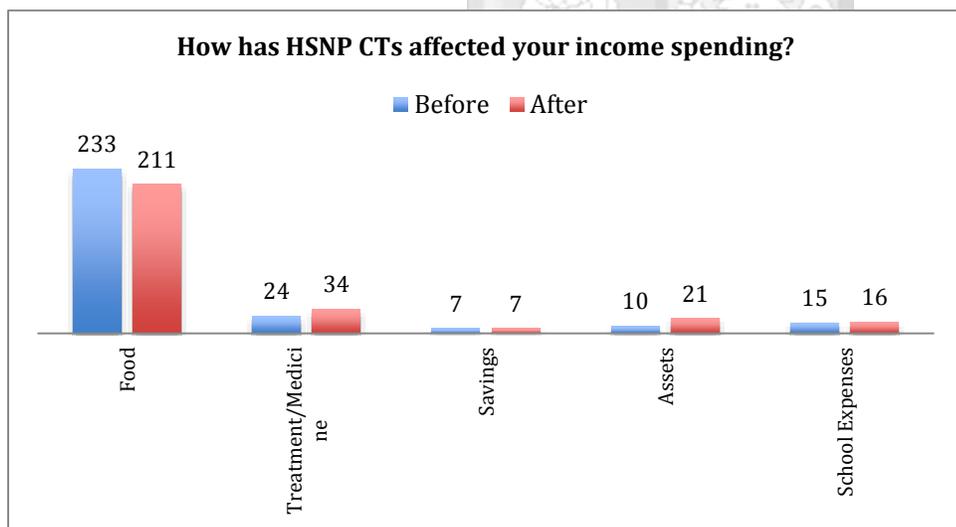


Figure 4.5-1: HSNP CTs and income spending

The results show that before enrolling in HSNP programme, 80% of respondents used the bulk of their income on buying food, 8% on medicine and treatment, 3% on assets with less than 2% on savings. After enrolling in HSNP, 74% of respondents spent the bulk of their cash transfers on food, 12% medicine and treatment, 7% productive assets and 2% savings. This means, HSNP is enabling households spend more on health (treatment and medicine) and accumulation of assets. However, there are no significant changes in savings.

The following excerpts of testimonials by respondents elaborate the above:

“Before HSNP I could not guarantee that I’d provide at least three meals for my children. It was a real struggle getting regular income. I have to fetch firewood that would take an entire day to come and sell to buy food. If the firewood was not bought, we’d sleep hungry,” **(Respondent 1-** Separated, aged 46, with 7 children)

“As an elderly woman suffering from diabetes, I used to suffer for not being able to afford my medication. I’d borrow from friends and family, until they saw me as a nuisance. I don’t have NHIF card. But with HSNP, things have really changed. Alhamdulillah, (praise be to God) I can at least afford treatment from our local dispensary.” **(Respondent 2-** Widow aged 66 years, 12 grandchildren)

“Before HSNP, my biggest worry was getting food for my family and worse, during periods of prolonged severe drought. It was a big struggle with my nine children and with limited support from my husband. However, this has changed. I can now afford simple food stuff and when I plan my money, buy a few goats and sheep for reselling.” **(Respondent 3-** Married, 3rd wife, aged 55, with 9 children)

“Well, in as much as I am lucky to be enrolled in HSNP, I am still struggling. Food is expensive and I have to feed many mouths. Not just my children, but also an additional six for my deceased sister. I can’t even think of saving, nothing is left after spending on food.” **(Respondent 4-** Married, aged 52, with 8 children)

4.5.2 Sub-theme 2: Priority spending after HSNP cash transfers

The research sought to establish how the respondents were prioritizing the use of HSNP CTs. The results are depicted in *Figure 4.5-2*

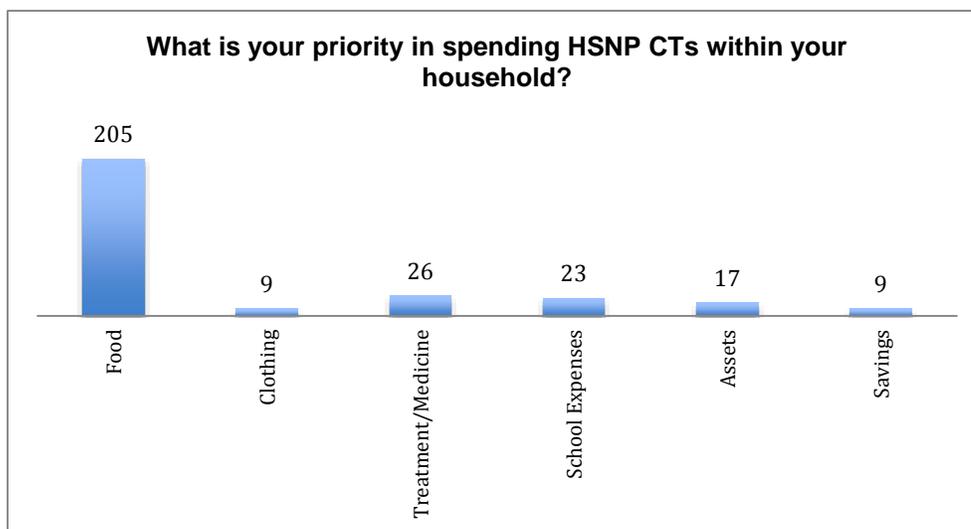


Figure 4.5-2: Priority spending of HSNP CTs

71% of total respondents shared that they prioritized purchase of food using HSNP cash transfers, with 6% on accumulation of assets and 3% on savings. This means the majority of the respondents use bulk of HSNP CTs to purchase food.

The following excerpts of testimonials by respondents elaborate the above:

“Whenever I receive HSNP CTs after every two months, my first priority is to buy food and pay debts incurred in between the payments. By the time I am done with this, I hardly have anything left.” **(Respondent 1-** Married, aged 37, with 5 children)

“ Although the money is not enough, I have to make an effort to save something, even if it’s Kshs. 200 in every payment. So, in a year, I can save between Kshs. 1,200 to 3,000.” **(Respondent 2-** Married, aged 48, with 7 children)

“Through our ‘chama’ we agreed to try and save something small every payment cycle. This has helped jointly buy some goats and sheep. We plan to sell some of the livestock during Muslim festive season.” **(Respondent 3-** Divorced aged 53, with 6 children)

Unique comment:

“Sometimes I feel like the programme came with its share of challenges. I find myself spending less on essentials because my friends and relatives keep asking me for money. They are not happy when I can’t because the money is not enough. They are not in the programme and are just as poor. It tires me a lot.” **(Respondent 4-** Married, aged 65, with 7 children)

4.6 Theme 3: HSNP cash transfers and Productive Assets

The research sought to establish whether or not HSNP was having an effect on accumulation of productive assets including access to bank accounts, income generating activities, loans and credit.

4.6.1 Sub-theme 1: Access to Bank Accounts by HSNP households

The research sought to establish whether or not HSNP influenced access to bank accounts for the respondents. *Figure 4.6-1* below show that 100% of the respondents shared that; they did

not have a bank account. This means HSNP played the sole role of enabling women beneficiaries' access bank accounts.

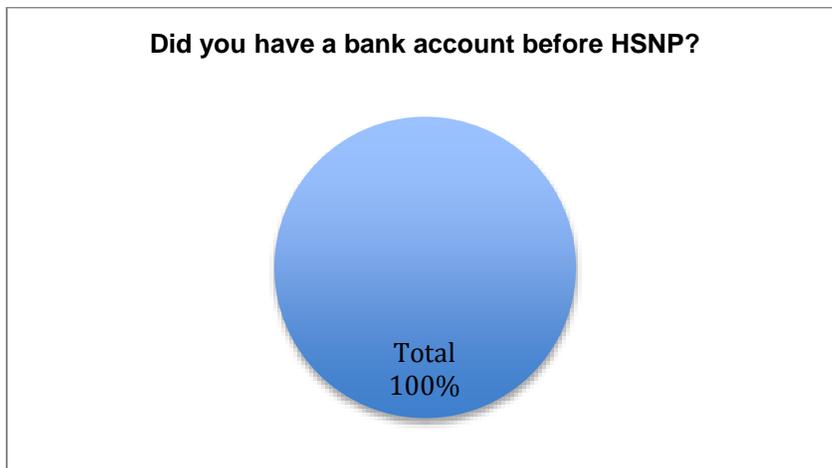


Figure 4.6-1: Access to bank accounts for respondents

The following excerpts of testimonials by respondents elaborate the above:

“Before HSNP, I didn’t have a bank account because I really didn’t need it. I thought it was only for educated people with big government jobs.” (Respondent 1- Married, aged 72, with 14 grandchildren)

“I never had a bank account or a National ID before this programme. I didn’t even know what a bank account was used for. I am happy I have both and more so the ID.” (Respondent 2- Married, aged 55, with 10 children)

“I am glad I have a bank account. I wish the programme would also consider paying us using the MPESA. It’s now everywhere. Sometimes the payments agents do not have enough money to pay us. They sometimes pressure us to take goods from their shops instead of cash. Also, whenever people see me at the agent, they know I am receiving money. I don’t like it. I feel, with MPESA, I can get money discreetly and at my convenience (Respondent 3- Married, aged 63 with 9 children)

Unique comment

“I am happy I have a bank account. I never thought I’d own one. I often wonder what I’ll use it for once the programme comes to an end?” (Respondent 4- Divorce, aged 50, with 7 children)

4.6.2 Sub-theme 2: Feelings on access to bank account

The research sought to establish the perception of the respondents in regards to owning bank accounts through HSNP. The results are represented in *Figure 4.6-2*

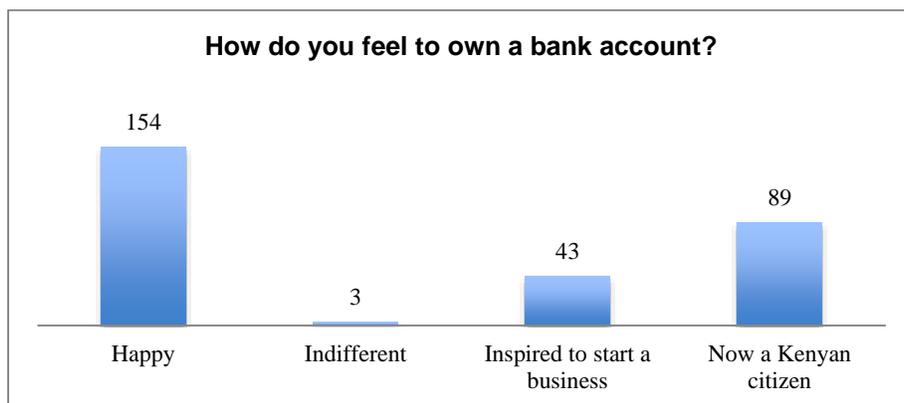


Figure 4.6-2: Feelings on owning a bank account

Majority of respondents, 53% shared that it made them feel happy to own a bank account, 31% feel like Kenyan citizens and 15% inspired to start business. Only 1% said they were indifferent.

The following excerpts of testimonials by respondents elaborate the above:

“I was very happy when HSNP helped me open a bank account. I never imagine someone like me that many regarded as a pauper for many years could be elevated to such a high level.” (**Respondent 1-** Divorced, aged 62, with 8 children)

“ I still can’t believe it. I got it in my fifties but the best part is that the programme also helped me get a national identity card. This was to enable me open a bank account since I was amongst the poorest in my village. I feel for the first time in my life like a real Kenyan.” (**Respondent 2-** Married, aged 58 with 10 children)

“I am happy to have a bank account. But, I wonder what will happen to my account when I am no longer in the programme?” (**Respondent 3-** Married, aged 44 with 7 children)

Unique comment:

“If I had a choice I would have preferred an Islamic bank that does not charge interest rates because it’s forbidden in our religion. I didn’t like having my photo taken when opening my bank account. It’s also forbidden.” (**Respondent 4-** Married, aged 62, with 13 children)

4.6.3 Sub-theme 3: HSNP cash transfers and Income generating activities

The research sought to establish whether or not HSNP was affecting income-generating activities of the respondents. The results are represented in *Figure 4.6-3*

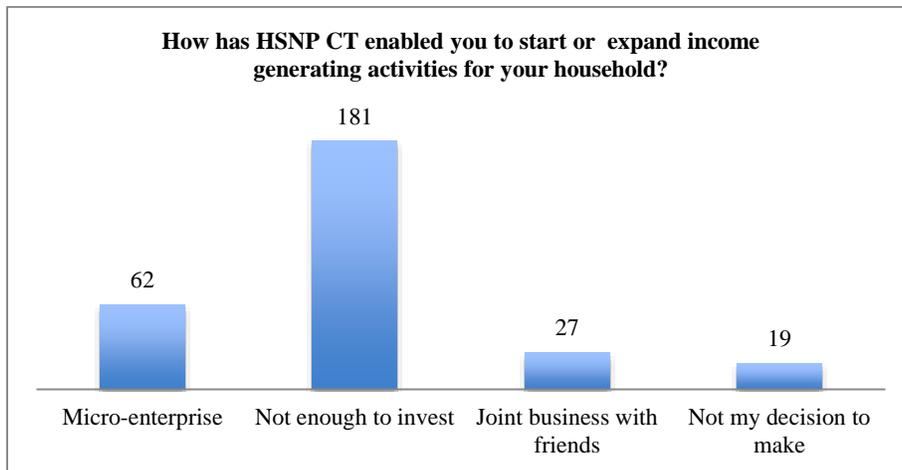


Figure 4.6-3: HSNP and income generating activities

Majority of the respondents at 63% shared that they have not invested in income generating activities largely because the cash is not enough. Those who have invested constitute a total of 30% (21% in micro-enterprise and 9% joint business with friends). The micro-enterprises are characterized by; low capital, low risk and ran by one person within the homestead.

The following excerpts of testimonials by respondents elaborate the above:

“I’ve often dreamed of owning a small business for selling food stuff like rice, sugar, cooking oil and such items. However, at the moment I cannot because the money is not enough to start anything because I am raising my 7 children on my own. Maybe, when they are all grown, Inshallah (if God wills)...” (**Respondent 1-** Divorced, aged 55, with 7 children)

“I am proud that together with my friends who are also in the programme, we’re able to pull portions of our savings and start a business. We buy materials and make popular dresses known as ‘dera’. We source the materials from Eastleigh, Nairobi at cheaper wholesale prices. However, there many opening similar business which is affecting our profits and

worse, the demand go down during drought period because all the money is used to buy food ” (**Respondent 2-** Married, aged 34, with 4 children)

“ I’d really like to own a small business. However, it’s not my decision. I don’t think my husband would allow me to work outside our homestead? Who would take care of the small children and other household chores when I am engaged elsewhere?” (**Respondent 3-** Married, aged 48, with 8 children)

Unique Comment:

“In the second year of receiving HSNP cash, I was able to start a small business at the market. I was selling household essentials like, sugar, spices, rice, tealeaves and soap. However, it caused a lot of quarrels with my husband. He accused me of being too friendly with the male customers. He also wanted all the money I made. I opted to close the business for the sake of peace at home.” (**Respondent 4-** Married, aged 36, with 5 children).

4.6.4 Sub-theme 4: HSNP cash transfers and accumulation of productive assets

The research sought to establish the effect HSNP was having on accumulation of productive assets by the households. The results are shown in *Figure 4.6-4* below.

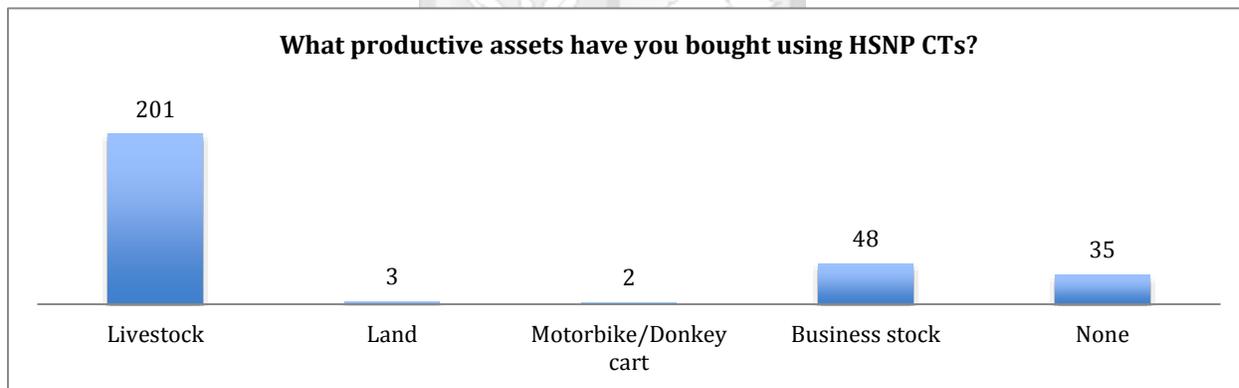


Figure 4.6-4: Productive assets bought using HSNP CTs

70% of respondents shared that they invested in purchase of livestock (goats and sheep), 17% business stock and 12% none. This means majority of the respondents invest in livestock, which reflects their pastoralist culture.

The following excerpts of testimonials by respondents elaborate the findings:

“HSNP has enabled me to buy goats. This is very important for my family who were previously regarded as very poor. Owning livestock in our culture shows that one is not a

destitute. People regard you with respect. When the stock increases, you can sell and make good money. Only if, the drought doesn't finish them. That's why majority will always buy livestock even if it's just one goat.” (**Respondent 1-** Married, aged 56, with 14 children)

“ The money has enabled me start and sustain my grocery kiosk. When the money arrives, I am able to increase my stock. I can even buy fruits and vegetables, which are scarce and fetch good prices. I wish we can be supported to easily get food stuff for selling more affordably” (**Respondent 2-** Married, aged 40, with 6 children)

“I was able to save for 3 years to be able to buy a donkey and a cart. My eldest son uses it to provide transport within Wajir town. We share the money he makes. I am proud of the donkey cart. However, when the donkey cart breaks down, which is often, it badly affects our income. Welding the broken parts is not cheap” (**Respondent 3-** Married, aged 44, with 6 children)

4.6.5 Sub-theme 5: Sources of credit and loans

The research sought to establish the effect of HSNP on access of credit and loans for respondents. The results are showcased in *Figure 4.6-5*

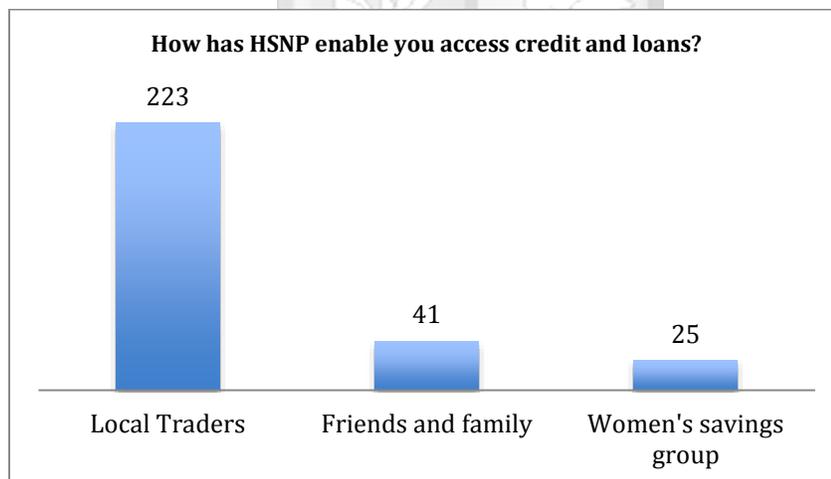


Figure 4.6-5: HSNP and access to credit and loans

77% of respondents shared that they access credit from local traders who also double up as payment agents. In regards to loans, 14% from friends and family and 9% from local women's informal savings 'chama'. None of the respondents mentioned accessing loans from the banks.

The following excerpts of testimonials by respondents elaborate the findings:

“ The local traders readily let me buy household goods like food on credit. They know I am in HSNP and I receive regular payment. Some of the traders are our payment agents. So, we’ve built mutual trust over the past 3 years.” (**Respondent 1-** Married, aged 54, with 8 children)

“When I need a soft loan to buy stock for my small business, I readily get it from my friends. It would be difficult for me to get from a bank because they ask for many things like title deeds, which I don’t have. And also, I don’t think I’d get a loan from banks because they charge interest which is haram (forbidden) in our religion.” (**Respondent 2-** Married, aged 65, with 10 children)

“I really don’t know when the government will remember us by providing cheap loans or grants for our businesses. I am afraid of getting loans because I am not sure if my small business can generate enough to repay. You see businesses here are very unpredictable. Today you have one, tomorrow you don’t. Honestly, if I stopped receiving this cash transfers, I don’t know whether mine would survive” (**Respondent 3-** Married, aged 37, with 5 children)

Unique comment

“I am afraid to ask for loans. What if I take and I am not able to pay back. What if they come and take the little assets we have like goats. That would mean instant divorce and shame for me. I can’t dare.” (**Respondent 4-** Married, aged 51, with 9 children)

4.7 Theme 4: HSNP cash transfers and decision-making powers over income

The research sought to establish the effects of HSNP on decision-making powers over income by respondents. This included: decisions at household level, financial literacy training, and perception by the wider community.

4.7.1 Sub-theme 1: Decisions making over income at household level

The research sought to establish the effect of HSNP on respondent’s decision making on income within their households. Results are represented in *Figure 4.7-1*

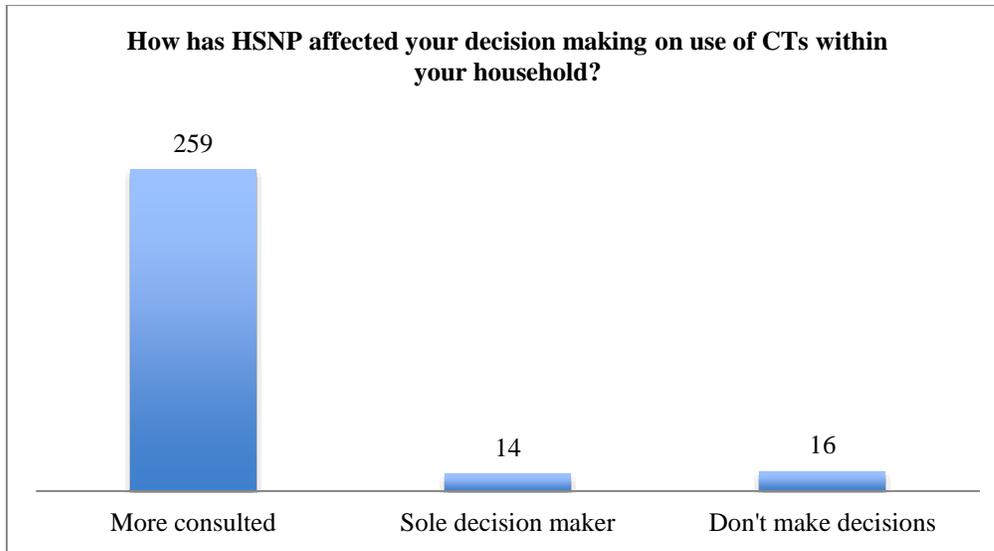


Figure 4.7-1: HSNP and decision making within the households

90% of the respondents shared that they are more consulted largely because they are the primary receivers of the cash transfers on behalf of their household. 5% are sole decision makers and 6% are not consulted. This means HSNP is empowering women beneficiaries in decision making on income.

The following excerpts of testimonials by respondents elaborate the findings:

“ Since joining HSNP, my opinion about how to spend the money is asked by my husband. It makes me feel important. Before the programme, my husband made all the decisions on use of money. This is because he was the one that was doing casual work and he felt it was his money to use as he saw fit.” **(Respondent 1-** Married, aged 48, with 8 children)

“As a divorced woman, I am make decisions by myself. It’s okay since no one bothers or stops me from using the cash as I see fit for my family. Sometimes I consult close friends especially when I want to invest in buying livestock.” **(Respondent 2-** Divorced, aged 55, with 6 children)

“Unfortunately, I am not consulted as much as I would like. My husband insists that he’s best placed to make all the financial decision as the head of the family. He also says our religion- Islam- demands for wives to obey their husbands and for the man to make all the decisions. This is despite the fact that I am the primary receiver of cash for our household. I don’t like quarreling. So I let him.” **(Respondent 3-** Married, aged 33, with 4 children)

Unique comment

“I am not consulted. Immediately I withdraw the cash, I have to hand it over to the first wife who is not in the programme. As the youngest wife, I can’t dare refuse. Sometimes I feel like reporting to the programme officers but I am afraid of the repercussions. I let it be.
(**Respondent 4**- Married, 4th wife, aged 38, with 5 children)

4.7.2 Sub-theme 2: Training on financial literacy

The research sought to establish whether or not the respondents are trained in financial literacy in the use of HSNP CTs. Results are represented in *Figure 4.7-2*

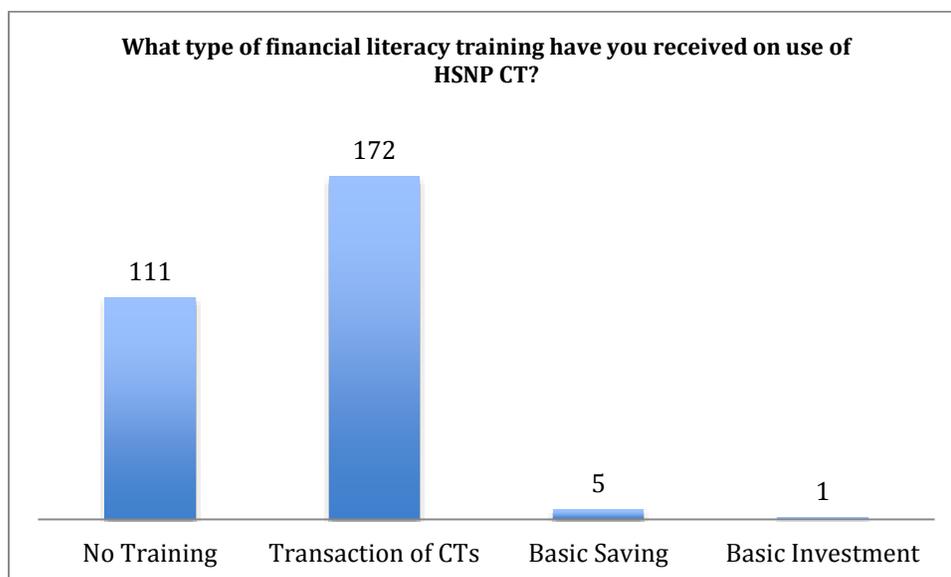


Figure 4.7-2: Respondents and financial literacy training

The majority of respondents, 60% shared that the only training they received was how to access their cash transfers at the payment agents. 38% have never received any training, whereas 2% basic training and less than 1% on investment. This means a significant number of respondents have not received financial training beyond how to access their payments.

The following excerpts of testimonials by respondents elaborate the findings:

“The only training I ever received is how to access my payment at the agent. This was at the beginning of the programme after we received our ATM cards. This was done at a chief’s baraza (public meeting).” (**Respondent 1**- Divorced, aged 64, with 10 children)

“I have learned about saving and investing from the ‘chama’ of which I am a member. We normally discuss our plans and that’s how I learnt how to go about spending my money beyond just buying food.” (**Respondent 2-** Married, aged 28, with 4 children)

“No. I have never received any training about saving or getting loans.” (**Respondent 3-** Married, aged 47, with 9 children)

Unique comment

“I have never been trained. Then again, I wonder, how would I be trained? I can’t read or write.”(**Respondent 4-** Widow, aged 68, with 8 children)

4.7.3 Sub-theme 3: Perceptions by the wider community

The research sought to establish the effects of HSNP on the perception of respondents by the wider community. The results are shown in *Figure 4.7-3*

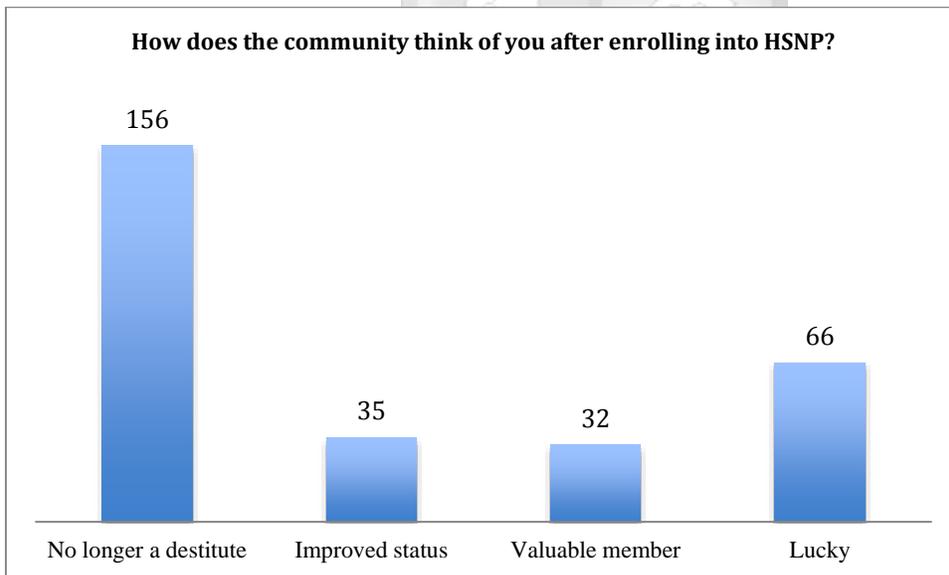


Figure 4.7-3: Perception of HSNP respondents by wider community

54% shared that the community members shared that they are no longer seen as destitute, 23% are regarded as lucky and 12% as having their status improved. This means that HSNP is having a positive influence in the social status of women beneficiaries.

The following excerpts of testimonials by respondents elaborate the findings:

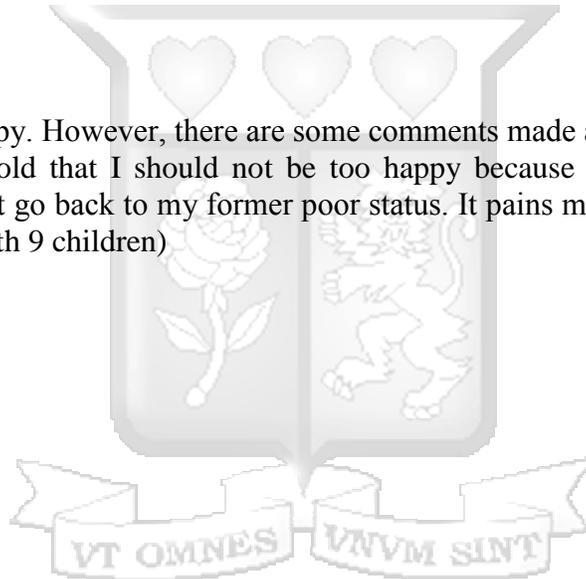
“My friends tell me that I am very lucky to be in HSNP. This is because in our village there so many families that are very poor even poorer than me but are not in the programme.” **(Respondent 1-** Married, aged 54, with 9 children)

“It means a lot to be regarded as no longer a destitute by my village mates. I can now walk with my head held high. Before, I was never comfortable engaging with many people because they all knew of my poor status.” **(Respondent 2-** Married, aged 60, with 12 children)

“ As a result of HSNP, and the fact that I receive regular cash transfers regarded by many as salary, I am invited to participate in cultural activities like weddings. Before, nobody used to invite me because I had nothing to contribute. But now, I am able to contribute even if it’s a little. They value my contribution.” **(Respondent 3-** Married, aged 46, with 8 children)

Unique comment:

“I know I should be happy. However, there are some comments made about me that are hard to ignore. I was once told that I should not be too happy because when the programme comes to an end, I’ll just go back to my former poor status. It pains me a lot.” **(Respondent 4-** Divorced aged 50, with 9 children)



4.8 Secondary Data

The researcher used secondary data drawn from the programme documentation that included: programme design and implementation strategy, operations manual, past impact evaluation reports, website downloads and quarterly monitory reports. The documents provided important background information on the rationale for the design and implementation, key milestones achieves, lessons learned and challenges faced. Further, it helped to adequately prepare the researcher in engaging with the programme at the grassroots level when interacting with the women beneficiaries.

Secondary data provided insights on the registration and targeting methodology. Most importantly, information shed some light on how the programme handled reported cases of inclusion errors- where beneficiaries that did not met the threshold are wrongly included into the programme. This was important to the study, as one of the key criteria of women beneficiaries was extreme poverty as defined by KIHBS 2015/16. The researcher had prior to data collection, requested for demographic data of women beneficiaries in Wajir for the programme's MIS manager. This data was used to conduct quality checks with data collected from the field to enhance accuracy. All the secondary data used for this study are publicly available and were used for academic purposes.

4.9 Summary Conclusion

HSNP is attributed to changes in income, household's budget, increased spending in health and accumulation of productive assets. On the other hand, it has not affected much the level of savings, largely because of the low amount of cash value, large household sizes, lack of add-ons gender and culture sensitive support services like training in financial literacy, microbusiness and affordable savings and credit facilities.

CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter documents the summary findings, discussions, conclusions and recommendations. The research sought to explore the effects of Hunger Safety Net cash transfer programme on economic inclusion of women beneficiaries in Wajir County. This chapter captures the summary of findings, discussions, conclusions and recommendations.

5.2 Discussions

The discussions of the study findings were on the effects of HSNP cash transfers on economic inclusion of women in Wajir County in Kenya. The discussions are presented below under the headings of the four core objectives of the study.

5.2.1 HSNP cash transfers and household income

The study sought to explore the effects of HSNP cash transfers on household income of women beneficiaries in Wajir. The majority of respondents shared that cash transfers boosted their household's income, reduced liquidity and credit constraints by covering direct and indirect costs associated with household expenditure. In addition, over half of the respondents stated that HSNP cash transfers were the primary source of income, with other sources including casual labour and microenterprises. Findings showed that majority of women in Wajir hardly engage in casual labour or ran micro investments away from their homesteads. This decision is influenced by religious teachings and traditional gender roles, which dictate what women, can engage in within the wider community. In addition, high levels of illiteracy, high income poverty and lack of accessible savings and credit facilities make it difficult for women beneficiaries to access capital for income generating activities.

The findings are similar to Haushoffer, Johannes & Shapiro (2016) GiveDirectly's study that revealed that cash transfers significantly increased income in low-income households equivalent to 75% of total annual expenditure. The findings also resonates with Bonilla et al. (2017) Zambia's Multiple Categorical Targeting Grant (MCTG) impact evaluation conducted which revealed that for every kwacha delivered to poor household, a multiplier effect of 68%

was realized on the net income of the beneficiary household. The findings by this study, agree with Barriento's (2012) theory of growth by cash transfers which postulates that social cash transfers provide much needed source of income to high income poor households thus significantly reducing budgetary constraints of the household's consumption expenditure. As observed by Babajanian & Hagen-Zanker (2012), regular, predictable and long-term social cash transfers are regarded as salary and it enables poor households prioritize spending on high priority needs.

The findings of this study also support Friedman's (1957) theory of permanent income. Permanent income theory states that the consumption of household expenditure is determined not just their current income but also by the expected income in the future. HSNP respondents shared that they spent more of food and others were able to spend on good outside food. This also affirms, Bazzi, Summarto & Suryahadi (2013) observation that social cash transfers could relax the binding credit constraint and expand the set of feasible production choices. HSNP households are credit constrained because they have difficulties borrowing due for lack of productive assets that can be used as collateral against loans and credit. Thus, women beneficiaries shared that the long-term delivery of HSNP cash transfers directly affected their household's liquidity thus improving credit rating. However, since the value of cash transfers is designed to cover a fraction of the household's expenditure, and the fact that HSNP has no complementary support services like affordable savings and credit facilities, beneficiaries are limited on the level of credit they can access.

5.2.2 HSNP cash transfers and household expenditure

The study sought to explore the effects of HSNP cash transfers on household expenditure of women beneficiaries in Wajir. The findings revealed that HSNP cash transfers are having a significant impact on household expenditure. The respondents shared that HSNP cash transfers helped in significantly reducing the budgetary constraints within their households. 74% of households use cash to buy food meaning, the bulk of the cash transfers are used to purchase food. This corresponds to one of the core objective of HSNP safety net programme, which is to provide safety nets to households vulnerable to food insecure and income poor households.

Further, the respondents shared that before HSNP, they would struggle to afford three meals a day but this has since changed. The households can afford to incorporate “luxury food” like meat and rice into their diet using the cash transfers a big change from their previous heavy consumption of maize and beans

12% of households shared that they used the cash transfers to access to health services, by buying medicine and accessing health services at the local dispensaries. The respondents shared that health expenditure was prohibitively expensive and that the lack of affordable medical cover forced them to pay out of pocket or sell off assets to raise the money. Overall, only 2% of respondents shared that they deliberately saved portions of their cash transfers in each payment cycle. Out of which 12% stated that they were able to save through local informal savings groups referred to as “chamas”. Whereas, some of the respondents shared that they used the cash transfers to pay debts that were incurred when purchasing household essentials on credit in between payment cycles.

The findings are similar OPM (2013) Harmonised Social Cash Transfer Programme (HSCT), targeting labour constrained and food poor households in rural areas of Zimbabwe. Another study with similar findings is by Merttens (2013) on Hunger Safety Net programme (HSNP) phase one (2009-2013). The studies showed that over 80% of household use the cash transfers on household expenditure, with 75% of the cash transfers used to buy larger portions and diverse types of food. Both studies have published similar results that only small percentage of respondents and from households with fewer members are able to save portions of cash transfers. Majority of beneficiaries in these studies stated that the cash transfer value was not enough to cater for household expenditure and savings.

The findings of this study confirms Barrientos’ (2012) theory of growth by social cash transfers that postulates that when regular and predictable cash is transferred to poor and vulnerable households, it enables them use in ways that have immediate effects on household expenditure e.g. food, health, education. Thus, HSNP cash transfers regular cash transfers enable poor women beneficiaries in Wajir spend according to the priority needs of their households. This study also affirms Friedman’s (1957) theory of Permanent Income Hypothesis states that the consumption of household expenditure is determined not just their

current income but also by the expected income in the future. HSNP respondents shared that they spent more on food and others were able to spend on good outside food. This findings also confirms, Fiszbeing, Kanbur & Yemtsov (2014) observation that depending on the value of the cash transfers and competing priorities, households with higher expenditure budget might not make significant savings.

5.2.3 HSNP cash transfers and accumulation of productive assets

The study sought to explore the effects of HSNP cash transfers on accumulation of productive assets by women beneficiaries in Wajir. The findings revealed that HSNP enabled all the respondents acquire bank accounts for the first time. In order to acquire an active bank account in Kenya, one must have a valid National identification card in accordance with “Know-your-customer” rule by the Central Bank of Kenya. Most of the respondents did not have valid National ID prior to enrollment of which HSNP facilitated the issuance. The respondents expressed that acquiring bank accounts together with National IDs made them feel very happy and as bona fide Kenyan citizens. A few wondered on the use of the bank accounts if the programme came to an end, they preferred payment through mobile service like MPESA as it would still be useful to them beyond the programme.

63% of respondents shared that they had not invested in income generating activities because the amount received was not enough largely because of competing household expenses. Only 30% of respondents shared had invested in microenterprises of selling dry cereals, groceries, vegetables, clothing and handmade products. Furthermore, other HSNP beneficiaries also invested in similar businesses consequently flooding the market thus splitting the profit share. Most microenterprises tended to collapse during periods of prolonged drought. They expressed doubts about the sustainability of their start-ups if they no longer received cash transfers or any other form of business support. Women beneficiaries manage microenterprises within the proximity of their homesteads largely because of the dictates of the traditional role of caregivers and religious teachings.

70% of respondents used portions of their cash transfers to accumulate of productive assets by buying young goats and sheep reselling at a profit. Buying of livestock by respondents was very popular as its heavily influence by the pastoralist culture. Owning livestock is regarded as wealth status and its important for the respondents who prior to enrolment, they were regarded as destitute within the community. However, according to the respondents, this type of investment is threatened by prolonged periods of drought, lack of livestock insurance cover and and the weak market structures.

The findings are similar to a study by Natali (2016) on Zambia National child grant; a programme delivering regular cash transfers to income poor rural women-led households. The results showed that at least 94% of women beneficiaries re-invested portions of their cash transfers in non-farm microenterprises. Most of the microenterprises were those traditionally operated by women such as selling of dry cereals, pottery and basket making. Another study by Aswaf et al (2015) on Orphans and Vulnerable Children cash transfer programme in Kenya noted similar findings. Findings revealed that a significant number of smaller sized households that were led by women had used portions of their cash transfers in accumulation of farm-based assets.

The findings of this study agree with both Friedman's (1957) theory of Permanent Income and Barrientos' (2012) theory of Growth by Social cash transfers. The theories state that by proving households with long-term and predictable source of income, it enables them use the income in ways that have immediate effect on household expenditure. Further, the study agrees with PIH theory in regards to credit-constrained households, where HSNP cash transfers were able to relax the binding credit constraint and expand the set of feasible production choices for some of the respondents. These results also support Fiszbein, Kanbur & Yemtsov (2014) that social cash transfers can assist households to manage tradeoffs between immediate and future livelihoods, supports capital accumulation and in some cases, enables investments. Bastaglia et al (2016) observed that cash transfers interventions that target female-headed households while acknowledging their existing workload have greater improvement on productive investments. Cunha et al (2014) that female beneficiaries tend to invest in more income activities that are aligned with their traditional gender roles.

5.2.4 HSNP cash transfers and decision making powers over income

The study sought to explore the effects of HSNP cash transfers on decision-making powers on income by women beneficiaries in Wajir. The findings revealed that 90% of respondents stated that they were more consulted on the use of cash transfers within their households. In regards to HSNP programme training of beneficiaries on financial literacy, 60% of the respondents shared that they only received basic instructions on how to access cash transfers at the payment agents at the onset of the programme whereas the rest had not received any training. All the respondents felt that the wider community perceived them more positively than when they were not in HSNP. In addition, 14% shared that they contributed some savings from portions of the cash transfers to local women's informal saving groups, "chamas".

The findings are similar to Adhikari et al (2014) on Universal Child Grant programme in Nepal. The cash transfer programme delivered regular, 5-year cash transfers to income poor and marginalized Dalit caste households. The findings revealed that 93% of women beneficiaries shared that the programme enabled them make decisions on the use of cash within their households. This was not possible prior to the programme. In another study, Evans et al (2019) in Tanzania, that cash targeted income poor household to boost school attendance and visits to health clinics, similar findings were noted. The effects on decision making power by women within their households increased by 6% over the baseline mean. The programme incorporated high-information value design and encouraged women to actively participate in community activities. Cheetah et al (2014) studied the effects of Pakistan's Benazir Income Support Programme on married women living below extreme poverty line. The cash transfer value was pegged at 20% of monthly per adult expenditure and disbursed over a 5-year period.. 76% shared that they controlled how the cash was spend since they were the primary recipients and this made them feel confident and accepted in the wider community. This was largely because the programme design targeted women as the primary recipients thus men regarded the cash transfers as belonging to women.

This study findings support with Barrientos (2012) theory of growth by cash transfers on decision making over the use of the cash transfers. It states that by making women the primary recipients of cash transfers, it strengthens their bargaining position within the household. The

findings revealed that 90% of HSNP respondents stated that they were more consulted on the use of cash transfers within their households. These results support Bastaglia et al. (2014) the observation that when cash transfers are designed to target women, the intervention can trigger positive effects on gender-power and intra-household dynamics in decision-making in the use and control over. In addition, Schwab (2019) posits that cash transfers empower women to contribute towards the household's budget thus decreasing dependency on their husbands. However, in cases of ultra-patriarchal societies, the cash transfers might not necessarily empower women beneficiaries in decision-making and control over use of resources especially in purchase of productive assets. It might in fact create friction and emotional abuse on women by their controlling male partners who might regard their authority as being threatened.

5.3 Conclusions

The results revealed that 91% of the respondents have received cash transfers for the past 5 years whereas the rest for 3 years. More than half of the respondents shared that HSNP is the only source of income for their households. In regard to household expenditure, HSNP has influenced how households make decisions in the use of the cash transfers. For the majority of the households, over 77%, use the cash to buy food. After enrolling in the programme, the households are now able to spend more on health (treatment and medicine) and accumulation of productive assets like livestock. However, the saving pattern has not change much with only 2% of households prioritizing saving. The low rate of saving is affected by the high consumption expenditure influenced by large size of household and limited opportunities for complimentary sources of income. All of the respondents do not have health insurance cover and out of pocket payment of health expenditure heavily depletes their income. Further, a few felt that the programme had put them in awkward position because of the constant request for cash support by relatives and friends not in the programme. With the majority of households being extremely poor and not in the programme, combined with the communal Somali culture of sharing, they felt that cash transfers has created an extra burden for them which in turn affected the gains from the programme.

100% of the respondents credit access to bank accounts to enrolling into HSNP. None of the respondents had bank accounts, as they did not have use for them. Similarly, a significant

number got National ID courtesy of being enrolled into HSNP and this was regarded as massive achievement as a citizen. The overall reaction to acquiring bank accounts was that of happiness and feeling of being recognized as bona fide Kenyan citizens. However, there are a few that felt transacting with a bank that charged interest rates and required taking of photos for bank account opening went against their Islamic faith. Further, there were those that felt MPESA was much preferable than transacting at payment agents as it was seen as more private and convenient. A few also questioned the relevance of bank accounts after the programme came to an end or if they were exited from the programme in fresh targeting campaigns.

30% of respondents shared that HSNP cash transfers has enabled them invest in income generating activities such as micro-enterprises while the majority were unable largely because the amount was not adequate as compared to the expenditure needs. When it came to investing in productive assets, 77% of the respondents had invested in livestock in some point in the lifespan of the programme. This comprised of purchase of goats and sheep for future reselling at a profit. However, it was seen as high risk especially during prolonged drought periods where one could easily lose all their livestock. 77% of respondents' shared that their choice of access to credit was the local traders the majority of who are payment agents where they collect their transfers. Respondents shared that they are able to buy household goods on credit in between payment and clear the debts once they get paid. However, there were those that felt that getting access from agents was compromising because some agents had the habit of inflating prices of goods. Also, banks were not seen as options for credit largely because they charge interest rates, which is against the Islamic faith whereas some feared defaulting and losing their limited assets if they were auctioned.

90% of respondents shared that because of being in HSNP; they are consulted more on financial decision over the use of the cash transfers within their households. This was never the case before HSNP. However, there are a few that felt that by being the primary recipient, it created friction with their husbands who felt that their authority was being threatened. They were subjected to emotional abuse by controlling behaviour of their partners. This was especially in a polygamous marriage where the age gap between the husband and wife was huge and if the wife was not the first wife and yet she was the only one in the programme. 60% of the respondents shared that they have never been trained on financial literacy, and were only trained on how to access their payments at the agents before the first payment. All of the

respondents shared that the perception of the wider community towards them has drastically improved. They are now not regarded as destitute rather they are considered valuable members of the community. Though there were a few that expressed fear of falling back to their former status if the programme ended.

5.4 Recommendations

The study sought to explore the effects of cash transfers on the economic inclusion of women beneficiaries in Wajir county, the findings revealed that the programme was having positive impact on the four research objectives that included regular income, household expenditure, accumulation of productive assets and decision making powers over income. However, there are design and implementation gaps largely linked to weak complementary support services, gender and cultural barriers.

The study makes the following recommendations;

Firstly, the programme management can consider adapting the delivery of differentiated cash transfer value based on household size, levels of poverty and vulnerabilities. Currently, the one-shoe fits all blanket approach creates uneven ground for enhanced gains from the intervention between small and large households. The findings reveal that smaller households have less budgetary constraints and have a better chance of saving and accumulating productive assets as compared to larger households.

Secondly, the programme should consider expanding the coverage to reach more households in need. The current high levels of extreme poverty in Wajir and low coverage, puts pressure on HSNP households to share the cash transfers with equally poor relatives and friends. This can have negative impact on the intended positive gains of the intervention.

Thirdly, the programme can use the findings in considering the most effective contextualized complementary support services that could enhance economic inclusion of poor women beneficiaries. These could include: comprehensive financial literacy training, practical microbusiness training, accessible credit and saving facilities, subsidized health insurance cover and responsive communications platforms. The programme could create platforms where

women beneficiaries actively channel their ideas and opinions that influence the design and implementation of suitable interventions.

Fourthly, the programme management and other similar programmes can use the findings improve the design and implementation into more gender and cultural sensitive intervention. This can help in addressing gaps created by gender inequalities and intra-household power dynamics that can result to unintended negative results like emotional abuse, marital break ups and stress to the beneficiaries. This is detrimental to achieving economic inclusion of poor women.

Fifthly, the programme management can work with county government of Wajir and other stakeholders anchoring social cash transfer intervention to multi-sectorial investments such as economic infrastructure at the grassroots using the county budget allocation. This would help in creating conducive environment for productivity-enhancing cash transfer interventions with sustainable graduation models that exits beneficiaries without the threat of falling back into poverty.

Lastly, the academicians can use the findings to enhance the discourse on the effects of social cash transfers on economic inclusion of economic inclusion. This is important as it provides for opportunities for continually developing theories of change important in shaping more effective and efficient interventions.

5.5 Study Limitations

The main limitation was the long period it took to prepare logistics for collection of primary data through face-to-face interviews. The clearing by NACOSTI also took longer than it had been anticipated. In addition, the news about COVID-19 arrived when data collection was ongoing which caused apprehension since at that time, nothing much was known about the disease besides international briefings from Italy.

5.6 Suggestions for further research

- i. Effects of cash transfers on social inclusion of income poor beneficiaries in Arid counties.
- ii. Effects of cash transfers on intra-household power dynamics in income poor households.
- iii. Effects of cash transfers on women’s participation in wider community activities.



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APPENDIX A: LETTER OF INTRODUCTION

Dear Respondent,

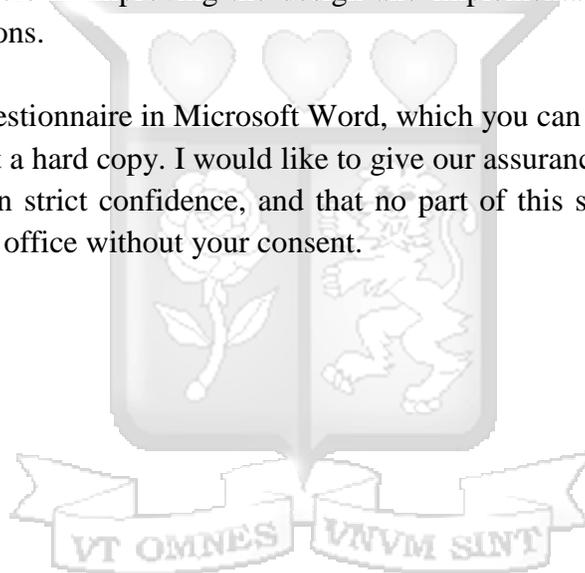
My name is Carree Ndoka, a student at Strathmore University. I am currently undertaking a research study titled, “To explore the effects of Hunger Safety Net cash transfer programme on economic inclusion of women beneficiaries in Wajir County.” in partial fulfillment of the requirements for the award of the degree of Masters in Public Policy and Management.

The study aims to explore the role HSNP cash transfers plays in promoting economic inclusion of the poorest and most vulnerable beneficiaries. The study aims to serve as a resource for social protection stakeholders in improving the design and implementation of transformative social protection interventions.

I have attached herein a questionnaire in Microsoft Word, which you can opt to fill out as a soft copy, or print out or fill out a hard copy. I would like to give our assurance that the information you provide will be held in strict confidence, and that no part of this study will make direct reference to your person or office without your consent.

Yours Sincerely,

Carree Ndoka



APPENDIX B: APPROVAL LETTER BY IRC



19th March 2020

Ms Ndoka, Carree
carree.ndoka@strathmore.edu

Dear Ms Ndoka,

RE: Exploration of Effects of Social Safety Programmes on Economic Inclusion of Women Beneficiaries in Wajir: A Case Study of Hunger Safety Net Programme

This is to inform you that SU-IERC has reviewed and **approved** your above research proposal. Your application approval number is **SU-IERC0693/20**. The approval period is **19th January 2020 to 18th January 2021**.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including (informed consents, study instruments, MTA) will be used
- ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SU-IERC.
- iii. Death and life threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SU-IERC within 72 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to SU-IERC within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions.
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- vii. Submission of an executive summary report within 90 days upon completion of the study to SU-IERC.

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://oris.nacosti.go.ke> and also obtain other clearances needed.

Yours sincerely,

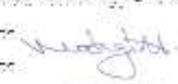
for. 
Dr Virginia Gichuru,
Secretary; SU-IERC

Cc: Prof Fred Were,
Chairperson; SU-IERC



Ole Sangale Rd, Madaraka Estate. PO Box 59857-00200, Nairobi, Kenya. Tel +254 (0)703 034000
Email info@strathmore.edu www.strathmore.edu

APPENDIX C: NACOSTI RESEARCH PERMIT

 <p style="text-align: center;">REPUBLIC OF KENYA</p> <p style="text-align: center;">NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION</p> <p>Ref No: 234721</p>	 <p style="text-align: center;">NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION</p> <p style="text-align: right;">Date of Issue: 28/March/2020</p>
RESEARCH LICENSE	
	
<p>This is to Certify that Ms. Carree Ndoka of Strathmore University, has been licensed to conduct research in Wajir on the topic: "Exploration of the Effects of Social Safety Programmes on Economic Inclusion of Women Beneficiaries in Wajir: A Case Study of Hunger Safety Net Programme." for the period ending : 28/March/2021.</p>	
License-No: NACOSTI/P/20/4486	
234721	
Applicant Identification Number	
	
<p style="text-align: right;">Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION</p>	
Verification QR Code	
	
<p>NOTE: This is a computer generated License. To verify the authenticity of this document Scan the QR Code using QR scanner application.</p>	

APPENDIX D: STRUCTURED INTERVIEW

SECTION A: PERSONAL DETAILS

1. How old are you in your last birthday? Use January 2020 as point of reference (Tick <input checked="" type="checkbox"/> below as applicable)				
Under 18 years <input type="checkbox"/>	19-35 years <input type="checkbox"/>	36-50 years <input type="checkbox"/>	51-65 years <input type="checkbox"/>	Over 65 years <input type="checkbox"/>
2. What is your marital status? Skip if not comfortable answering (Tick <input checked="" type="checkbox"/> below as applicable)				
Never married <input type="checkbox"/>	Married <input type="checkbox"/>	Separated <input type="checkbox"/>	Divorced <input type="checkbox"/>	Widowed <input type="checkbox"/>
3. What is your level of formal education? (Tick <input checked="" type="checkbox"/> below as applicable)				
None <input type="checkbox"/>	Pre-Primary <input type="checkbox"/>	Primary <input type="checkbox"/>	Secondary <input type="checkbox"/>	Tertiary <input type="checkbox"/>
4. How many children do you have? (Tick <input checked="" type="checkbox"/> below as applicable)				
0 <input type="checkbox"/>	1-4 <input type="checkbox"/>	5-9 <input type="checkbox"/>	Over 10 <input type="checkbox"/>	
5. How long have you been in HSNP cash transfer programme? (Tick <input checked="" type="checkbox"/> below as applicable)				
2 years <input type="checkbox"/>	3 years <input type="checkbox"/>	4 years <input type="checkbox"/>	5 years <input type="checkbox"/>	

SECTION B: HSNP CASH TRANSFERS AND INCOME

6. How often do you receive HSNP cash transfers? (Monthly, bi-monthly)

7. Approximately how much in total have you received so far since enrolling into HSNP programme? Kshs. _____

8. Do you have other source(s) of income besides HSNP? If yes, which one(s)?

9. How have you been able to save portions of HSNP cash transfers enabled you to save?

SECTION C: HSNP CASH TRANSFERS AND HOUSEHOLD EXPENDITURE

10. How has HSNP cash transfers changed how money is spent within your household?

11. What is your key household's priority in spending HSNP cash transfers?

SECTION D: HSNP CASH TRANSFERS AND PRODUCTIVE ASSETS

12. Before enrolling in HSNP programme, did you have a bank account?

13. How does it make you feel to own a bank account through HSNP programme?

14. How has HSNP cash transfers enabled you to generate more income?

15. What assets have you bought using HSNP cash transfers?

16. How has being in HSNP programme enabled you access loans or credit?

SECTION E: HSNP CASH TRANSFERS AND DECISION MAKING POWER

17. How has HSNP cash transfers affected your involvement in making decisions on use of cash transfers within your household?

18. What type of training have you received on using, saving or investing HSNP cash transfers?

19. How do the other community members think about you since joining HSNP programme? (

- THANK YOU FOR YOUR TIME -

APPENDIX E: INDEPTH INTERVIEW QUESTIONS

SECTION B: HSNP CASH TRANSFERS AND INCOME

6. How have you been able to save portions of HSNP cash transfers?
 - a. How is the decision for saving arrived at?
 - b. Is the decision to save planned and consistent or does it just happen- ad hoc?
 - c. Who determines whether or not to save? Are you involved?
 - d. How was saving as compared to before enrolling into the cash transfer programme?

8. Do you have other source(s) of income besides HSNP?
 - a. What type of other sources of income beyond HSNP cash transfers do you have?
 - b. Who is the main income earner in your household?
 - c. Do you face any challenges in earning this money? What are these? Why?
 - d. Is the other source(s) of income individual or collective effort?
 - e. Do family members outside the household contribute to household income? Who?
 - f. Do you receive any income or support other cash transfer programmes? Which ones are these?

SECTION C: HSNP CASH TRANSFERS AND HOUSEHOLD EXPENDITURE

9. How has HSNP cash transfers changed how money is spent within your household?
 - a. How was it before enrolling into HSNP?
 - b. What did your household struggle the most in spending on before the programme?
 - c. What can you say is the greatest change in how HSNP cash is spent within your household?
 - d. How do you think the changes have or not occurred in other households within your community receiving HSNP cash transfers?

10. What is your key household's priority in spending HSNP cash transfers?
 - a. Is this different now compared to prior to HSNP?
 - b. What do you do differently? Are there things you buy now that you didn't buy before or no longer buy? Why?

SECTION D: HSNP CASH TRANSFERS AND PRODUCTIVE ASSETS

12. Before enrolling in HSNP programme, did you have a bank account?
 - a. Before HSNP, did you have a valid National ID? If not, why?
 - b. How has ownership of National ID changed with your enrollment into the programme?
 - c. Did you own a bank account? If not, what was the reason?

13. How does it make you feel to own a bank account through HSNP programme?
 - a. Do you feel that owning a bank account is important to you? How?
 - b. How has owning a bank changed how you feel as compared to before?
 - c. Has it affected how you relate with others within and outside your household?

14. How has HSNP cash transfers enabled you to generate more income?
 - a. What type of income generating activity have you invested in?
 - b. What informed the decision to invest in that type of activity?
 - c. Who was involved in make decision?
 - d. How has engaging in income generating activities affected you as compared to before joining the programme?
 - e. If you haven't been able to, what are the reasons?

15. What assets have you bought using HSNP cash transfers?
 - a. How you invested in any assets? If yes which ones?
 - b. If you have not, why is it?
 - c. Did you own assets before joining the programme? If yes, what?
 - d. How has it changed? Has the programme enabled you to own assets? Which ones?
 - e. What have you seen as the most popular assets bought using HSNP cash by other beneficiaries within your community? Why?

16. How has being in HSNP programme enabled you access loans or credit?
 - a. Have you acquired loan or credit because of being in HSNP? Why?
 - b. What did you use the loan/ credit for?
 - c. What was your repayment plan?
 - d. If not, why?
 - e. Before HSNP, were you able to access loan or credit? How?
 - f. Who makes the decision on accessing loan or credit within your household? Are you involved?

SECTION E: HSNP CASH TRANSFERS AND DECISION MAKING POWERS

17. How has HSNP cash transfers affected your involvement in making decisions on use of cash transfers within your household?
 - a. What has changed in decision making because of enrolling in HSNP? How was it before?
 - b. Has your relationship with household members changed? How?
 - c. Has your relationship with the wider community changed? How?
 - d. How do you feel about the changes?

18. What type of training have you received on using, saving or investing HSNP cash transfers?
 - a. What type of financial training have you received?
 - b. If not received, why do you think it's the case?
 - c. Who offered you the training?
 - d. Prior to HSNP, had you ever received such training? If yes, which ones?
 - e. Has the trainings changed your life? How?

19. How do the other community members think about you since joining HSNP programme?
 - a. What has been the greatest change in how the other community members think of you?
 - b. How was it before HSNP?
 - c. How have you been involved in community activities because of being in HSNP?
 - d. How was it before?
 - e. How do you feel about these changes?

APPENDIX F: FRAMEWORK FOR CODING

Research Objectives	Themes	Sub-theme (s)	Categories	Codes		
To explore how HSNP cash transfers has affected income for women beneficiaries.	HSNP cash transfers and household's income	Frequency	Monthly, Bimonthly	1 2		
		Total amount received	5years 4years 3 years 2 years	1 2 3 4		
		Sources of income	None Other cash transfers Microbusiness, Casual labour Donations	1 2 3 4 5		
		Savings	Not enough Planned saving Not my decision Group saving	1 2 3 4		
To explore how HSNP cash transfers has affected household expenditure for women beneficiaries.	HSNP cash transfers and household expenditure	Income Expenditure (Before, After)	Not able to afford food	Buy larger portions and variety	1	1
			Not able to afford treatment and medicine	Can afford treatment and medicine	2	2
			Not able to save	Can now save	3	3
			Not able to buy assets	Can now buy assets	4	4
			Not able to afford school expenses	Can afford school expenses	5	5
		Priority in spending	Food Clothing Treatment & Medicine School expenses Buy Assets Savings	1 2 3 4 5 6		
To explore how HSNP cash transfers has affected accumulation of productive assets by women	HSNP cash transfers and productive assets	Bank account before HSNP	No Yes	1 2		
		Feeling about having a bank account	Happy Indifferent Inspired to start business Feels I am now a Kenyan	1 2 3 4		

beneficiaries.		Investment in income generating activities	Started/ expanded micro-enterprise	1
			Not enough cash to invest	2
			Joint business with friends	3
			Not my decision to make	4
		Productive assets bought	Livestock (goats, sheep)	1
			Land	2
			Donkey cart/Motorbike	3
			Business stock	4
			None	5
Sources of credit and loans	Local traders	1		
	Friends and family	2		
	Local women saving groups	3		
To explore how HSNP cash transfer has affected decision-making power over income by women beneficiaries.	HSNP cash transfers and decision making power	Financial decision making within household	I am more consulted	1
			I am a sole decision maker	2
			I don't make decisions	3
		Financial Literacy Training	Never been trained	1
			On transaction of cash transfers only	2
			On basic saving	3
			On basic investment	4
			On loan access	5
		Perception by wider community	Not a destitute	1
			Status improved	2
			Valuable community member	3
			Very lucky	4

